

The GEICO Good Driver Plan, effective July 26, 2018, employs a point system to determine insurance premiums based on driving history. Drivers with accidents or traffic violations incur higher rates, while those without such incidents benefit from lower premiums. Points are assigned for negligent accidents or moving traffic violations occurring during the "Experience Period," which is defined as the three years prior to the policy's effective date for new business and the thirty-four months ending sixty days before the effective date for renewals. Points are totaled for all drivers assigned to the same vehicle to calculate the premium surcharge. For the first accident, one point is assigned, and two points for subsequent accidents if damages exceed \$750. Certain exceptions apply, such as accidents involving lawfully parked vehicles, reimbursement from the responsible party, being struck in the rear without a violation, and hit-and-run incidents reported within 24 hours.

For traffic convictions, points are assigned based on the severity of the violation, with three points for serious offenses like DUI or leaving the scene of an accident, two points for reckless driving or excessive speeding, and one point for lesser violations. Non-moving violations do not incur points. Additionally, one point is assigned for inexperienced operators who have not been licensed for at least three years, with exceptions for certain age groups.

The surcharge is calculated based on the total points assigned, with specific percentages applied to various coverages. A Five Year Good Driver Discount is available if no points are assigned to the vehicle, one principal operator has five years of driving experience, and no accidents occurred during the preceding five years that would incur points. The policy outlines premium examples for one and two vehicles, illustrating how surcharges affect total premiums based on driving records.