

EZ AZ Traffic School Traffic School, LLC  
Arizona Defensive Driving Course  
www.2go2defensivedriving.com  
For  
Traffic Citation Dismissal  
*Paul Hallums, Owner*

Traffic school attendance is a sure way to have an Arizona traffic violation dismissed. The four-hour defensive driving course can be taken on line or in a classroom. Either option will ultimately save you money because the dismissed violation is not reported to motor vehicles where employers, potential employers, and insurance companies will have access to your driving record for vehicles and life insurance rate determination.

**Insurance cost of a violation:**

David Horowitz, a consumer advocates says: The average increase in insurance costs for one speeding ticket over the course of three years is \$900.00. *"Speeding through court", Costco Connection, pg 13, Sept. 2010.* Insurance companies lobby intensely against traffic school because they want access to driving violations so they can increase rates. I personally checked with my agent. He verified that as a rule the first violation is a 20% rate increase. The second is a 40% rate increase and a third violation may well result in policy cancellation. Also think about employability and exposure to personal liability. Employers want to hire individuals with clean driving records. Individuals with good driving records represent individuals who are likely to obey rules when nobody is looking and reduce the company's exposure to liability if the employee crashes a company vehicle.

**Selecting a school:**

Use care when selecting a traffic school for a classroom course or an online course.

Traffic schools obtain your personal information for payments, court records, and motor vehicles records. Ask these questions:

- Does the web page reflect Honesty and Ethics
- Is the company local or off-shore? Can you tell?
- Does the company provide owner and contact information?
- Is the company properly licensed?
- How long has the company been in business?
- Does a slick, "Price Leader" web page disguise total costs by adding undisclosed or small print large "Processing Fees", "Priority Shipping fees", or "Certificate Fees" for documents not required by court or DMV.

**Selecting a classroom provider:**

The advantage to a classroom is you can enroll by telephone where questions are answered. You then just attend and it is over. There is no test and licensed facilitators make the class fun. They can also answer your questions. A copy of the citations, ID, and payments are collected at class. A prepayment alternative is also available. Consider if the school offers a sufficient number of classes? Some small schools may cancel classes and this may cause serious conflicts with your court due date.

**Selecting an online course provider:**

There are many advantages. The course can take the class any time, any place, 24/7. Book marking allows students to come and go at will. The disadvantage is self-enrollment, prepayment is required, citation and ID (Copy of driver license) must be faxed or email after registration and before the course is activated and there is a test.

