

Insurance Points and Common Offenses

The following table lists the insurance surcharge added to your car insurance premium for accumulation of insurance points. This will allow you to determine how much your rates will increase if you receive a certain number of insurance points:

1 Point	25%	7 Points	180%
2 Points	45%	8 Points	220%
3 Points	65%	9 Points	260%
4 Points	90%	10 Points	300%
5 Points	120%	11 Points	350%
6 Points	150%	12 Points	400%

Remember that “insurance points” are not the same thing as “license points”; a ticket may carry both types of points. License points can add up and lead to a suspension of your driving privilege, but insurance points cause your car insurance rate to go up. The following is a table of common types of tickets and the number of insurance points assessed:

No Points:

Improper Equipment
Expired Inspection
Failure to carry driver’s license or vehicle registration

One Point:

Speeding less than 10mph over the limit where the speed limit is below 55 mph (no points for this violation *only if you have no other violations within 3 years*)

Two Points:

Improper Passing
Speeding more than 10 mph over the limit, and at a speed between 55 and 75 mph
Speeding less than 10 mph over the limit where the speed limit is 55 mph or more
Following too closely
Driving Left of Center

Four Points:

Hit & Run/Failure to report an accident involving property damage
Reckless Driving
Passing a Stopped School Bus
Speeding more than 75mph where the speed limit is less than 70mph
Speeding more than 80mph in a 70 mph zone or greater
Driving after consuming alcohol while under age 21

Eight Points:

Driving While License Revoked

Ten Points:

Speed Competition
Speeding to Elude Arrest

Twelve Points:

Vehicular Manslaughter
Pre-arranged Speed Competition
Hit & Run with personal injury
Driving While Impaired