

# THE BAKER LAW FIRM P.A.



*Protecting People's Rights.  
Advancing the Cause of Justice.*

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## What a traffic citation means to you and your license?

**In North Carolina, when a person is convicted of a “moving violation”, one or more “Points” are assessed under two systems:**

- (1) The Drivers’ License Point System and
- (2) The Auto Insurance Safe Driver Incentive Program - (SDIP) System. <sup>1</sup>

Under the Drivers’ License Point System, certain convictions for traffic offenses carry a certain number of “Points”. If a driver accumulates 12 or more points in a three year period, the Division of Motor Vehicles will suspend that driver’s license for a specified period of time. Below is a table which shows the number of drivers’ license points which correspond to each conviction.

### SCHEDULE OF POINT VALUES

Passing stopped school bus.....	5
Reckless driving .....	4
Driving on wrong side of road .....	4
Running through stop sign .....	3
Speeding in excess of 55mh .....	3
Running through red light .....	3
No driver’s license/expired more than 1 yr .....	3
Driving though safety zone .....	3
No liability insurance .....	3
Speeding in a school zone.....	3
Failure to properly restrain child .....	2
All other moving violations.....	2

Likewise, under the Auto Insurance SDIP System, certain convictions for “moving violations” (as well as accident history) carry a certain number of “Points”. Each traffic charge has its own surcharge, or percentage increase in insurance premium.

Below is a table which shows the potential insurance surcharges that may result from each charge.

Charges	Potential Insurance Surcharges
Speeding - More than 55MPH .....	45%
Following too Closely .....	45%
Reckless Driving .....	90%
Driving While License Revoked .....	220%
DWI .....	440%

Note that we’ve used the term “moving violation” in discussing the two point systems. This terminology is significant. If you are not convicted of a moving violation, there should be no resulting points assessed under either system. For this reason, one of the first things we attempt to ascertain in your case is whether there is an alternative non-moving violation which might be offered to the District Attorney to resolve the charge.

The Baker Law Firm is ready to help. If you’ve been cited for a traffic violation, don’t take it lightly. Don’t just pay the ticket---that is admitting guilt and failing to realize the effect that both of these point systems will have on your driving record and eventually your wallet.

## CALL TODAY! 704-782-0911

The information contained in this brochure is intended to pertain to North Carolina licensed drivers only. This information is not, nor is it intended to be legal advice. You should consult an attorney for advice regarding your individual situation.