



The Point and Insurance Reduction Program (PIRP)

PIRP is also known as the Defensive Driving Course or Motor Vehicle Accident Prevention Course. It is a comprehensive driver safety course which provides knowledge and techniques for safe and lawful driving. Private companies and organizations all over the state offer the course. To be approved by DMV, courses must meet strict standards for the type of information presented and program effectiveness.

What are the benefits of taking a Defensive Driving/Accident Prevention course?

Completing an approved course will

- refresh your driving knowledge
- help to prevent you from losing your license in the event you accrued 11 or more points on your driving record
 - 4 points are 'subtracted' for the purposes of **calculating** a suspension if you have 11 or more points
 - the tickets/points **do not** physically come off your driving record
 - learn about the [New York State point system](#) ^[1]
- reduce the base rate of your auto and motorcycle insurance premiums 10% each year for three years

Completing a course **does not**

- prevent a mandatory suspension or revocation
- eliminate your responsibility to pay a [driver responsibility assessment](#) ^[2]
- give you a way to reduce future driver violation points

How can I find a course?

You can take a course in a classroom, online or through other delivery methods such as DVD or digital cable.

- [find an approved classroom provider](#) ^[3]
- [find an approved online or other alternative delivery method provider \(I-PIRP/ADM\)](#) ^[4]

How long is a classroom course?

The classroom course is 320 minutes long. It is presented in one or more sessions. The course must include essential information about traffic safety. It must cover these and other topics: driver attitude and behavior, defensive driving techniques, and the Vehicle & Traffic Law. No formal testing is required to complete the course.

How much does the course cost?

The fees vary for each provider. Contact the provider directly to find out the fee.