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# SAFE DRIVER INCENTIVE PLAN

 **North Carolina**  
**DEPARTMENT OF INSURANCE**  
*Mike Causey, Commissioner*



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# 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"> <li>All other moving violations.</li> <li>Speeding 10 mph or less over a speed limit under 55 mph.</li> <li>At-fault accident resulting in bodily injury (to all persons) of \$1,800 or less; OR accidents that occur prior to March 1, 2016 resulting in total property damage to all property (including damage to insured's own property) of \$1,800 or less; Accidents that occur on or after March 1, 2016, resulting in total property damage (including the insured's own) of \$1,850 or less. No Insurance Points will apply for bodily injury if medical costs were incurred solely for diagnostic purposes.</li> </ul>	30%
2	<ul style="list-style-type: none"> <li>Illegal Passing.</li> <li>Following too closely.</li> <li>Driving on wrong side of road.</li> <li>At-fault accident that occurs prior to March 1, 2016, resulting in total property damage (including damage to insured's own property) over \$1,800 but under \$3,000. Accidents that occur on or after March 1, 2016, resulting in total property damage (including damage to insured's own property) over \$1,850 but under \$3,085.</li> <li>Speeding more than 10 mph over the speed limit at a total speed of more than 55 mph and less than 76 mph.</li> <li>Speeding 10 mph or less over the speed limit in a speed zone of 55 mph or higher.</li> </ul>	45%
3	<ul style="list-style-type: none"> <li>At-fault accident resulting in death or total bodily injury (to all persons) of more than \$1,800; OR accidents that occur prior to March 1, 2016, resulting in total damage to all property (including damage to insured's own property) of \$3,000 or more. Accidents that occur on or after March 1, 2016, that result in total damage to all property, (including the insured's own), of \$3085 or more. No Insurance Points will apply for bodily injury if the medical costs were incurred solely for diagnostic purposes.</li> </ul>	60%
4	<ul style="list-style-type: none"> <li>Reckless driving.</li> <li>Hit-and-run resulting in property damage only.</li> <li>Passing a stopped school bus.</li> <li>Speeding in excess of 75 mph when the speed limit is less than 70 mph.</li> <li>Speeding in excess of 80 mph when the speed limit is 70 mph or higher.</li> <li>Driving by a person less than age 21 after consuming alcohol or drugs.</li> </ul>	80%
8	<ul style="list-style-type: none"> <li>Driving during revocation or suspension of license or registration.</li> <li>Aggressive driving.</li> </ul>	195%
10	<ul style="list-style-type: none"> <li>Highway racing or knowingly lending a motor vehicle for highway racing.</li> <li>Speeding to elude arrest.</li> </ul>	260%
12	<ul style="list-style-type: none"> <li>Manslaughter or negligent homicide.</li> <li>Prearranged highway racing or knowingly lending a motor vehicle for prearranged highway racing.</li> <li>Hit-and-run resulting in bodily injury or death.</li> <li>Driving with a blood-alcohol level of .08 or more.</li> <li>Driving commercial vehicle with a blood-alcohol level of .04 or more.</li> <li>Driving while impaired.</li> <li>Transporting illegal intoxicating liquor for sale.</li> </ul>	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;
- 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 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.

## JUST 3 POINTS COULD IMPACT PREMIUMS

Example 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