

Drunk Driving

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In Michigan, .08 blood-alcohol content (BAC) is the drunk driving standard.

Michigan was the 44th state to adopt .08 BAC as the standard for drunk driving offenses. Many studies show that .08 BAC laws save lives.

A first-time offender convicted of drunk driving faces:

- Up to 93 days in jail
- Up to a \$500 fine
- Up to 360 hours of community service
- Up to 6 points on a driver's license
- Up to 180 days with a suspended license, with a restricted license possible after 30 days

Convicted drunk drivers are also subject to a \$1,000 penalty as part of the state's driver responsibility program. The \$1,000 penalty will be imposed for two consecutive years. Drivers may still be arrested and

charged with impaired driving, however, the law no longer has a blood alcohol content associated with impaired. Those convicted of impaired driving face an additional \$500 penalty assessed for two consecutive years.

In Michigan, state law requires insurance companies to establish a plan for charging higher rates to motorists who have substantially at-fault accidents and/or convictions for driving violations. These extra charges vary by company.

Most motorists with drunk driving convictions must obtain insurance from the state's high-risk facility, the Michigan Automobile Insurance Placement Facility (MAIPF). MAIPF is an organization created by state law to provide car insurance to people who cannot obtain or have difficulty obtaining coverage through ordinary methods. Coverage through MAIPF can be obtained through licensed property/casualty insurance agents.

Impact Of Alcohol-Related Convictions In Michigan Annual Auto Insurance Premium (10-09)

<u>Location</u>	<u>MAIPF Premium with no at-fault accidents or convictions (1)</u>	<u>MAIPF Premium with drunk driving conviction (2)</u>
Detroit	\$8,014	\$13,238
Lansing	3,520	6,028
Grand Rapids	3,248	5,562
Flint	5,366	9,256
Traverse City	3,552	6,042
Marquette	3,534	5,996

(1) Premium charged by Michigan Automobile Insurance Placement Facility (MAIPF) for a driver with no applicable at-fault accidents or traffic violation convictions.

(2) Premium charged by Michigan Automobile Insurance Placement Facility (MAIPF) for a driver convicted operating a motor vehicle under the influence of liquor or with an unlawful blood alcohol level.

(Example is based on a principal driver, age 36, with two children, driving a 2008 Chevrolet Impala less than 10 miles to work. Policy coverages include: Coordinated Personal Injury Protection with \$300 deductible, \$1 million Property Protection Insurance, Residual Liability with limits of \$100/300/100, \$250 deductible Comprehensive, \$500 deductible Broad Collision, Uninsured Motorists and Limited Property Damage Liability.)

Source: Michigan Automobile Insurance Placement Facility

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Drunk Driving Statistics

<u>Drunk Data</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Number of drivers involved in all accidents	641,126	597,524	533,517	537,228	518,240	434,604
Number of drinking drivers involved in all accidents**	22,371	20,457	18,958	11,382	10,948	10,542
Percentage of drinking drivers involved in all crashes	3%	3%	3%	2%	2%	2%
Total number of accidents	373,028	350,838	315,322	324,174	316,057	290,978
Number of all accidents involving alcohol	14,547	13,538	12,604	12,185	11,068	10,665
Percentage of all accidents involving alcohol	4%	4%	4%	3%	3%	3%
Total number of fatal accidents	1,055	1,030	1002	987	915	806
Fatal accidents involving alcohol	338	317	349	313	227	277
Percentage of fatal accidents involving alcohol	32%	31%	35%	32%	24%	34%

**Driving with a blood alcohol concentration of .08 or more is illegal.

Source: Michigan Department of State Police

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Drunk Driving Crashes by County

<u>County</u>	<u>2009</u>	<u>2008</u>
Alcona	16	16
Alger	9	10
Allegan	155	161
Alpena	40	45
Antrim	21	31
Arenac	36	35
Baraga	9	15
Barry	60	81
Bay	157	171
Benzie	23	24
Berrien	196	204
Branch	48	56
Calhoun	167	175
Cass	61	89
Charlevoix	29	24
Cheboygan	29	34
Chippewa	40	48
Clare	37	41
Clinton	59	98
Crawford	28	23
Delta	55	53
Dickinson	41	38
Eaton	94	130
Emmet	60	36
Genesee	466	446
Gladwin	28	32
Gogebic	20	22
Grand Traverse	108	110
Gratiot	51	53
Hillsdale	39	46
Houghton	45	57
Huron	40	42
Ingham	293	280
Ionia	71	70
Iosco	36	50
Iron	27	18
Isabella	97	103
Jackson	168	188
Kalamazoo	297	347
Kalkaska	31	39
Kent	773	815
Keweenaw	6	9

<u>County</u>	<u>2009</u>	<u>2008</u>
Lake	14	23
Lapeer	96	102
Leelanau	28	33
Lenawee	107	88
Livingston	208	202
Luce	4	9
Mackinac	20	20
Macomb	795	922
Manistee	35	34
Marquette	104	91
Mason	33	41
Mecosta	65	52
Menominee	23	34
Midland	95	78
Missaukee	23	26
Monroe	172	206
Montcalm	93	95
Montmorency	13	15
Muskegon	186	180
Newaygo	81	65
Oakland	1,058	1,140
Oceana	36	30
Ogemaw	24	23
Ontonagon	17	10
Osceola	28	32
Oscoda	13	18
Otsego	35	34
Ottawa	225	254
Presque Isle	20	15
Roscommon	34	50
Saginaw	239	223
St. Clair	195	201
St. Joseph	78	70
Sanilac	44	50
Schoolcraft	21	23
Shiawassee	93	91
Tuscola	108	87
Van Buren	126	123
Washtenaw	321	357
Wayne	1,648	1,510
Wexford	41	46
TOTAL	10,665	11,068

Source: Michigan Department of State Police