

Insurance Pts	<b>Convictions and At-Fault Accidents</b>
12	<ul style="list-style-type: none"> <li>-Manslaughter or negligent homicide</li> <li>-Prearranged highway racing or lending a car for prearranged highway racing</li> <li>-Hit-and-run resulting in bodily injury or death</li> <li>-Driving with blood-alcohol level of .08 or more</li> <li>-Driving commercial vehicle with a blood-alcohol level of .04 or more</li> <li>-Driving While Impaired</li> <li>-Transporting illegal intoxicating liquor for sale</li> </ul>
10	<ul style="list-style-type: none"> <li>-Highway racing or lending a car for highway racing</li> <li>-Speeding to elude arrest</li> </ul>
8	<ul style="list-style-type: none"> <li>-Driving during revocation or suspension of license or registration</li> <li>-Aggressive driving</li> </ul>
4	<ul style="list-style-type: none"> <li>-Reckless driving</li> <li>-Hit-and-Run resulting in property damage only</li> <li>-Passing a stopped school bus</li> <li>-Speeding in excess of 75 mph when speed limit is less than 70 mph</li> <li>-Speeding in excess of 80 mph when the speed limit is 70 mph or greater</li> <li>-Driving by a person less than age 21 after consuming alcohol or drugs</li> </ul>
3	<ul style="list-style-type: none"> <li>-At-fault accident that occurs before Jan. 1, 2004 resulting in death, or bodily injury* in excess of \$1,500 or property damage of \$2,500 or more **</li> <li>-At-fault accident that occurs on or after Jan 1, 2004 resulting in death, or bodily injury* in excess of \$1,800 or property damage of \$3,000 or more**</li> </ul>
2	<ul style="list-style-type: none"> <li>-Illegal passing</li> <li>-Following too closely</li> <li>-At-fault accident that occurs before Jan. 1, 2004 resulting in property damage in excess of \$1,500, but less than \$2,500**</li> <li>-At-fault accident that occurs on or after Jan. 1, 2004, resulting</li> </ul>

	<p>in property damage in excess of \$1,800, but less than \$3,000**</p> <ul style="list-style-type: none"> <li>-Speeding more than 10 mph over the speed limit provided the total speed is in excess of 55 mph, but less than 76 mph.</li> <li>-Speeding 10 mph or less in excess of speed zone of 55 mph or greater</li> </ul>
1	<ul style="list-style-type: none"> <li>-All other moving violations</li> <li>-At-fault accident that occurs before Jan. 1, 2004 resulting in bodily injury* of \$1,500** or less, or property damage of \$1,500 or less**</li> <li>-At-fault accident that occurs on or after Jan. 1, 2004 resulting in bodily injury * of \$1,800"* or less.</li> </ul>
0	<ul style="list-style-type: none"> <li>-An accident if there is property damage only, the damage is \$1,500 or less, there is no conviction for a moving violation in connection with the accident, and no licensed operators in the household have convictions or at-fault accidents during the experience period (An insurance company may require that the insured be covered by the company for six continuous months).</li> <li>-Speeding 10 mph or less over the posted speed limit provided that the violation did not occur in a school zone, and there is not another conviction during the experience period (an isolated <u>Prayer for Judgment Continued [PJC]</u> will not count as a prior conviction for the purpose of this exception).</li> <li>-One PJC for each household every three years assuming that a second PJC is not charged.</li> </ul>

**\*\*No Insurance Points will apply for Bodily Injury if the insured furnishes proof that costs were solely for diagnostic purposes. \*\* *The greatest number of points will be applied for at-fault accidents resulting in Property Damage and Death or Bodily Injury.***

An insured's rate will be surcharged based on the number of insurance points that they receive during a three (3) year experience period. The following are the surcharges that will be assessed against an insured based on the number of insurance points received:

1 pt = 25%

2 pts = 45%

3 pts = 60%

4 pts = 80%

5 pts = 105%

6 pts = 130%

7 pts = 160%

8 pts = 190 %

9 pts = 225%

10 pts = 260%

11 pts = 300%

12 pts = 340%

Click to view the NC Department of [Insurance's Consumer Guide to Automobile Insurance](#)