

UNDERSTANDING

THE DMV POINT SYSTEM

CALIFORNIA

We All Start with Zero Points



In California, and most states, the Department of Motor Vehicles or DMV rates each driver using a point system. Everyone's driving record starts fresh and clean – with zero points – but a traffic ticket or similar infraction can stain your record pretty easily. The more points you acquire during a specific period of time, the greater the chances the DMV will suspend or even revoke your driving privileges.

1 or 2 Driving Infractions



Infractions can accrue on your record in the form of either one or two points.

Examples of a **1** point infraction:

- Disregarding traffic signs and signals
- Not yielding the correct way for a pedestrian
- Illegal U-turns
- Speeding above the limit
- Passing on a double line
- Minor moving violations like a traffic ticket
- Issues involving your car's mechanics or equipment (breaks or child safety violations)

Examples of **2** point infractions:

- Reckless driving
- Driving with a suspended or revoked license
- Hit-and-run accidents, and driving under the influence (DUI)
- Speeding over 100 MPH
- Not stopping for law enforcement.

How many points before suspension?

So how many points will get your license suspended or revoked?

- **1** points within 12 months.
- **6** points within 24 months.
- **8** points within 36 months.

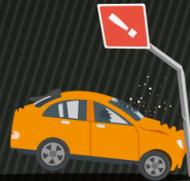
Points can be cleared from your driving record but it takes time.

- **1** point additions will usually clear after three years.

Points for serious violations like DUIs and hit-and-run incidents remain on your record for 10 years.

- Failure to appear in court for any traffic violation will stay for five years.
- Failure to appear in court for a DUI will remain on your record for 10 years.

As points sit quietly on your driving record, they'll definitely scream when time comes to renew your car insurance policy or get a new one. At this point, your car insurance rate will be affected and you will need to find the **best high risk** auto insurance company in your city.



Other Violations May Result in Automatic Suspension of License



So how many points will get your license suspended or revoked?

- No insurance at the time of car accident
- DUI conviction
- Underage Drinking
- Failing to appear in court for a traffic ticket or other violation
- Refusing a test for drugs or alcohol

You will be notified via mail when points are logged against your driving record. As you accumulate points, the DMV let you know if you're in danger of getting your license suspended or revoked.

Teenage Drivers Beware

If under 18, the penalties for a traffic infraction are more severe. In California, a minor's provisional license may be suspended if you receive:

1. 3 points within 12 months
2. A traffic conviction and fail to pay the required fines
3. Restricted for 30 days if you receive 2 points within 12 months
4. Suspended for 1 year for the use of alcohol or drugs.
5. Penalty is for individuals between the ages of 13 and 21 years old.



Request Your Driving Record

If you are skeptical about your driving record, you can always order a "driving record report" through the DMV.



Are you a Good driver or not?

Your auto insurance company or broker will look into your driving record and assess whether you've been a good driver or not. If you have a large number of points, chances are you will end up paying more. Premium or preferred insurance companies may even boot your application if you have a substantial amount of points and infractions.



Four Different Types of Driving Records

3-Year Driving Record

3-year driving record will include all information from the last three years. A driving report can be used to determine how many points you have on your license, as most demerits will be expunged in that time.

7-Year Driving Record

7-year driving record will include all incidents and infractions over the last seven years.

10-Year Driving Record

A 10-year driving record goes more in depth as it covers all the driver information over the past ten years. Individuals involved in civil suits or employers vetting potential candidates may order a 10-year driving record.

Complete Driving Record

DMV complete driving records will have all of the information available from when you first received your California driver's license through the present. Full driving records will even include data available from other states if applicable.

Traffic school is always an option

If you do end up getting a ticket you may want to attend traffic school to prevent points from being added to your record.

- Two-point infractions cannot be avoided with traffic school.
- Too many violations could benefit from consulting with an attorney that specializes in traffic violations

You may be eligible for traffic school if:

- You possess a valid California driver's license.
- The violation occurred in a non-commercial passenger vehicle.
- The offense was a moving violation.

Non-moving violations such as parking tickets are not eligible for traffic school.

Offenses that will disqualify you from traffic school include:

- Violations related to non-moving offenses.
- Violations that result in a misdemeanor conviction.
- Infractions that occur in a commercial vehicle.
- Offenses that require a mandatory appearance in court.
- Offenses related to alcohol.



Auto Insurance broker can help you

Auto Insurance brokers have access to industry insights and will shop around multiple carriers and provide a personalized policy depending on your insurance needs and driving record.

Moral of Story

- Be careful and don't break the law
- Shop around and **compare car insurance rates**
- Getting **car insurance quotes online** is fast, free and easy



We have more infographics that might be of interest:
www.freewayinsurance.com/resources/infographics/auto-insurance/understanding-the-dmv-point-system-in-california

Sources:
www.dmv.org/ca-california/point-system.php
www.dmv.org/ca-california/driving-records.php

We're social too:



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