



What Tickets Cause Points on a Driver's License?

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Insurance.com offers 10 pointers on what makes someone a high-risk driver

Foster City, CA – March 25, 2020 – Drivers that know how their state's point system works, and their insurer's, have a better chance at holding on to their licenses and keeping their rates low. Excessive points and violations put that at risk, so Insurance.com created a list of [things every driver should know](#). Here are 10 pointers from the one-stop destination for unbiased, expert advice on auto insurance:

- 1. Auto insurance companies use their own point systems, not state ones** - both state motor vehicle departments and insurance companies use point systems to track [speeding tickets and violations](#). After too many points are accumulated in a certain time period, licenses are typically suspended or revoked. Insurers use their own systems to decide rates.
- 2. Not all states use point systems** - nine states don't use points to keep track of bad drivers (Hawaii, Kansas, Louisiana, Minnesota, Mississippi, Oregon, Rhode Island, Washington and Wyoming). These states monitor driving records to determine if a license should be suspended or taken away which can affect rates.
- 3. Violation points add up and can result in drivers losing their licenses** - most moving violations result in points on a driver's record and increase insurance rates. The more serious the violation, the more points. Penalties for too many violations or accidents vary greatly by state.
- 4. Some violations don't trigger points, but insurance increases** - in general, non-moving violations and minor offenses won't result in a point assessment. Parking tickets and fix-it tickets won't add points, but insurance premiums may increase.
- 5. Texting tickets can ring up points** - if a ticket is issued in states where texting violations add points to driving records (or are considered moving violations), an insurer may raise premiums upon review of the driving record. [Texting tickets will increase car insurance rates](#) by an average of 23%, or \$346, a year, but not all insurers hike rates for them. It's illegal to do so in Idaho and North Carolina.
- 6. Points can stick to a record for up to 10 years, depending on the violation and state laws** - in many states, points affect drivers for two to three years for lesser offenses, but in Virginia and Michigan, points stick from the date of conviction. In California, points for minor offenses remain on a record for three years but DUI or hit-and-run points last for 10 years.
- 7. Ease insurance pain if a driver gets a ticket or license points** - **shop for coverage, ask the insurance company to re-score the insurance, consider an accident forgiveness policy, take a defensive driving course, use safe driving points (only in Virginia), look at what discounts the company offers or raise the deductible to** lower comprehensive and collision costs.
- 8. Some states assign license points even if someone isn't driving a car** - in Michigan, if a driver gets a DUI on a snowmobile or off-road recreational vehicle, points can affect his/her driving record.
- 9. When children are involved, seat belt tickets may mean points** - drivers don't tend to get points for failing to wear a seatbelt, but in New York, if a driver is ticketed for having a child in the car under age 16 without a seatbelt, the violation adds 3 points to the driving record and raises rates by an average of 3%.
- 10. In some states, drivers can get a ticket but not points if they run a red light** - but others tack on points regardless. For example, Arizona assesses two points for red-light tickets, from either a camera or law enforcement. New Jersey only tacks on two points if drivers get a ticket from a police officer.

View the complete article: [Driver's license points: What you need to know](#)

The editorial director for Insurance.com, Michelle Megna, is available for comment on this topic.

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