

Insurance Points and Surcharges

POINTS ASSESSED	CONVICTIONS AND AT-FAULT ACCIDENTS
12	<ul style="list-style-type: none"> • Driving while impaired • Driving with a blood-alcohol level of .08 or above • Driving commercial vehicle with a blood-alcohol level of .04 or more • Prearranged highway racing or lending a car for prearranged highway racing • Hit-and-Run resulting in bodily injury or death
10	<ul style="list-style-type: none"> • Highway racing or lending a car for highway racing • Speeding to elude arrest
8	<ul style="list-style-type: none"> • Driving during revocation or suspension of license or registration
4	<ul style="list-style-type: none"> • Reckless driving • Driving by a person less than age 21 after consuming alcohol or drugs • Speeding in excess of 80 mph when the speed limit is 70mph or greater • Speeding in excess of 75mph when the speed limit is less than 70mph • Hit-and-run resulting in property damage only
3	<ul style="list-style-type: none"> • At-fault accident resulting in death, or bodily injury in excess of \$1,800 or property damage of \$3,000 or more
2	<ul style="list-style-type: none"> • Speeding more than 10 mph over the speed limit provided the total speed is in excess of 55mph, but less than 76 mph • Speeding 10 mph or less in excess of speed zone of 55mph or greater Illegal passing • Driving on the wrong side of the road • Following too closely • At-fault accident resulting in property damage in excess of \$1,800, but less than \$3,000
1	<ul style="list-style-type: none"> • Speeding 10mph or less in excess of speed limit of less than 55mph • At-fault accident resulting in bodily injury of \$1,800 or less, or property damage of \$1,800 or less • All other moving violations

INSURANCE PREMIUM SURCHARGES

When insurance points are assessed, your premium goes up. This means you have to pay more!

POINTS	PREMIUM SURCHARGE
1	25%
2	45%
3	65%
4	90%
5	120%
6	150%

POINTS	PREMIUM SURCHARGE
7	180%
8	220%
9	260%
10	300%
11	350%
12	400%

NOTE: If your premium is \$300, 1 point raises your premium to \$375. A conviction for DWI raises your premium to \$1500. This is the amount you have to pay your insurance company, **each time** you pay a premium.