



Drivers Need to Contest Their Traffic Tickets

As an employer, you should inform your employees about the importance of contesting their traffic tickets. Here's a quick scenario. Your employee speeds. Gets pulled over. Gets a speeding ticket. Pays the ticket. Now he's not allowed to drive your company vehicle. Now how did this happen? They thought they were doing the right thing when paying all their traffic tickets, when in reality they are setting themselves up for failure at work and higher insurance premium. Their argument, it wasn't while driving a company vehicle. Well, it doesn't matter, because it all comes down to their Motor Vehicle Record (MVR). An MVR is solely assigned to a driver and not to the vehicle that was driven at the time.

Now, we are not advising that they dismiss the speeding ticket altogether. What we are advising, is that instead of just automatically admitting fault and paying the ticket, they go to court and contest the ticket. They have to at least try! If they don't speak English, no worries, the court will get an interpreter for FREE. Your employee should not be intimidated to go to court. We have a lot of instances where our insureds have received a traffic ticket, they've gone to the judge and have had it dismissed. They are saving the amount of the ticket and most importantly, not coming up on their record.

Contesting their traffic tickets isn't such a bad idea. It is an easy way to save on their auto insurance. Auto insurance premium is based on a lot of factors; number of drivers, vehicles, coverage limits etc. One major deciding factor is their MVR. If they have at least ONE traffic violation, they can be looking at a premium increase starting from 3% to 22%. For example, depending on the violation, if they are paying about \$2000.00 in insurance premium, they can lose out on \$440.00 from their pocket. The worst thing is that depending on the insurance company, the traffic violation can stay on their insurance record for 3 years, meaning it will impact their insurance premium for 3 years.

Not contesting their traffic ticket, can put them in a really bad position at their job. As the employer, it might not only affect your insurance premium, but also if you would be able to list them as drivers. They may not be able to drive for you with three moving violations. If the position requires them to drive a company vehicle, then think of the inconvenience it will be for them to not be able to drive. They may be your best worker, but you might not have insurance coverage if they drive your company vehicle. With that being said, remember only active drivers should be listed.

An incentive to help your drivers avoid traffic tickets altogether comes during **BONUS** time. Advise your drivers that if a traffic violation pulls up in their record, they will not receive a Christmas bonus. You need to enforce the consequences for drivers whose MVR is poor. Drivers with bad records should be reviewed no less than every six months.

The best way for your employees to avoid expensive premiums, and having to go to court to contest traffic tickets, is to obey all traffic laws and drive safely. Having a clean driving record is the best solution!