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Caught speeding: Top excuses drivers give cops

By Les Masterson | July 23, 2019

Half of American drivers surveyed by CarInsurance.com have avoided speeding tickets after giving an excuse to a police officer. The most common reason: "I didn't know I was speeding."

Those are two of the key findings in Carinsurance.com's new driver survey.

Carinsurance.com commissioned Op4G to survey



1,000 drivers about speeding, asking when, why, how often and how much they speed, as well as what excuses they give to get out of a ticket.

For those pulled over for speeding, the most common excuses given to police in an attempt to avoid a ticket are:

- 24% claimed they didn't realize they were speeding.
- 18 % said they were late for work.
- 14% remarked they were going as fast as everyone else.
- 11% blamed being late to pick up or drop off a child.
- 11% told police there was a medical emergency.
- 11% said they didn't see the speed limit sign.
- 9% offered that they had to use the bathroom.

Fewer drivers gave these reasons:

- 8% late for an interview
- 7% late for court appointment
- 4% late for doctor appointment
- 3% late for a funeral
- 3% late for a date
- 2% late for concert, performance, sporting event, dinner reservation
- 2% late to meet friends
- 2% late to meet partner, husband or wife
- 1% bringing home hot food and didn't want it to get cold

Fewer men stopped for speeding

There were also differences by gender. We found a large gender difference for people who've been pulled over for speeding. The survey revealed that 29% of male respondents said police never pulled them over. That's compared to 71% of female drivers who said they have.

Among those pulled over, more women (61%) than men (39%) said that they didn't know they were speeding when giving an excuse to cops. On the other side, men were more likely than women to give these reasons:

- Late to meet friends (74% men; 26% women)
- I'm bringing home hot food and didn't want it to get cold (71% men; 29% women)
- Late for concert, performance, sporting event, dinner reservation (67% men; 33% women)

Have mercy: Can I get a warning?

In addition to giving excuses, we found that many drivers ask for a warning rather than a ticket. That request is often successful. Our survey discovered that:

- 41% of drivers surveyed requested a warning and got it
- 17% of respondents said they still got a ticket after asking for a warning
- 42% never asked for a warning after being pulled over

Women were less likely to ask for a warning than men:

- 53% of women have never asked for a warning, compared to just 33% of men.
- More men (25%) than women (7%) still received a ticket after asking for a warning.

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 82% acknowledged driving over the speed limit by as much as 15 mph. Another 15% 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?

- 36% said to arrive on time.
- 27% said everyone else does it.
- 17% said it's safe to speed as long as it's less than 20 mph above the speed limit.

How often do they speed?

- 49% said they speed, but it's rare.
- 38% said they almost always speed but only between 5 and 10 mph over the limit.

Where do they speed?

- 71% said it's OK to speed on the highway.
- 11% said they're OK with speeding on residential streets.

Weather conditions also play a role in speeding. Twenty-eight percent said a sunny day with dry roads is an OK day to speed.

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 recently 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 play 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 April 2019 commissioned Op4G to field a survey asking 1,000 drivers about their speeding habits.