

# North Carolina Safe Driver Incentive Plan

To reward safe drivers with the lowest possible insurance rates, the General Assembly enacted the North Carolina Safe Driver Incentive Plan (SDIP). Drivers who are convicted of moving traffic violations and/or who cause accidents will be charged higher premiums in accordance with their driving records. SDIP points are charged as follows for convictions and at-fault accidents occurring during the Experience Period\*:

SDIP Points	Convictions and At-Fault Accidents
<b>12</b>	Manslaughter or negligent homicide Prearranged highway racing or lending a car for prearranged highway racing Hit-and-run resulting in bodily injury or death Driving with a blood-alcohol level of .08 or more Driving commercial vehicle with a blood-alcohol level of .04 or more Driving while impaired Transporting illegal intoxicating liquor for sale
<b>10</b>	Highway racing or lending a car for highway racing Speeding to elude arrest
<b>8</b>	Driving during revocation or suspension of license or registration Aggressive driving
<b>4</b>	Reckless driving Hit-and-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
<b>3</b>	At-fault accident resulting in death, or total bodily injury* (to all persons) in excess of \$1,800; OR resulting in total property damage (including damage to insured's own property) of \$3,000 or more.
<b>2</b>	Illegal passing Following too closely Driving on wrong side of the road At-fault accident resulting in total property damage (including damage to insured's own property) in excess of \$1,800 but less than \$3,000 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
<b>1</b>	All other moving violations At-fault accident resulting in bodily injury* (to all persons) of \$1,800 or less; OR resulting in property damage (including damage to insured's own property) of \$1,800 or less Speeding 10 mph or less in excess of speed limit of less than 55 mph

\* No Insurance points will apply for bodily injury if the insured furnishes proof that the medical costs were incurred solely for diagnostic purposes.

## Special Exemptions

No SDIP points will be charged for:

*An accident provided all of the following are true:*

- There is property damage only;
- The amount of damage is \$1,500 or less (\$1,800 or less if accident occurs on or after Jan. 1, 2004);
- 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. (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 (an isolated Prayer for Judgment Continued [PJC] will not count as a prior conviction for the purpose of this exception).

*One PJC for each household every three years; however:*

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

Insurance Points Will Cost You Money					
Points	% of Rate Increase	Cost if Basic Rate is \$300	Points	% of Rate Increase	Cost if Basic Rate is \$300
<b>1</b>	25%	\$375	<b>7</b>	160%	\$780
<b>2</b>	45%	\$435	<b>8</b>	190%	\$870
<b>3</b>	60%	\$480	<b>9</b>	225%	\$975
<b>4</b>	80%	\$540	<b>10</b>	260%	\$1,080
<b>5</b>	105%	\$615	<b>11</b>	300%	\$1,200
<b>6</b>	130%	\$690	<b>12</b>	340%	\$1,320

\***Experience Period** is defined as the three year period immediately preceding either the date of application (for individuals applying for coverage), or the preparation of the policy renewal (when an insurance company is preparing to renew an existing policy).