NC Insurance Points: What Each Ticket or Accident Costs

The Safe Driver Incentive Plan (SDIP), in one place

North Carolina scores tickets and at-fault accidents with **insurance points**. Each point level adds a set percentage to your auto premium, no matter which company insures you. These points are **separate** from the driver license points the DMV uses.

BEFORE YOUR RENEWAL If you have a ticket or accident on your record, ask your Risk Advisor which incident is creating points, when each one drops off, and whether an exemption applies.

Points and surcharge by incident

POINTS	INCIDENT	PREMIUM INCREASE
1	All other moving violations Speeding 10 mph or less over, in a zone under 55 mph At-fault accident with $2,300 or less in total property damage	**40%**
2	Illegal passing Following too closely Driving on the wrong side of the road Speeding more than 10 mph over (total speed above 55 and under 76 mph) Speeding 10 mph or less over, in a zone of 55 mph or higher At-fault accident with total property damage over $2,300 but under $3,850	**55%**
3	At-fault accident with total property damage of $3,850 or more At-fault accident with a death, or total bodily-injury costs over $1,800	**70%**
4	Reckless driving Passing a stopped school bus Hit-and-run with property damage only Speeding over 75 mph where the limit is under 70 mph Speeding over 80 mph where the limit is 70 mph or higher Driving under age 21 after drinking alcohol or using drugs	**90%**
8	Driving while your license or registration is revoked or suspended Aggressive driving	**200%**
10	Highway racing, or knowingly lending a vehicle for highway racing Speeding to elude arrest	**260%**
12	Driving while impaired (DWI), including a blood-alcohol level of .08 or more Commercial vehicle with a blood-alcohol level of .04 or more Manslaughter or negligent homicide Prearranged highway racing, or knowingly lending a vehicle for it Hit-and-run causing injury or death Transporting illegal intoxicating liquor for sale	**340%**

Please note: *property damage means total damage to all property, including your own vehicle. Bodily-injury points do not apply if medical costs were solely for diagnostic purposes. Source: NC Department of Insurance.*

How long points affect your premium

- **Three years:** at-fault accidents, convictions worth fewer than four points, the two excessive-speeding violations (over 75 mph where the limit is under 70, and over 80 mph where the limit is 70 or higher), and any conviction before July 1, 2025.
- **Five years:** convictions worth four or more points on or after July 1, 2025, such as reckless driving or a DWI. The five-year period cannot reach back before July 1, 2025.

When points do not apply

EXEMPTION	WHAT TO KNOW
Minor accident	**Property damage only, $2,300 or less, with no related moving violation, and no licensed driver in your household had a conviction or at-fault accident in the experience period. Your insurer may require six consecutive months of coverage with it.**
Minor speeding	**10 mph or less over the limit, not in a school zone, and the same driver has no other moving violation conviction in the lookback period.**
Prayer for judgment continued (PJC)	**No points or surcharge on a moving violation unless you or a licensed driver in your household has another PJC in the lookback period.**
Lookback period	**Five years if the other violation or PJC was on or after July 1, 2025. Three years if it was before.**

GOOD TO KNOW

- Insurance points are not the same as DMV license points. The NCDMV says a license may be suspended at 12 points within three years.
- An accident and a related ticket from the same event count only for the one with more points.
- Carriers differ on base rates, discounts and underwriting, so shopping can still change what you pay.

This guide is a general summary of the NC Safe Driver Incentive Plan as published by the NC Department of Insurance and the NC Rate Bureau (Circular A-25-4), current as of November 2026. It is not legal advice or a rate quote. Your policy, your carrier and your driving record determine your actual premium. Questions? Call 844.540.0463 or talk to your Risk Advisor.