

Insurance Points for Convictions and At-Fault Accidents, During the 3 Year Experience Period in North Carolina

<u>Points</u>	<u>Increase</u>	<u>Convictions and At-Fault Accidents</u>
12	340%	Manslaughter or Negligent Homicide or Knowingly lending a motor vehicle for prearranged highway racing Hit & Run resulting in bodily injury or death Driving with a blood alcohol level of .08 or more Driving a commercial vehicle with blood alcohol level of .04 or more Driving while impaired Transporting intoxicating liquor for sale
10	260%	Highway Racing or knowingly lending a motor vehicle for highway racing Speeding to elude arrest
8	195%	Driving during revocation or suspension of license or registration Aggressive Driving
4	80%	Reckless driving Hit & Run resulting in property damage only Passing a stopped school bus Speeding in excess of 75 mph when the speed limit is less than 70 mph Speeding in excess of 80 mph when the speed limit is 70 mph or greater Driving by a person less than age 21 after consuming alcohol or drugs
3	60%	At-Fault accident resulting in death, or total bodily injury to all persons in excess of \$1,800.00; Or resulting in total property damage to all property including the insured's, of \$3,000.00 or more.

2 45% Illegal passing
Following too closely
Driving on wrong side of the road
At-Fault accident resulting in total property damage to all
property including the insured's in excess of
\$1,800.00 but less than \$3,000.00
Speeding more than 10 mph over the speed limit provided
the total speed is in excess of 55 mph, but less than 76
mph
Speeding 10 mph or less in excess of speed zone of 55 mph or
greater

1 30% All other moving violations
At-Fault accident resulting in bodily injury to all persons, of
\$1,800.00 or less; Or resulting in property damage
including damage to the insured's own property of
\$1,800.00 or less
Speeding 10 mph or less in excess of the speed limit of less
than 55 mph

No Insurance Points will be charged for:

An accident if all the following are true:

There is property damage only;
The amount of damage is \$1,800.00 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 of 3 years (An insurance company may require that the
insured be covered by that company for six continuous months.)

Speeding 10 mph or less over the posted speed limit; provided all of the following are
true:

The violation did not occur in a school zone; and
There is not another moving traffic violation for the experience period of 3 years
(an isolated Prayer for Judgment Continued {PJC} will not count as a prior conviction
for the purpose of this exception).

One PHC for each household every three (3) years; however:

A second PJC may cause points to be charged according to the underlying
convictions.