



How Traffic Violations Affect Your Insurance Rates

A traffic violation affects your insurance premium and regulates good driver's discount, here are some facts you need to know about insurance & being ticketed:

1 Rate increase due to traffic violation might happen at the time of renewal as the insurance companies review your driving history.



2 The look back period varies from state to state and can be up to 10 years for major violations like 'Driving Under the Influence'.



3 Some companies consider the date of violation while others go back to the day of conviction to decide the time lapsed.



4 If a violation occurs in a state other than your home state and appears on your motor vehicle record, it would be considered by insurance companies.



5 Once the violation falls off your record, you have to wait until next policy renewal to get rid of the surcharge.



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