



## POINT AND INSURANCE REDUCTION PROGRAM

The Point and Insurance Reduction Program (PIRP), approved by the Department of Motor Vehicles (DMV), is available through private companies or corporations, called “course sponsors,” throughout New York. Each qualifying course must meet strict standards for the safe driving information presented and program effectiveness. Complete an approved PIRP course to:

- 1. Refresh your driving knowledge with a review of time-tested safe driving tips and an overview of today’s vehicle and traffic laws.**
- 2. Reduce as many as four (4) points from your driving record. The DMV computer will automatically note your eligibility to receive the reduction.**
- 3. Receive a reduction on the base rate of your premiums. If you are the principal operator of a motor vehicle, you will receive a 10% base rate reduction on your automobile and motorcycle liability and collision insurance premiums each year, for three years.**

### THE COURSE

#### How much time does the PIRP course take? What is it like? What does it cost?

You have two options for completing the PIRP course: the traditional classroom method or an Alternative Delivery Method (ADM), such as the internet or other DMV-approved methods. Regardless of the delivery method, each course is at least six hours long. (Note: The motorcycle safety/accident prevention courses take substantially longer and are available only in a classroom setting.) Essential information about traffic safety issues such as driver attitude and behavior, defensive driving techniques and the Vehicle and Traffic Law must be presented in each course. For classroom and ADM, additional content, approach, materials and fees vary depending on the sponsor.

#### Information specific to the classroom course

The course is presented in one or more classroom sessions and attendance is mandatory. No formal testing is required to complete the course. You may also contact one of the program sponsors presented in the DMV publication “List of Course Sponsors” (C-31), available at any state or county motor vehicle office and by request from the DMV call center. The information is also available on the department website: [dmv.ny.gov](http://dmv.ny.gov).

#### Information specific to the alternate delivery method

The course will be a minimum 320 minutes. Once you register with a sponsor, you have up to 30 days to complete the course. During the course, you will be asked to identify yourself with information given at registration. To ensure that you are taking the course, you will also be asked questions regarding the content. It is possible that you will be asked to register in person and/or take an exam at the end to once again ensure you are the one who completed the course. Each sponsor’s method is different, so you should contact the sponsor to determine which course best fits your needs. You can contact approved ADM course sponsors presented in the DMV publication “List of Course Sponsors” (C-31), available at any state or county motor vehicle office and by request from the DMV call center. The most up-to-date information regarding who is approved to provide the ADM is available on the department website: [dmv.ny.gov](http://dmv.ny.gov).

### POINT REDUCTION

#### After I complete the PIRP course, how do I receive the point reduction?

The PIRP sponsor will notify the DMV within 10 weeks after you complete the course. A notice will then be entered on your driving record, and the DMV computer will automatically reduce your active point total by up to four points. **Important: Completion of a course under the PIRP does not remove, delete, subtract or erase any violation, conviction or notice of original number of points from your driving record.** Even after you complete the course, most violations, convictions and points assessed will continue to show on your driving record for up to four years. Violations and convictions involving drugs or alcohol will remain on your driving record for 10 or 15 years. “Point reduction” means that up to four points on your driving record will not be counted by the DMV toward license revocation or suspension.

#### How do I know my driving record shows my PIRP course completion?

If you need to verify that the course completion has been entered on your record, you may request a copy of your driving record from the DMV. To do so, you can order your driving record online or complete Request for Driver and/or Vehicle Record Information (form MV-15). This form is available on the DMV website at [dmv.ny.gov](http://dmv.ny.gov) or at any DMV office. If your course completion is not noted on your driving record more than 10 weeks after you completed it, contact the course sponsor.

## What effect does point reduction have on my license and driving record?

Point reduction applies only to points assessed for violations that occurred within the 18 months immediately before course completion. It does not affect points for earlier violations and cannot be used as credit against future violations or points. Point reduction cannot reduce your point total lower than zero.

If your license has already been revoked or suspended, or if a violation hearing has already been scheduled, point reduction will not affect that action.

Point reduction does not prevent or cancel a mandatory revocation or suspension for violations such as DWI, DWAI or three speeding violations within 18 months. Points may be reduced only once in any 18-month period. The DMV point system and insurance company "point" systems are separate and not related.

Point reduction on your driving record does not affect points assigned by your insurance company for violations and accidents.

Completion of a course under the PIRP also cannot prevent or reduce the calculation of points affecting a "Driver Responsibility Assessment." The most recent Information about the Driver Responsibility Assessment program is available from the DMV website.

## INSURANCE REDUCTION

### Q. After completing the PIRP course, how do I receive the insurance reduction?

A. The course sponsor should mail you a completion certificate within 45 days after you complete the course. If you present your certificate to your insurance company or agent within 90 days after course completion, your liability and collision premium reduction will begin immediately, retroactive to the date you completed the course. If you present your certificate more than 90 days after the course completion, the insurer may issue the premium discount effective from the date presented.

If you don't receive your certificate within eight weeks after completion, immediately contact the program sponsor. You may take the course once every 36 months to maintain insurance reduction benefits.

### Q. Will the PIRP course prevent my insurance company from raising my premiums?

A. No. Insurance reduction does not prevent general premium increases due to violations or accidents. It provides a 10% reduction for three years, from the base rate of your current liability, no-fault and collision premiums.

### Q. What if more than one person named on a policy completes the PIRP course?

A. The insurance premium reduction applies to all motor vehicles principally operated by the motorist who completes the course. The reduction can be applied to only one driver for each covered vehicle.

### Q. Will youthful operators and drivers participating in the assigned risk pool receive the insurance premium discount?

A. Yes. Any insured driver who is the principal operator and completes the PIRP course will receive the reduction.

### Q. If a youthful operator is already receiving a driver education reduction, will the PIRP discount also be applied?

A. Check with your insurance company or agent to find out if both reductions will be given at the same time.

## DMV POINT SYSTEM SUMMARY

The following table shows the point values assigned to moving traffic violations. The points are assessed against your driving record based on the date you committed the violation, not the date you were convicted in court. If you accumulate 11 or more points in 18 months, you will be called to a DMV hearing, after which your license may be suspended or revoked. You will be offered the option of waiving the hearing or accepting a definite period of suspension. **Some license revocations and suspensions are mandatory and do not depend on points.** These include three speeding violations within 18 months and convictions involving alcohol or drugs. For more information about license suspensions and revocations, please refer to the publication "Suppose Your License Were Taken Away" (C-12), available at any state or county motor vehicle office.

Violations	Points	Violations	Points
Speeding (mph over posted limit)		Following too closely (tailgating).....	4
1 to 10 .....	3	Inadequate brakes (employer's vehicle) .....	4
11 to 20 .....	4	Violation while driving an employer's vehicle.....	2
21 to 30.....	6	Failing to yield right of way.....	3
31 to 40.....	8	Violation involving traffic signal, stop sign or yield sign.....	3
More than 40 .....	11	Railroad crossing .....	5
DWI/DWAI/Aggravated DWI/DWAI Drugs.....	11	Improper passing or lane use .....	3
Aggravated unlicensed operation (first, second or third).....	11	Leaving the scene of a personal injury accident .....	5
Reckless driving.....	5	Safety restraint involving a person under age 16 .....	3
Failure to stop for a school bus .....	8	Any other moving violation.....	2
Use of portable electronic device (cellphone/texting) .....	5		