



Waiver of Points  
House Bill 4808  
As of September 28, 2017

The Insurance Alliance of Michigan (IIM) strongly opposes legislation, such as House Bill 4808, that would expand a program that allows motorists to circumvent the assessment of points on their driving record for certain traffic violations.

A law enacted in 2010 permits drivers cited for certain offenses, such as speeding, improper passing or disobeying a stop sign, to have points kept from going on their driving record by completing a traffic safety course. Eligible drivers have 60 days to arrange for and pass the course and may retake it as many times as necessary within that time.

House Bill 4808 expands the program to provide that drivers can utilize the program every 12 months, instead of once in a lifetime.

The cost of auto insurance is determined by the risk a driver brings to the system. Accurate driver records are highly correlative of risk and used to identify and allocate insurance premiums to higher risk. Also, an accumulation of points on a driving records can result in loss of driving privileges, taking bad drivers off the road.

Laws which allow people to circumvent rising insurance rates and license revocation result in bad drivers staying on the road longer and is a cost-shift for all insurance purchasers, whereby lower risk drivers pay more and higher risk drivers pay less.

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