

Result.Law Releases Traffic Ticket Cost Calculator to Help Drivers Understand the Full Financial Impact of Violations

The true cost of a moving violation can exceed \$2,000 over three years following insurance increases — but most drivers only see the fine on the citation

MIAMI, FL, UNITED STATES, April 22, 2026 /EINPresswire.com/ -- American drivers are facing the steepest auto insurance rate increases in decades. Premiums rose 26% in 2024 alone, driven by inflation, repair costs, and claims frequency. Into that environment, a single moving violation — a speeding ticket, a rolling stop, a lane change — lands with far greater financial force than the citation suggests.



A traffic ticket carries hidden costs most drivers never see — insurance surcharges can add \$1,200–\$4,700 over three years on top of the original fine.

The math is rarely visible to drivers at the moment they decide whether to pay or contest a ticket. A \$180 speeding ticket in most states carries 1–2 DMV points, triggering insurance rate surcharges of \$400–\$1,500 per year for three years. The true cost of that citation: \$1,200–\$4,700, depending on the state, the violation, and the insurer. Most drivers pay the \$180 and never see the rest coming.

"The system is designed to make paying feel like the easy option," said David Hunner, one of the founders of [Result.Law](#). "But the fine is just the beginning. Once you see the actual three-year cost, the decision to contest looks very different — and in most states, drivers have more options than they realize."

Result.Law's traffic ticket analysis tool calculates the full three-year financial impact of a violation — fine, insurance surcharge, and DMV points — then presents every option available in the driver's state, ranked by difficulty and likelihood of success, with step-by-step instructions. The full assessment is available for a one-time fee of \$29.

The tool is available at result.law/traffic.

About Result.Law

Result.Law is a legal self-help platform that helps individuals understand their rights and take action on common legal situations, including medical billing disputes and traffic violations.

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