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How Traffic Tickets Effect Auto Insurance Rates

This Article addresses the effect on your automobile insurance rates from being convicted of a New York traffic ticket including speeding.

As a New York Traffic Lawyer, I often am asked will a conviction to a NY traffic ticket effect my insurance rates. This question is often posed because insurance rates are one of the primarily reasons why someone would want to fight a moving violation ticket. The short answer is sometimes "yes" and sometimes "no".

Under Insurance Law Section 2335, insurance companies in New York State may raise a motorist's insurance rates for a number of reasons. The ones involving the issuance of a traffic ticket are set forth below:

- Motorist is convicted of driving sixteen (16) miles per hour (or more) over the limit
- Motorist has been convicted of speeding and/or reckless driving on 3 or more occasions
- Motorist has been convicted of speeding or reckless driving where injury or death results
- Motorist is convicted of driving while intoxicated or impaired (alcohol or drugs)
- Motorist is convicted of leaving the scene of an accident without reporting it
- Motorist is convicted or 2 or more moving violations

So what does this mean?

For a motorist with a clean record (i.e., no points, no accidents), a conviction to most "small" moving violations will NOT result in your insurance rates being raised. Examples of such offenses are disobey a red light, running a stop sign, failure to signal, speeding fifteen (15) miles per hour (or less) above the limit and improper turns. The second conviction, however, for a "small" offense can be used against you to hike your rates.

The next question commonly asked is how long will such a blemish on my driver record be held against me. The answer is 36 months from the date of conviction.

The lesson behind Section 2335 is that it does not take much for an insurance company to have a



basis to raise your rates. One "big" ticket or two "small" tickets is enough. Therefore, it is generally worthwhile fighting any New York moving violation ticket to try and reduce or eliminate points.

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