

# “Speeding – How it can affect your license and your Michigan auto insurance”

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“I feel the need... the need for speed.”

Many of us recognize the infamous quote from the 1986 film about students of an elite US flight school that are all trying to achieve the title of “Top Gun.” However, the phrase “keep it in the skies” comes to play as many have tried to bring that adrenaline rush to the roads. According to a list entitled “[Speeding Ticket Facts](#)” by Barbara Fortin, “Over 100,000 people a day receive a speeding ticket in this country. One in every 6 drivers will get a speeding ticket this year.” This may not seem as a shock to many, and for most, it is such a common minor offense that it’s nothing really to worry about. Well, think again. Two things to consider if your speeding ticket points add up: 1) You could lose your driver’s license and/or 2) Your [Michigan auto insurance](#) premium could go up significantly.

The number of points to your license and auto insurance is also determined by the speed itself and the condition of the driver. Below are some types of speeding offenses:

- Speeding 5 – 10 mph
- Speeding 10 – 20 mph
- Speeding 20 – 30 mph
- Speeding 30+ mph
- Speeding and Driving Without Insurance
- Speeding and Driving Without Auto Insurance
- Speeding and DWI (Driving While Intoxicated)

And so on...

Obviously, the last type listed is the most crucial, since multiple accidents and fatalities have occurred due to drunk drivers. It is best to be educated to avoid losing your license, your [Michigan insurance](#) policy and most important, your life or the life of another.

So, remember folks... this isn’t the Indianapolis 500 or a video game... obey the rules of the road. If you feel that itch to succumb to an adrenaline rush, keep it on the track or in the sky, but NOT on the road.

Contact your [Michigan insurance agent](#) for more information to avoid becoming a risk.