

Quick Reference Points Sheet

How Points Affect Rate:		Accidents:	
		At Fault	2
1 penalty point 10%		Not at Fault	0
2 penalty points 15%		PIP Only Claim (NAF)	0
3 penalty points 20%			
4 penalty points 50%		Violations:	
5 penalty points 75%		DUI	6
6 penalty points 100%		Fail to Stop(hit n run)	6
7 penalty points 150%		Fleeing Police	6
Add 10% for each additional point over 7.		Reckless Driving	3
		False Report of Accident	3
		Refuse to Comply	3
So you can see with 6 points you are effectively doubling the rate		Obstructing an Officer	3
		Speeding OVER 15 mph	2
	Every driver gets 1 of the 1 point violations for 'free'. You only charge for the 2nd violation and higher 1 point violations. So if you have 3 - 1 point violations, you would charge 2 points.	Careless or improper driving	1
		Crossing private property to avoid a traffic light	1
		Defective equipment—brakes	1
		Disobeying emergency vehicle regulations	1
		Driving in wrong direction in rotary intersection	1
		Driving on shoulder, ditch, sidewalk	1
		Driving while disabled	1
		Driving without lights	1
		Driving on wrong side of road	1
		Driving wrong way on one way street	1
		Driving too fast for conditions	1
		Speeding less than 15 mph over limit (0-14)	1
		Failure to have vehicle under control	1
		Failure to keep in proper lane	1
		Failure to obey traffic intersection sign or device	1
		Failure to observe safety zone	1
		Failure to observe stop sign	1
		Failure to signal for direction or slowing	1
		Failure to stop—inoperative traffic signal	1
		Failure to yield	1
		Following too closely	1
		Giving wrong signal	1
		Improper backing	1
		Improper enter/exit trafficway	1
		Improper lane changing	1
		Improper passing	1
		Improper start	1
		Improper turning	1
		Obstructing traffic	1
		Passing stopped school bus	1
	Racing on a public trafficway	1	
	Special hazard—failure to use due care	1	
	Violation of restriction	1	
	Any moving traffic violation that a state assigns	1	
		driving points for and the violation is not specifically listed above	