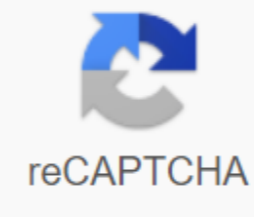




I'm not robot



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Bill Philpot/Stock/Getty Images On the turn of the 20th century, no driver's licenses were required, and each family could tie a freestanding motor to their wagon. But since cars are in the 20th century, they're not going to be the same as the cars. Driving skills have thus become a necessary precondition for the free driving of cars, and a driving licence and exam system was born. When the first cars were introduced in the early 20th century, everyone was able to drive them without restrictions. Like the previous carriage or wagon driver, the first car drivers could drive onto the road without the government's permission. Part of this freedom was due to the privacy of early car construction, many men and women simply built and stabbed their engines to their wagons. The driver's license pre-departures were found in Chicago and New York in 1899. Chicago required all automakers to pass an exam to operate vehicles, and the New York Times reported that the vapator must be a licensed engineer for a steam-powered ride. The first driver's licenses were issued by Massachusetts and Missouri in 1903. They did not require any checks on driving skills and were little more than identification cards. In the late 1930s and 1940s, many countries simply instructed potential drivers to pay 25 or 50 cents in exchange for a driver's license, which they often sent by mail. For safety reasons, states have begun issuing driver's licenses before issuing licenses to drivers. Part of this was due to an increase in the number of cars and drivers. By the end of the 1920s, 75 percent of households owned the car. In 1907, the New York Times published an article titled Better Laws on Cars Is Now Needed, which reported concerns from leading automotive experts about accidents caused by driver inexperience and carelessness. Because cars were new, people were not used to the power of cars and often drove too fast or too stupid. In 1908, Rhode Island became the first state to test individuals on their driver's skills before licenses. In 1913, the New York Times published a report that New Jersey required all drivers to conduct a performance check and written test, with the hope that other states would follow New Jersey's lead to reduce the number of accidents. Although exams in Washington state were not required until 1937, when the state began driving licenses in 1921, it required two signatures to certify that a candidate could drive safely. The last state to require drivers to pass a driving test was South Dakota in 1959. Scoring points is a good thing unless it's in your driving record. Still, if you know how your state point system works, you will a better game plan to maintain your licence – and low rates of car insurance. This post originally appeared on Insurance.com. Here are 10 things every driver should know: 1. Auto-insurers don't rely on state systems for points in the motor vehicle division - they use their state departments for motor vehicles and insurance companies that use point systems to track driving performance, but they have separate estimates. DMV points are used when you are convicted of certain traffic violations. If you accumulate too many points within a certain time period, the license is usually terminated or revoked. Policyholders generally don't pay much attention to DMV points because they use their points system to decide how much to raise your rate. Given that your rates were at a certain threshold, they increase by a predetermined amount. For example, one Minnesota insurer assigns four points to an indictment of an accident with claims of \$750 or more and three points on a speeding conviction of 10 mph over the limit. Its bonus schedule shows that the seven-point driver rate would multiply by 1.27 - an increase of 27 per cent, says Penny Gusner, consumer analyst for CarInsurance.com. G/O Media. Not all states use Point Systems So are nine states that don't use points to track bad drivers, but that doesn't mean you're off the hook if you rack up violations. These countries simply monitor your driving record to determine whether your license should be suspended or revoked. For example, if you have four accidents or four convictions in Oregon, or a combination that's a total of four - in a 24-month period, you lose your license for 30 days. And since car policyholders review your driving record, violations can affect your rates. The countries that do not currently have a driver's-point system are Hawaii Kansas Louisiana Minnesota Mississippi Oregon Rhode Island Washington Wyoming 3. Points violations add up and may result in the loss of your license Most moving violation causes points in your record. For example, heartless driving, speeding, illegal turns without a full stop, drunken driving and accident errors all incur points. Each state scores points according to its own laws, but the more serious the violation, the more points you get. Penalties for too many violations or accidents in your record vary greatly from country to country. In California, points from zero to three are assigned based on the seriousness of the crime. Your license will be suspended for six months and you will be on probation for one year if you get: Four points in 12 months Six points in 24 months Setting points in 36 months 4. Some violations don't trigger points, but you still have to pay an increase in tickets and insurance In general, non-minor violations and minor offenses will not be the result of a point evaluation. This means that tickets and fix-it tickets for things like broken lights won't add points, although you still have to pay a penalty. In some countries, serious infringements, such as dui, mean automatic suspension of the licence, so points are not given, but your car insurance rates will certainly increase. For example, Insurance.com analysis showed that a DUI ticket represents an average interest rate increase of 19 per cent 5. Texting Tickets Can Ring Up Driving Points Forty-one states ban texting while driving, but less than half are considering texting behind the wheel of a moving

violation. If you have a ticket in a country where sms violations add points to your driving record or are considered a moving violation, the policyholder may increase premiums when reviewing your driver's record. States with the wording of a law that stipulating that violations add points and/or are considered moving violations include:Alabama: two Colorado points: one point Of Colombia's didience: one point and a moving violation; three points if it is assessed that it caused the accident. Florida: three points and briding violation for the second ticket in five years; two points, if sms is a card received in the school's security area; six points if you find that the illegal use of a wireless communication device causes a Georgia car crash: one point Kentucky: three points Maryland: one point and a moving violation; three points if the text contributed to the Missouri crash: two Nebraska points: three New York points: five New Jersey points: three points for North Dakota's third offense: a violation in nevada movement: the first offense is not considered a moving violation; Repeat offense adds four points to Vermont: two points for the first offense and five points for virginia's next offense: three points West Virginia: three points for the third Wisconsin offense: four points6. Points can stick to your record for one to 10 years, Depending on the violation and your state laws In many states, driving record dog points for two to three years for minor offenses, but there are exceptions. For example, in Virginia and Michigan, points are held for two years from the date of conviction. In California, points for minor offenses remain in your record for three years, but DUI and points hit and run last 10 years. In Nevada, points remain on your record for only one year, but the main offense, including dui, is the result of an automatic suspension of the license, not the points. 7. If you get a ticket and points on your license, there are ways to simplify PainMany Country insurance allow you to take a defensive driving course to deny a violation before it appears in your record, with the exception of major offenses such as DUI. The rules vary, so check with your national insurance board to find out the details. In Virginia, in addition to complaining points, drivers also earn safe driving points. Safe driving points are allocated for each full year you have for a valid ride in Virginia vehicles without infringements or suspensions. You can accumulate a total of five safe driving points and you can use these safe driving points to move demer points.8. Some states assign license points Even if you don't drive a Michigan car, if you're doomed to DUI on a snowmobile or another off-road recreational vehicle, points can haunt your driving record.9. When kids are included, Seatbelt tickets can mean points You won't normally get points if you're listed not to wear your belt, but in New York, if you're a ticket to a child in a car under the age of 16 without a seat belt, the violation adds three points to your driving record.10. In some countries, if you're busted with a red camera light, you get a ticket, but not a pointYy, if you get a ticket to drive a red light, you also get driver's points. But in some countries, if you get caught by a red-light camera, you don't get points. Other countries have red lights, whether you're being arrested by a camera or a cop. For example, Arizona scores two points for red-light tickets, either from cameras or law enforcement. New Jersey, however, touches two points only if you get a traditional ticket from a police officer.10 things you need to know about driver's license points | Insurance.comMichelle Megna has worked as a journalist for 20 years as a journalist and editor of numerous daily newspapers, magazines and websites covering government, education, technology and lifestyle. In October 2011 Insurance.com as editor-in-chief.Want to see your work on Lifehacker? E-mail Tessa. Tessa, what are you doing here?

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