

North Carolina Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201
855-408-1212 • www.ncdoi.com

SAFE DRIVER INCENTIVE PLAN

 NC DEPARTMENT OF
INSURANCE
MIKE CAUSEY • COMMISSIONER

855-408-1212
www.ncdoi.com



@NCInsuranceDept



facebook.com/NCDOI

N.C. DEPARTMENT OF INSURANCE SAFE DRIVER INCENTIVE PLAN

Driving safely saves lives and money. The North Carolina Safe Driver Incentive Plan (SDIP) was created by state law to give drivers a financial incentive to practice safe driving habits. SDIP points are charged as follows for convictions and at-fault accidents occurring during the Experience Period (the three-year period preceding either the date an individual applies for coverage or the insurance company prepares to renew an existing policy). (NCGS §58-36-65 and 58-36-75)

SDIP POINTS	CONVICTIONS AND AT-FAULT ACCIDENTS POINTS	% OF RATE INCREASE
1	<ul style="list-style-type: none"> All other moving violations. Speeding 10 mph or less over a speed limit under 55 mph. 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 \$1,850 or less. Accidents that occur on or after October 1, 2017, resulting in total property damage (including the insured's own) of \$2,300 or less. No Insurance Points will apply for bodily injury if medical costs were incurred solely for diagnostic purposes. 	30%
2	<ul style="list-style-type: none"> Illegal passing. Following too closely. Driving on wrong side of the road. At-fault accidents that occur on or after March 1, 2016 and prior to October 1, 2017, resulting in total property damage (including damage to insured's own property) over \$1,850 but under \$3,085. Accidents that occur on or after October 1, 2017, resulting in total property damage (including damage to insured's own property) over \$2,300 but less than \$3,850. Speeding more than 10 mph over the speed limit at a total speed of more than 55 mph and less than 76 mph. Speeding 10 mph or less over the speed limit in a speed zone of 55 mph or higher. 	45%
3	<ul style="list-style-type: none"> At-fault accident resulting in death or total bodily injury (to all persons) of more than \$1,800; OR resulting in total property damage (including damage to insured's own property) of \$3,085 or more. Accidents that occur on or after October 1, 2017, that result in total damage to all property, (including the insured's own), of \$3,850 or more. No Insurance Points will apply for bodily injury if the medical costs were incurred solely for diagnostic purposes. 	60%
4	<ul style="list-style-type: none"> 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 higher. Driving by a person less than age 21 after consuming alcohol or drugs. 	80%
8	<ul style="list-style-type: none"> Driving during revocation or suspension of license or registration. Aggressive driving. 	195%
10	<ul style="list-style-type: none"> Highway racing or knowingly lending a motor vehicle for highway racing. Speeding to elude arrest. 	260%
12	<ul style="list-style-type: none"> Manslaughter or negligent homicide. Prearranged highway racing or knowingly lending a motor vehicle 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. 	340%

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 \$1,850 or less (prior to October 1, 2017) or \$2,300 or less (after October 1, 2017)
- 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 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 Judgement 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.

HERE'S AN EXAMPLE OF HOW 3 POINTS COULD IMPACT PREMIUMS

For six months of full coverage:

Cost of car insurance for Mom and Dad	\$991
Cost of car insurance for Mom and Dad and 16-year-old	\$1,730
Cost of car insurance for Mom and Dad and 16-year-old who had an accident.	\$2,094