

The GEICO Casualty Rating Plan, effective from February 1, 2018, employs a merit rating system where drivers accumulate points based on accidents and traffic violations, impacting their insurance premiums. Points are assigned for negligent accidents or moving traffic violations occurring within a 35-month "Experience Period" prior to the application or renewal date. For accidents, three points are given for the first incident and four points for subsequent ones if they involve bodily injury, death, or property damage exceeding \$500. However, certain circumstances, such as accidents involving lawfully parked vehicles, reimbursement from the responsible party, rear-end collisions without a traffic violation, and hit-and-run incidents reported within 24 hours, do not incur points. Traffic convictions also result in points, with four points for serious offenses like felonies or DUI, and three points for lesser violations such as careless driving. Inexperienced operators, defined as those under 21 with less than 36 months of driving experience, incur two points. The total points determine the surcharge applied to premiums, with specific percentages outlined for various point ranges. For example, one point results in a 10% surcharge on bodily injury and property damage coverage. A renewal discount may be available if no new points are assigned at renewal, while a Five Year Good Driver Discount applies if certain criteria are met, including no assignable points and a principal driver with at least 11 years of experience. If a driver incurs points or is involved in an accident, the discount may be removed or a surcharge applied.