

Does a texting ticket raise your car insurance rates?

By Michelle Megna

The short answer is yes, but not in all cases. How much your rates increase depends on your state laws and your insurance company.

A driver texting ticket can increase your rates by an average of 23 percent (\$346 yearly), a rate analysis by CarInsurance.com shows.

For context, that's a bit more than a minor speeding ticket. Speeding tickets on average increase rates by 20 to 22 percent, depending on much you exceed the limit. It's much lower than a DUI, which spikes premiums by 79 percent, but much higher than the 9 percent average jump for driving without a license or insurance.

However, how much texting tickets will increase car insurance rates is very much a gray area depending on your state. Legislators and insurance companies are still grappling with this relatively new issue.

So, let's dive into the current state of texting tickets and car insurance a bit before we move on to how it affects your wallet. We've said that state laws and your insurance company dictate what you'll pay. Let's explore that in detail.

Insurance companies won't increase your rates for a traffic violation unless it shows up on your driver record.

Texting while driving laws

Forty-seven states have laws banning the texting for all drivers. Of those, 12 (plus Michigan, but just for commercial vehicles) states put license points on your driving record for driver texting, says Annie Kitch, transportation research analyst for the National Conference of State Legislatures. In states with no statewide driver texting ban for all drivers (Arizona, Montana and Missouri), the practice is prohibited under local city laws and in some cases for novice drivers.

That means it's likely you'd see a rate hike in these states:

- Georgia
- Illinois
- Kentucky
- Nevada
- Missouri (only for drivers under age 21)
- New Jersey
- New York
- Tennessee

- Texas
- Utah
- Vermont
- West Virginia

But in the other states, it's unclear if a texting ticket hits your driving record or not. To help determine which states put texting tickets on your driver record, CarInsurance.com reached out to several highway safety, insurance and legislative associations.

Currently, there is no definitive list of or research showing which states show texting violations on driver records, say representatives from the Governor's Highway Safety Association, the National Association of Insurance Commissioners and the National Conference of State Legislators.

Your insurance company is also a factor in whether you see a rate increase. For example, if state laws dictate that texting tickets show up on your driver record, some insurance companies will hike your rate by a lot, while others may still consider it to be a very minor offense and hike your rate by a little. Still others may not increase your rate at all.

Driver texting enforcement and effect on car insurance is still being hammered out, but it's safe to say the issue isn't going away. The process of assessing car insurance rates after driver texting citations will eventually become like speeding tickets. Those state laws and differences among insurance companies are fairly uniform in how they are assessed by insurers and law enforcement.

"Distracted driving -- particularly when the driver is using a smartphone -- is one of the leading causes for the rise in vehicle crashes nationwide," says Jeffrey Brewer, vice president of public affairs for the Property Casualty Insurers Association of America." Because of this danger, the insurance industry has expressed concerns about this dangerous trend."

Texting while driving is common despite laws

Texting behind the wheel is against the law in most states – 47 states have driver texting bans. Yet, nearly half of drivers (46 percent) surveyed by CarInsurance.com admit to texting and driving. Of those, 43 percent have texted while driving with children in the car, 20 percent have gotten a texting ticket and five percent have had an accident.

Average rate increases for texting and driving

With that in mind, CarInsurance.com set out to provide the most comprehensive assessment of what you can expect to pay if convicted of texting and driving, showing the potential average rate hike if you were cited in your state and the offense hit your driver record.

CarInsurance.com fielded rates from up to six major insurers in 10 ZIP codes in each state and calculated the insurance increase after one texting and driving violation. Enter your state in the search box below to see the average annual hike in your state. Drivers in Idaho and North Carolina will be happy to see their states aren't listed. Raising car insurance rates for texting and driving tickets is not allowed under state law in Idaho and North Carolina.

State	Average clean record rate	Average rate after texting ticket	Percent increase	Dollar increase
California	\$1,708	\$2,484	45%	\$776
Ohio	\$960	\$1,290	34%	\$330
Indiana	\$1,094	\$1,468	34%	\$374
New Hampshire	\$1,346	\$1,802	34%	\$456
Rhode Island	\$2,364	\$3,164	34%	\$800
Massachusetts	\$1,425	\$1,900	33%	\$476
Maine	\$1,047	\$1,353	29%	\$306
Alaska	\$1,254	\$1,615	29%	\$361
Texas	\$1,767	\$2,267	28%	\$500
Florida	\$2,382	\$3,029	27%	\$647
Michigan	\$1,960	\$2,478	26%	\$518
New Mexico	\$1,638	\$2,071	26%	\$433
Iowa	\$1,118	\$1,413	26%	\$295
Illinois	\$1,231	\$1,554	26%	\$323
South Dakota	\$1,386	\$1,748	26%	\$362
Arkansas	\$1,784	\$2,250	26%	\$467
Virginia	\$1,007	\$1,268	26%	\$261
Utah	\$1,244	\$1,561	25%	\$317
Alabama	\$1,331	\$1,660	25%	\$329
Oregon	\$1,370	\$1,712	25%	\$342
Arizona	\$1,615	\$2,010	24%	\$395
Oklahoma	\$1,722	\$2,138	24%	\$416
Georgia	\$1,776	\$2,195	24%	\$419
Connecticut	\$2,069	\$2,554	23%	\$485
New Jersey	\$1,598	\$1,967	23%	\$370
Wisconsin	\$933	\$1,135	22%	\$202
DC	\$1,859	\$2,239	20%	\$381
Nevada	\$1,580	\$1,900	20%	\$320
Delaware	\$2,091	\$2,502	20%	\$411
Hawaii	\$1,494	\$1,784	19%	\$290

State	Average clean record rate	Average rate after texting ticket	Percent increase	Dollar increase
Washington	\$1,390	\$1,657	19%	\$267
Mississippi	\$1,575	\$1,877	19%	\$302
Kansas	\$1,528	\$1,815	19%	\$287
Maryland	\$1,641	\$1,947	19%	\$306
North Dakota	\$1,004	\$1,177	17%	\$173
West Virginia	\$1,566	\$1,835	17%	\$269
South Carolina	\$1,392	\$1,629	17%	\$237
Montana	\$1,835	\$2,145	17%	\$309
Tennessee	\$1,410	\$1,648	17%	\$238
Kentucky	\$1,611	\$1,862	16%	\$251
Vermont	\$1,098	\$1,261	15%	\$163
Nebraska	\$1,360	\$1,562	15%	\$202
Pennsylvania	\$1,306	\$1,498	15%	\$192
Missouri	\$1,347	\$1,536	14%	\$190
Colorado	\$1,659	\$1,881	13%	\$222
Wyoming	\$2,012	\$2,275	13%	\$262
Louisiana	\$2,001	\$2,243	12%	\$242
New York	\$1,283	\$1,435	12%	\$152
National average			23%	\$346

It pays to compare car insurance rates even after a violation

Remember that each insurer calculates risk differently. Some will consider a first texting violation a minor offense and let it go. That's why it always pays to do a [car insurance comparison](#) when shopping for a policy to determine which company has the best rates for your particular situation.

You can save, on average, up to \$970 on a full coverage policy by comparing rates after receiving a texting ticket, according to CarInsurance.com's analysis of six major insurers.

Methodologies:

Rate data -- CarInsurance.com commissioned Quadrant Information Services to field rates from up to six major insurers in 10 ZIP codes in every state for a driver of a 2017 Honda Accord, age 40, with good credit and full coverage and \$500 deductible; increases shown are an average from the base rate.

Whether or not your rates go up after a texting violation depends largely on state laws and your insurance company. The data show the average percentage increase you'd see if a texting ticket shows up on your driver record.

Insurance rating manuals don't explicitly exclude texting in all cases when determining surcharges, so it is assessed as a minor violation by Quadrant Information Services, which was commissioned by CarInsurance.com to field the data.

In states that have no statewide law against texting and driving, there are laws that do ban texting behind the wheel for novice drivers, and cities within those states have passed local ordinances banning texting and driving. And in some states with no texting ban, driver texting may be still be enforced under distracted or careless driving laws. Rates are shown for those instances in the states of Arizona, Missouri and Montana.

Rates shown are averages; your own rate will depend on your personal factors. State laws governing traffic violations are subject to change.

Survey -- CarInsurance.com in May 2018 commissioned Op4g to field a survey of 1,000 drivers with children to find out about their driving behavior.