

Q: when you have an accident or traffic violation, how long are points held on your record? — R.B.

A:

When a driver is convicted of a moving traffic violation, the N.C. Division of Motor Vehicles assesses points against the driver's record. If the driver accumulates 12 points within three years, DMV can suspend his license or require him to go to driver improvement clinics.

Another set of points is assessed by insurance companies and results in higher insurance premiums. Here is a list of current moving traffic violations and the number of points assigned by the DMV for each:

- 5 Points — passing a stopped school bus.
- 4 Points — reckless driving, hit-and-run with property damage, following too closely, driving on the wrong side of the road, illegal passing.
- 3 Points — running a stop sign, speeding in excess of 55 mph, failure to yield right of way, running a red light, driving without a license or license expired more than a year, failure to stop for a siren, speeding in a safety zone, failure to maintain liability insurance, speeding in a school zone in excess of the posted school zone speed.
- 2 Points — all other moving violations.
- 1 Point — littering from a motor vehicle.

Some offenses, such as driving while impaired, carry their own suspensions of driving privileges.

DMV can offer a driver a chance to attend a driver-improvement clinic. If he successfully completes that, three of his points will not be counted.

If a person's license is suspended because of accumulated points, when the license is restored all points previously accumulated are canceled, but the license is placed on a system that allows the driver to accumulate only 8 points in three years before revocation.

If a driver is convicted of two or more violations committed on more than one occasion, he will be assessed points only for the offense having the highest points.

Suspensions from accumulated points are up to 60 days for the first suspension, up to six months for the second suspension, and up to one year for the third. As we said, another set of points is assessed by insurance Companies when drivers have traffic convictions or are involved in accidents. Those penalize drivers by causing their insurance premiums to be higher.

Here is a schedule of points and what they are assessed for:

- 12 Points — manslaughter or negligent homicide, prearranged highway racing or lending a car for prearranged highway racing, hit-and-run involving injury or death, driving while impaired, transporting illegal intoxicating liquor for sale.
- 10 Points — highway racing or lending a car for highway racing.
- 8 Points — driving (luring a revocation or suspension of license or registration.
- 4 Points — reckless driving, hit and run with only property damage, passing a stopped school bus, speeding in excess of 75 mph.
- 3 Points — at-fault accident resulting in bodily injury or death, or property damage only of \$2,000 or more.
- 2 Points — Illegal passing, speeding in excess of 55 mph but less than 76 mph, following too closely, driving on the wrong side of the road, at-fault accident resulting in property damage in excess of \$ 1,000 but less than \$2,000.
- 1 Point — all other moving violations, at-fault accident with property damage of \$1,000 or less.

There are some exemptions for insurance points. Some convictions are also subject to a N.C. Reinsurance Facility recoupment surcharge, which can send a driver's insurance premiums soaring. Those convictions include DWI, speeding in a school zone, driving while license suspended, prearranged racing, hit-and-run, manslaughter, failure to yield to a blind person at a crossing or intersection, failure to stop for a stopped school bus.

One insurance point results in a 25 percent increase in premiums;

- 2 points, 45 percent;
- 3 points, 65 Percent;
- 4 points, 90 percent;
- 5 points, 120 percent;
- 6 points, 150 percent;
- 7 points, 180 percent;
- 8 points, 220 Percent,
- 9 points, 260 percent,
- 10 points, 300 percent,
- 11 points, 350 percent;
- 12 Points, 400 percent.

This is a pretty quick look at a complicated system.

If a driver had insurance points assessed, he should ask his agent to explain them in detail.

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