

The table below shows the current surcharge rates for insurance points in North Carolina:

SURCHARGE RATES

Points	% of Rate Increase	Points	% of Rate Increase
1	25%	7	160%
2	45%	8	190%
3	60%	9	225%
4	80%	10	260%
5	105%	11	300%
6	130%	12	340%

The table below shows the amount of insurance points certain offenses carry, as well as the insurance points for certain motor vehicle accidents.

NORTH CAROLINA MOTOR VEHICLE INSURANCE POINTS

Points	Convictions and At-Fault Accidents
12	Manslaughter with motor vehicle, Prearranged highway racing, Hit-and-run resulting in bodily injury/death, Driving with blood alcohol level .08 or more, Driving commercial vehicle blood alcohol .04 or more, Driving While Impaired, Transporting illegal intoxicating liquor for sale
10	Highway racing (but not prearranged), Lending a car for highway racing, Speeding to elude arrest
8	Driving While License Revoked or Suspended, Aggressive Driving
4	Reckless Driving, Hit-and-run resulting in property damage only, Passing a stopped school bus, Speeding in excess of 75mph when the speed limit is less than 70mph Speeding in excess of 80 mph when the speed limit is 70 mph or greater, Driving person less than 21 after consuming alcohol or drugs
3	At-fault accident that occurs before Jan. 1, 2004, resulting in death, or bodily injury in excess of \$1,500 or property damage of \$2,500 or more** At-fault accident that occurs on or after Jan. 1, 2004, resulting in death, or bodily injury* in excess of \$1,800 or property damage of \$3,000 or more**

2	<p>Illegal passing, Following too closely, Driving on the wrong side of the road, At-fault accident that occurs before Jan. 1, 2004, resulting in property damage in excess of \$1,500, but less than \$2,500**, At-fault accident that occurs on or after Jan. 1, 2004, resulting in property damage in excess of \$1,800, but less than \$3,000**, Speeding more than 10mph over the speed limit provided the total speed is in excess of 55 mph, but less than 76 mph Speeding 10 mph or less in excess of speed zone of 55 mph or greater</p>	
1	<p>All other moving violations At-fault accident that occurs before Jan. 1 2004, resulting in bodily injury* of \$1,000 or less, or property damage in of \$1,500 or less** At-fault accident that occurs on or after Jan. 1, 2004, resulting in bodily injury* of \$1,800 or less, or property damage in of \$1,800 or less** Speeding 10 mph or less in excess of speed limit of less than 55 mph</p>	
	<p>* No SDIP points will apply for Bodily Injury if the insured furnishes proof that the accident was solely for diagnostic purposes. ** The greatest number of points will be applied for at-fault accidents resulting in Property Damage and Death or Bodily Injury</p>	