



Do auto insurance premiums go up after a claim?

Learn how insurers evaluate your driving record

Auto Insurance

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Your driving record is taken into account when you get your auto policy?the more driving risk you've demonstrated in the past, the more you might have to pay for your auto insurance premiums. So it makes sense that your insurer might re-evaluate your rates after claims or other driving incidents (such as moving

violations) that are primarily your fault.

Accidents and auto insurance premiums

When it comes to evaluating your driving record for the purposes of reassessing your insurance rates, practices vary from company to company.

In general, when you make a claim against your insurance policy above a specific amount due to an incident that is primarily your fault, an insurer will increase your premium by a certain percentage. The amounts and percentages and ceilings of these increases vary from company to company and these increases generally stay on your premium for three years following the claim.

Different insurers have different rules about what constitutes an unacceptably bad driving record. If your history gets markedly worse with serious traffic violations or you have several accidents, your insurance company may decide not to renew your policy.

Some types of accidents are worse than others?for example, a drunk driving incident is likely to trigger a nonrenewal from virtually every insurance company.

It's *always* best to report an accident

If you're reluctant to file an auto insurance claim because you fear that your premium will go up or your policy will be canceled, understand that you will be taking a risk by not reporting an incident, even if the damage seems minor.

If anyone else involved in the accident sues you weeks or months later, not having reported the incident will make it harder for your insurer to gather evidence to represent you.

Worse, your failure to promptly report the accident might put your insurance coverage in jeopardy: if your insurer isn't informed in a timely manner, the company may refuse to honor your policy altogether.

Next steps: Learn all the factors that impact your auto policy cost.

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