



## FACTS FOR CONSUMERS

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

1. It will help refresh your driving knowledge with a review of time-tested safe driving tips and an overview of today's vehicle and traffic laws.
2. You may be eligible to reduce as many as four (4) points on your driving record. The DMV computer will automatically note your eligibility to receive the reduction.
3. If you are the principal operator of a motor vehicle, you will receive a minimum 10% reduction in the base rate of your automobile and motorcycle liability and collision insurance premiums each year for three years.

### QUESTIONS AND ANSWERS ABOUT...

#### The Course

Q. How much time does the PIRP course take, what is it like and what does it cost?

A. Beginning in 2009, you will have two options for completing the PIRP course. Your options will be the traditional classroom method or an Alternate Delivery Method (ADM), such as the Internet or other DMV approved method. 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 only available in a classroom setting.) Essential information about traffic safety issues such as driver attitude and behavior, defensive driving techniques, and the Vehicle & Traffic Law must be presented in each course. For both the classroom and ADM methods, additional content, approach, materials and fees vary from one sponsor to the next.

#### Point Reduction

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

A. The PIRP sponsor will notify the DMV within ten 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 "Point & Insurance Reduction Program" 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, conviction 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 ten

years. "Point reduction" means the DMV will not count up to four points on your driving record toward license revocation or suspension.

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

A. If you need to verify 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 a "Request for Driver and/or Vehicle Record Information" (form MV-15), available at any motor vehicle office.

If your course completion is not noted on your driving record more than ten weeks after you completed it, contact the course sponsor.

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

A. Point reduction applies only to points assessed for violations that occurred within the eighteen 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 "Point & Insurance Reduction Program" 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 Internet Office.

#### 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 course completion, the insurer may issue the premium discount effective from the date presented. If you do not 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.

**(CONTINUED – SEE NEXT PAGE)**

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

A. No. Insurance reduction does not prevent general premium increases, or 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 assigned risk pool receive the insurance premium discount?

A. Yes. Any insured driver who is the principal operator and completes a Point & Insurance Reduction Program 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 motor vehicle office.

#### For Your Records:

Your course sponsor: **USA TRAINING COMPANY INC.**

Sponsor's phone number: **512.346.2132**

Deliver Agency Name/Location:

Instructor's Name:

Date you completed the course:

#### VIOLATIONS

#### POINTS

Speeding (mph over posted limit)	1 to 10	3
	11 to 20	4
	21 to 30	6
	31 to 40	8
	More than 40	11
Reckless Driving		5
Failure to stop for a School Bus		5
Following too closely (tailgating)		4
Inadequate Brakes (while driving employer's vehicle)		4 2
Failing to Yield Right-Of-Way		3
Violation Involving Traffic Signal, Stop Sign, or Yield Sign		3
Railroad Crossing Violation		3
Improper Passing or Lane Use		3
Leaving scene of an incident involving property damage or injury to an animal		3
Safety restraint violation involving person under 16		3
Improper cell phone use		5
Use of portable electronic device ("texting")		5
Any other moving violation		2



NEW YORK STATE  
DEPARTMENT OF MOTOR VEHICLES

**Andrew M. Cuomo, Governor**  
**Barbara J. Fiala, Commissioner**

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