

## 2020 Caught speeding survey: Top excuses drivers give cops, and which ones are most successful

Many drivers make excuses when they get pulled over for speeding. How many are telling the truth and do they get away with it?

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About one-quarter of American drivers surveyed by CarInsurance.com have avoided speeding tickets after giving an excuse to a police officer. The most common reason and the one that respondents said worked the best -- “I didn’t know I was speeding.”



Carinsurance.com commissioned Op4G to survey 1,000 drivers about speeding. We asked when, why, how often and how much they speed, as well as what excuses they give to get out of a ticket.

Though there are fewer cars on the road now because of COVID-19, [some states](#) are reporting more traffic fatalities and handing out more speeding tickets. Fewer drivers on the road are leading motorists to take more risks, including speeding.

A Google survey conducted last week by CarInsurance.com found that 28% of drivers have recently seen an uptick in speeding. States where surveyed drivers say they've seen more speeding lately than usual were:

- Georgia -- 45%
- South Carolina -- 41%
- Ohio -- 37%
- Alabama -- 34%
- California -- 33%

In California, the [Highway Patrol](#) said they've seen an 87% increase in tickets for people going over 100 mph. How does this compare to our survey results?

Twenty-nine percent of respondents said they've never been pulled over for speeding. Eighteen percent said they've been pulled over within the past two years and 36% within the past five years.

For those pulled over for speeding, 66% said they've been stopped only once over the past 10 years, 29% two to three times, 4% four times and 2% five times or more.

Nearly one-third of respondents (31%) acknowledged lying to get out of a ticket. Sixty-four percent said they told the truth and hoped to get out of the ticket.

For those pulled over for speeding, the most common excuses given to police were that they didn't know they were speeding (37%). This was also the top excuse in our 2019 survey.

About one-fifth explained they were late for work, didn't see the sign, drove as fast as everyone else or had a medical emergency. Other excuses not quite as popular were they were headed for an interview, funeral, date and concert.

Which excuses worked? Here are the ones that led to avoid a ticket the most:

- 32% claimed they didn't realize they were speeding.
- 20% said they were late for work.
- 20% told police there was a medical emergency.
- 17% offered that they had to use the bathroom.
- 17% said they didn't see the speed limit sign.
- 16% remarked they were going as fast as everyone else.
- 13% blamed being late to pick up or drop off a child.
- 12% remarked that they were late for a doctor's appointment.
- 10% said they were late for a court appointment.

Not everyone got out of a ticket. Twenty-seven percent said they appealed a parking ticket and went to court. Half of those drivers said they represented themselves and got out of the ticket. One-quarter hired a lawyer and got out of the ticket. About one-fifth represented themselves and still got the ticket. Only 4% hired a lawyer and still got the ticket.

We found drivers were pleased with hiring a lawyer. Ninety-three percent said they think the cost was worth it. How much did the lawyer cost?

- \$100 to \$299 -- 37%
- \$300 to \$499 -- 30%
- Under \$100 -- 16%
- \$500 to \$699 -- 12%
- Over \$700 -- 4%

# More Women Report Never Being Stopped for Speeding

We found a gender difference for people who've been pulled over for speeding. The survey revealed that 21% of male respondents said police never pulled them over. That's compared to 37% of female drivers who said they've never been pulled over. This is a much closer gap than last year's survey when it was 29% male and 71% female.

Men were also more likely to avoid a speeding ticket by giving an excuse (26% compared to 19% for women).

The most common speeding excuse for both men and women drivers was that they didn't realize they were speeding. That was also the most successful excuse to avoid a ticket.

Thirty-nine percent of women and 27% of men said they got out of a speeding ticket because they said they didn't know they were speeding.

Other successful excuses given by women were: late for work (21%), medical emergency (18%) and they didn't see the sign (17%). For men, successful speeding tickets avoidance excuses were: medical emergency (21%), they had to use the bathroom (19%) and they were late for work (19%).

Were these excuses truthful? About one-third of men and 29% of women said their excuses were lies.

## Have Mercy: Can I Get a Warning?

In addition to giving excuses, we found that only 21% of drivers said they've requested a warning after getting pulled over for speeding.





That request is often successful. Our survey discovered that:

- 41% of drivers surveyed requested a warning, didn't offer an excuse and got the warning (the same percentage as 2019).
- 27% said they still got a ticket after asking for a warning and not making an excuse.
- 22% gave an excuse and asked for a warning, but still got a ticket.
- 11% offered an excuse and asked for a warning, but still got a ticket.

Women were less likely to ask for a warning than men: 84% of women have never asked for a warning, compared to 73% of men. The 2019 survey also found that women were less apt to request a warning (53% of women never asked for a warning in last year's survey compared to 33% of men).

There was barely any gender difference in whether they got out of a ticket by requesting a warning, which is different from the 2019 survey. In last year's survey, men were more likely to still get a ticket after requesting a warning (25% of men; 7% of women in 2019).

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# How Fast is Too Fast? Why, How Much and Where Drivers Speed?

Our survey found that most drivers are OK with driving a little over the speed limit. A whopping 88% acknowledged driving over the speed limit by as much as 15 mph. Another 10% said they drive 16 to 29 mph over the speed limit. Even 3% of people admitted driving more than 30 mph over the limit.

Why do drivers speed?

- 48% said everyone else does it (compared to 27% in 2019).
- 34% said to arrive on time (compared to 36% in 2019).
- 20% said speed limits are generally too low.
- 18% said it's safe to speed as long as it's less than 20 mph above the speed limit.

How often do they speed?

- 37% said they almost always speed but only between 5 and 10 mph over the limit (35% of women; 40% of men).
- 36% said they speed, but it's rare (41% of women; 31% of men).
- 18% said they sometimes speed, such as when they're late for an appointment or to pick up their children (19% of women; 17% of men).
- 8% said they almost always speed and usually go more than 11 mph over the speed limit (5% of women; 12% of men).

Where do they speed?

- 56% said it's OK to speed on the highway (51% of women; 62% of men).
- 4% said they're OK with speeding on residential streets (2% of women; 5% of men).

The places to speed percentages are down from 2019 when 71% said it's OK to speed on the highway and 11% were fine with speeding on residential streets.

Weather conditions also play a role in speeding. Forty-one percent said a sunny day with dry roads is an OK day to speed, which was an increase from 28% in 2019. That included 38% of women and 44% of men.

# What to do if You Get Pulled over for Speeding?

Most drivers have been pulled over. It's often how you react to getting stopped that's vital to whether you get a warning or a hefty ticket with huge insurance hikes.

Michael Lowe, CEO of Car Passionate.com, has been pulled over only once. Lowe said he was just going 3 mph over the speed limit and received a warning.

"I stayed calm throughout the whole ordeal and had a chat with the officer who had stopped me. Of course, some may be more lenient than others; however, they will always check your record. As mine was clean, he could see that it was an honest mistake and one that I've learned from," Lowe recalled.

Paul Petti, a retired police lieutenant and director at Police Career and Promotion Services, said there's nothing wrong with requesting a warning if you're only going five or 10 miles over the speed limit.

"Done politely, a sincere apology with a request for a warning can be helpful. Remember, however, that officers are often assigned to specific traffic 'hot spots' by supervisors and expected to write citations," Petti said.

When pulled over, Petti suggested that people remain positive, keep their hands in sight and don't make any sudden movements. That includes not quickly moving to get your license and registration.

"Don't forget – a little niceness and human-to-human courtesy goes both ways and is appreciated," Petti said.

James M. Wirth, an attorney with Wirth Law Group, P.C., in Tulsa, OK, suggested drivers don't argue with officers.

"To win an argument with a traffic officer, you have to be in court in front of a judge. So, if your goal is to avoid court, there is no upside to arguing and a definite downside," Wirth said. "Officers regularly give people breaks, but only with the hope that people will appreciate it for what it is, generosity on the officer's part. If you demonstrate an attitude of entitlement, you negate the officer's only incentive to cut you slack."

Even if you still get a ticket, an officer may lessen the charge if you're polite. For instance, Wirth said Oklahoma charges drivers at least 2 points for driving 11 or more miles over the speed limit. Speeders clocked going less than that don't get points on their license, so police don't report it to insurance companies.

“If you question the motives of the officer and demand to see the radar because the officer is obviously hiding something or playing games, that generous offer may be rescinded,” Wirth said.

If you get a ticket, Wirth also recommended that you sign the ticket promptly. Signing the ticket doesn’t admit guilt, but a promise to either pay the fine or appear in court. Not paying a ticket could result in an arrest to ensure that you appear in court, Wirth said.

“There is probably nothing more aggravating for an officer than trying to convince a skeptical driver that he/she really is acting in their best interest when trying to convince them to sign and that he/she isn't being a jerk by saying that if you don't promise to appear in court, I have to arrest you,” Wirth said.

Even if you get a speeding ticket, you can appeal the decision. Petti said the best way to be successful when going to court is:

- Request the officer’s testimony. If they don’t show up, you win your case.
- Ask if the officer clocked you on a speedometer or used radar -- and whether the radar or speedometer has been calibrated within the last six months.

Officers may hand out dozens of tickets in a month, but if you’re a problem, the officer will likely remember you -- and make sure to attend your hearing.

“You don't want to do anything to make your traffic stop more memorable or that would motivate the officer to make sure to show up for your traffic trial. Act like a jerk and you can bet the officer will perfectly recollect the traffic stop and the time and date and time of your trial,” Wirth said.

## Speeding Tickets and Car Insurance Costs

Getting a speeding ticket can be pricey. You have to pay the fine, and your car insurance rates also rise.

CarInsurance.com found that car insurance rates increase between 22% and 30% on average [after a speeding ticket](#). You may see a steeper rate increase based on your insurer, your state and how much you were speeding. [California](#) has the highest car insurance rate increases for drivers who get a ticket for traveling between 11 to 16 mph over the speed limit.

California drivers caught speeding pay on average 34% higher rates.

Insurers in other states charge much higher rates based on your speed. For instance, [Michigan](#) insurance companies charge 29% higher rates on average for drivers caught going 11 to 16 mph over the speed limit. Compare that to a driver

going more than 30 mph over the speed limit. Michigan insurers increase rates by an average of 70% for those drivers.

Your insurance company factors how much speeding will increase your car insurance costs. Among the six top insurers, CarInsurance.com found the following rate increases after a speeding ticket 16 to 19 mph over the limit:

- Allstate -- 20%
- Farmers -- 24%
- Geico -- 31%
- Nationwide -- 19%
- Progressive -- 31%
- State Farm -- 27%

The number of tickets also plays a part in rates. Multiple speeding tickets over three years can get you classified as a "[high-risk driver](#)." Insurance companies charge drivers with two or more speeding tickets an average of 43% more. That could double the rate increase for one ticket.


## Shop Around to Save on Car Insurance

If you get a speeding ticket, your next renewal could be a great time to shop around for car insurance. Your rate won't increase immediately. Instead, your insurance company reviews your driving record since the last policy and jacks up the rates accordingly.

Some car insurance companies offer a low rate for drivers with speeding tickets and other infractions. Another insurer may view the same driver suspiciously and jack up prices.

You can save by conducting a [car insurance comparison](#). Get quotes for the same coverage from multiple insurance companies. Make sure to find out about potential [discounts](#) from each company.

Whether you're caught for speeding or have a perfect driving record, shopping around for auto insurance at least every three years can help save you hundreds.




**\*Methodology:**

CarInsurance.com in March 2020 commissioned Op4G to field a survey asking 1,000 drivers about their speeding habits.






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