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Driver's license points: What you need to know

9 min read

By [Michelle Megna](#) Posted : January 29, 2020



Scoring points is a good thing, unless it's on your driving record. Still, if you know how your state's point system works, you'll have a better game plan for keeping your license -- and your auto insurance rates low.

Excessive points and violations are among the things that can make you a [high-risk driver](#) in your insurance company's eyes. If you have points on your license, your best bet is to [compare car insurance quotes](#). In order to pick the best insurance company for you, learn [how to compare car insurance](#).

Here are 10 things every driver should know:

1. Auto insurance companies don't rely on state motor vehicle department point systems -- they use their own.

Both state motor vehicle departments and insurance companies use point systems to track your [speeding tickets and other violations](#). However, they are separate assessments. DMV points are applied when you

are convicted of certain traffic violations. If you accumulate too many points within a certain period of time, your license is typically suspended or revoked.

Insurers don't generally pay much attention to DMV points. Instead, they use their own point system when deciding on your rate. Insurers use their own proprietary point systems or the system that is based on the guidelines set up by the Insurance Services Office (ISO). In some states, Minnesota and North Carolina, for example, state regulators set up the point system used by insurers.




Insurers assign point values to the various motor vehicle offenses you rack up out on the road. You will receive more points based on the infraction's seriousness. For instance, a speeding ticket may only be one point, while a DUI or reckless driving conviction could add six points.

The more points you accumulate, the more likely that you'll pay higher insurance rates. Once you hit a certain point threshold (it varies by insurer), your policy will be surcharged to better reflect the risk you present.

Surcharges are basically an insurance penalty that you pay for bad driving. Your premium will increase by a predetermined amount at certain thresholds.

"For example, one Minnesota insurer assigns four points to a chargeable accident with a claim of \$750 or more, and three points to a speeding conviction for 10 miles per hour over the limit. Its surcharge schedule shows the rate for a driver with seven points would be multiplied by 1.27 -- that is, a 27% increase," says Penny Gusner, senior consumer analyst for Insurance.com.

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2. Not all states use point systems.

There are nine states that don't use points to keep track of bad drivers, but that doesn't mean you're off the hook if you rack up violations.

These states simply monitor your driving record to determine if your license should be suspended or taken away. For instance, in Oregon, if you have four accidents or four convictions -- or a combination that totals four -- in a 24-month period, you lose your license for 30 days. And because auto insurers review your driving record, violations can affect your rates.

States that don't currently have a driver's license points system are:

- Hawaii
- Kansas
- Louisiana
- Minnesota
- Mississippi
- Oregon
- Rhode Island
- Washington

- Wyoming

3. Violation points add up and can result in losing your license.

Most moving violations result in points on your record. For example, reckless driving, speeding, illegal turns, not making a complete stop, drunken driving and at-fault accidents all incur points. Each state assesses points under its own laws, but the more serious the violation, the more points you get. Penalties for too many violations or accidents vary greatly by state.

In California, points ranging from zero to three are assigned based on the severity of an offense. Your license will be suspended for six months and you'll be on probation for a year if you get:

- 4 points in 12 months
- 6 points in 24 months
- 8 points in 36 months

While the points you net depend on your state's driving laws, moving violations will hike your insurance rates in most cases. Here are how much common moving violations will raise your insurance rates, on average, annually, according to an Insurance.com analysis of rates from up to six major insurers for 10 ZIP codes in each state:

- Reckless driving -- 73%
- Speeding -- 20%
- Illegal turn -- 20%
- DUI -- 79%
- Failure to stop -- 19%
- At-fault bodily injury accident -- 32%
- At-fault property damage accident -- 29%

4. Some violations don't trigger points, but you still have to pay the ticket – and insurance increase.

In general, non-moving violations and minor offenses won't result in a point assessment. That means parking tickets and fix-it tickets for things like broken lights won't add points, though you still have to pay the fine.

In some states, though, serious violations, such as DUI, mean an automatic license suspension, so no points are given, but your auto insurance rates will certainly go up.

5. Texting tickets can ring up driving points.

Almost all states ban texting while driving, but less than half consider texting behind the wheel a moving violation. If you're ticketed in a state where texting violations add points to your driving record or are considered moving violations, an insurer may raise your premiums upon review of your driving record. Generally, it's treated as any other minor traffic infraction would be.

A [texting ticket will increase your car insurance rates](#) by an average of 23%, or \$346, a year, Insurance.com found by analyzing rates from up to six major insurers for 10 ZIP codes in each state. Not all insurers hike rates for texting tickets, though. And, it's illegal to do so in Idaho and North Carolina. But if you do get dinged for a texting ticket, the amount of the insurance increase depends on your state laws and driving record, among other factors.

States with a texting law specifying that violations add points and/or is considered a moving violation include:

- **Alabama:** 2 points
- **Colorado:** 4 points
- **Florida:** 3 points as a secondary offense; 2 extra points added for school zone; 6 points if accident
- **Georgia:** 1 point
- **Kentucky:** 3 points
- **Maryland:** 1 point and a moving violation; 3 points if the texting contributed to an accident
- **Missouri:** 2 points – This only applies to drivers under the age of 21
- **Nebraska:** 3 points
- **Nevada:** 4 points for a second offense
- **New York:** 5 points
- **New Jersey:** 3 points for third offense
- **Nevada:** First offense not considered a moving violation; repeat offenses add 4 points
- **Vermont:** If texting while driving in a school or construction zone 4 points for first offense and 5 points for a subsequent offense
- **Virginia:** 3 points
- **West Virginia:** 3 points for third offense
- **Wisconsin:** 4 points

6. Points can stick to your record for one to 10 years, depending on the violation and your state laws.

In many states, driving record points dog you for two to three years for lesser offenses, but there are exceptions. For instance, in Virginia and Michigan, points stick for two years from the date of conviction. In California, points for minor offenses remain on your record for three years, but DUI and hit-and-run points last for 10 years. In Nevada, points stay on your record for just a year, but major offenses including DUI result in automatic license suspension, rather than points.

7. If you get a ticket and points on your license, there are ways to ease the insurance pain.

While you will almost always pay more for insurance if you have points on your license, there are a few ways to lower your insurance costs:

- **Shop your coverage:** Probably the best option for lowering your insurance costs with or without points on your license is to shop your coverage. Insurance companies rate risk differently so premium quotes can vary dramatically between insurers. “If your insurer raises your rates, shop around with at least three other companies to see if there are better rates out there,” advises Gusner. “A combination of better rates and discounts can save you hundreds of dollars, even without having a perfect driving record.”

- **Rescore your insurance:** “Ask your insurance company to re-score your insurance – if your credit rating has improved you might qualify at renewal for a better rate,” says John Espenschied, with Insurance Brokers Group in St. Louis.
- **Consider “Accident Forgiveness” policy:** Accidents can dramatically increase your insurance costs if you are at fault but many insurers offer accident forgiveness endorsements that overlook your first accident. While slightly more expensive, the cost is often worth it if you are in an accident.
- **Defensive driving:** Many states allow you to take a defensive driving course to dismiss a violation before it shows up on your record, with the exception of major offenses, such as DUI. Rules vary so check with your state insurance commission to find out details.
- **Use your safe driving points:** This is only an option in Virginia but if you call Old Dominion home, you may be in luck. In Virginia, drivers also earn "safe driving points" in addition to demerit points. Safe driving points are assigned for each full calendar year that you hold a valid Virginia driver's license and drive without any violations or suspensions. You can accumulate a total of five safe driving points and you may use these safe-driving points to offset demerit points.
- **Discounts:** Insurance companies offer dozens of discounts regardless of the points on your license so make sure you are getting every discount you are qualified to receive. Even lots of small discounts, going paperless on your policy for example, can add up to big savings. Have your agent verify you are receiving all available discounts.
- **Raise your deductible:** “A higher deductible will lower your comprehensive and collision costs and if you have an older vehicle that doesn't need these physical damage coverages, drop them and save with just liability coverage,” says Gusner. However, always pick a deductible that you can easily afford in the event you have to make a claim.

8. Some states assign license points even if you're not driving a car.

In Michigan, if you're convicted of DUI on a snowmobile or other off-road recreational vehicle, points can haunt your driving record.

9. When children are involved, seat belt tickets may mean points.

You won't typically get points if cited for failing to wear your seatbelt, but in New York, if you are ticketed for having a child in the car under age 16 without a seatbelt, the violation adds 3 points to your driving record. A seatbelt ticket will raise your rates by an average of 3%.

10. In some states, if you're busted by a red-light camera, you get a ticket but not points.

Typically, if you get a ticket for running a red light, you also get driver's license points. But, in some states, if you are caught by a red-light camera, you don't get points.

Other states tack on points for running red lights regardless of whether a camera or a cop busts you. For example, Arizona assesses 2 points for red-light tickets, from either a camera or law enforcement. New Jersey, however, tacks on 2 points only if you get a traditional ticket from a police officer.