

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 an .08 BAC 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 (7-07)

<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	\$6,736	\$11,332
Lansing	3,342	5,688
Grand Rapids	3,238	5,340
Flint	4,928	8,504
Traverse City	3,418	5,810
Marquette	3,486	5,894

(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 2005 Pontiac Grand Prix GT 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, \$100 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>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
Number of drivers involved in all accidents	635,415	669,052	641,126	597,524	533,517	537,228
Number of drinking drivers involved in all accidents**	15,522	23,016	22,371	20,457	18,958	11,382
Percentage of drinking drivers involved in all crashes	2%	3%	3%	3%	3%	2%
Total number of accidents	395,515	391,486	373,028	350,838	315,322	324,174
Number of all accidents involving alcohol	15,945	15,093	14,547	13,538	12,604	12,185
Percentage of all accidents involving alcohol	4%	4%	4%	4%	4%	3%
Total number of fatal accidents	1,175	1,172	1,055	1,030	1002	987
Fatal accidents involving alcohol	330	362	338	317	349	313
Percentage of fatal accidents involving alcohol	28%	31%	32%	31%	35%	32%

**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

County	2006	2007	% Change	County	2006	2007	% Change
Alcona	19	18	-5%	Lake	19	24	+26%
Alger	15	15	0	Lapeer	131	99	-24%
Allegan	167	155	-7%	Leelanau	29	34	+17%
Alpena	51	40	-21%	Lenawee	111	106	-4%
Antrim	33	32	-3%	Livingston	217	235	+8%
Arenac	36	27	-25%	Luce	12	11	-8%
Baraga	14	15	+7%	Mackinac	24	28	+16%
Barry	105	99	-5%	Macomb	919	1,002	+9%
Bay	212	198	-6%	Manistee	40	34	-15%
Benzie	30	33	+10%	Marquette	77	77	0
Berrien	199	198	-0.5%	Mason	45	46	+2%
Branch	69	57	-17%	Mecosta	69	59	-14%
Calhoun	198	163	-17%	Menominee	45	40	-11%
Cass	107	81	-24%	Midland	68	100	+47%
Charlevoix	33	33	0	Missaukee	24	24	0
Cheboygan	46	60	+30%	Monroe	233	240	+3%
Chippewa	75	54	-28%	Montcalm	96	69	-28%
Clare	43	40	-6%	Montmorency	17	19	+11%
Clinton	84	70	-16%	Muskegon	234	237	+1%
Crawford	35	27	-22%	Newaygo	89	89	0
Delta	53	50	-5%	Oakland	1,305	1,258	-3%
Dickinson	40	43	+7%	Oceana	48	51	+6%
Eaton	118	123	+4%	Ogemaw	27	30	+11%
Emmet	48	33	-31%	Ontonagon	30	12	-60%
Genesee	604	537	-11%	Osceola	36	42	+16%
Gladwin	47	25	-46%	Oscoda	24	12	-50%
Gogebic	20	14	-30%	Otsego	25	33	+32%
Grand Traverse	131	100	-23%	Ottawa	302	287	-4%
Gratiot	43	45	+4%	Presque Isle	19	11	-42%
Hillsdale	57	47	-17%	Roscommon	48	42	-12%
Houghton	73	80	+9%	Saginaw	262	248	-5%
Huron	38	41	+7%	St. Clair	222	226	+1%
Ingham	331	316	-4%	St. Joseph	88	102	+15%
Ionia	96	92	-4%	Sanilac	54	44	-18%
Iosco	45	46	+2%	Schoolcraft	20	13	-35%
Iron	16	18	+12%	Shiawassee	83	91	+9%
Isabella	115	93	-19%	Tuscola	96	89	-7%
Jackson	235	205	-12%	Van Buren	128	134	+4%
Kalamazoo	385	372	-3%	Washtenaw	390	402	+3%
Kalkaska	19	43	+126%	Wayne	1,793	1,738	-3%
Kent	944	931	-1%	Wexford	69	72	+4%
Keweenaw	7	6	-14%	TOTAL	12,604	12,185	-3.3

Source: Michigan Department of State Police