

## **CarInsurance.com Research Shows Texting Tickets Hike Insurance Rates, Costing More Than Many Common Violations**

*On average, texting tickets increase insurance rates higher than speeding tickets*

**Feb. 20, 2019 (Foster City, CA)** – CarInsurance.com, a one-stop destination for unbiased, expert advice on car insurance, released new research today [showing how much a texting ticket may hike car insurance rates](#) for drivers in every state.

**The states that have the highest average insurance increase for driver texting tickets are:**

- California (45 percent)
- Ohio, Indiana, New Hampshire, Rhode Island (34 percent)
- Massachusetts (33 percent)
- Maine, Alaska (29 percent)
- Texas (28 percent)

According to Carinsurance.com’s research, drivers convicted of texting may pay on average 23 percent more nationally for car insurance than those without a texting violation.

That average rate hike is more than twice as much as the average insurance rate increase for driving without insurance (10 percent). It’s just nine points below the average jump after an accident (32 percent) and one point above a speeding ticket (22 percent).

“Texting tickets are relatively new, so few drivers know what impact they will have on their rates, and won’t find out until their policy renewal,” says Penny Gusner, consumer analyst for CarInsurance.com. “The average costs depend

largely on state laws and insurance companies, but we've compiled all the average increase rates per state, so drivers know what to expect before they renew their policy."

To put texting ticket violations in context, here's how the average rate increase compares to other common traffic tickets:

<b>Texting-while-driving</b>	<b>23%</b>
Speeding 16-29 MPH over limit	22%
Improper/illegal pass/turn	20%
Speeding 1-15 MPH over limit	20%
Following too closely	20%
Failure to stop	20%
Driving without insurance	10%

"Insurance companies assess risk differently, so the price for a policy can differ by hundreds of dollars," says Gusner. "It pays to comparison shop, at least upon renewal time, but especially after a ticket.

For example, the average driver can save about \$970 by comparison shopping after a texting violation, according to CarInsurance.com data.

**See the full article and methodology here:**

<https://www.carinsurance.com/how-much-car-insurance-goes-up-after-texting-ticket>

[CarInsurance.com](https://www.carinsurance.com) is owned and operated by QuinStreet, Inc. (Nasdaq: QNST), a pioneer in delivering online marketplace solutions to match searchers with brands in digital media.

QuinStreet is committed to providing consumers and businesses with the information and tools they need to research, find and select the products and brands that meet their needs. CarInsurance.com is member of the company's expert research and publishing division.

## **About CarInsurance.com**

CarInsurance.com is a one-stop online destination for car insurance information, providing unbiased, expert advice on how to shop for insurance plans, what consumers should pay and what coverage they can get from a policy.

Since 2003, CarInsurance.com has been educating consumers through its breadth of expert content, tools, and in-depth studies to help site visitors make informed decisions about their car insurance.

**Website:** [www.carinsurance.com](http://www.carinsurance.com)

**Twitter:** [@carinsurance](https://twitter.com/carinsurance)

**Facebook:** <https://www.facebook.com/carinsurance>

### **Press contact:**

Penny Gusner

[pgusner@quinstreet.com](mailto:pgusner@quinstreet.com)

Or

Liberty Communications for QuinStreet

Rick Judge, 415-429-5652

[QuinStreet@libertycomms.com](mailto:QuinStreet@libertycomms.com)