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### **DUI and Insurance**

The adverse affects of a DUI or DWI conviction go well beyond the fine, court costs and license suspension -- assuming no one was killed or seriously injured. As a convicted drunk driver, you should also should expect to pay exorbitant auto insurance premiums as a "high-risk driver" once your insurer discovers the offense. You may even be dropped from coverage altogether, meaning you would have to shop around for a new policy with both a DUI and insurance cancellation on your record.

#### **Form SR-22**

Most states require those convicted of a DUI to obtain an SR-22 form from their insurers, which proves to the department of motor vehicles (DMV) that you indeed carry liability insurance, before the DMV will lift your license suspension. The SR-22 form serves as an obvious red flag about the conviction and also requires the insurer to contact the DMV if it cancels your insurance policy. Depending on the state, you may have to show proof of auto insurance to the DMV for up to five years in order to maintain a valid license. Not every insurance company offers SR-22 auto insurance policies; these insurers either cancel or don't renew your policy after a DUI conviction. The six states that don't require SR-22 forms are Delaware, Kentucky, Minnesota, New Mexico, Oklahoma and Pennsylvania.

#### **Insurance Rates after a DUI**

But not all DUI offenses are treated the same, as most insurers look at it on a case-by-case basis. For example, you might only get a marginal rate increase if you have an otherwise excellent driving record and the DUI conviction is your first offense. Successive DUIs usually result in exponentially higher rate increases, while many insurance companies refuse to cover repeat offenders. Keep in mind that insurance companies have a few years in which to raise your rates for a DUI conviction if they don't discover it right away. The offense may even affect your life insurance premiums.

Whether or not your auto insurance company quickly discovers your DUI (if at all) depends on the given state's laws and procedures, not to mention the way your case was handled. Roughly 20 percent of convictions for traffic violations (including DUI) don't even make it into motor vehicle records, according to the Insurance Research Council. Reasons why the offense may fly under the radar include poor communication between the courts and the DMV, an erased conviction due to defensive driving school or a reduced charge due to a guilty plea. Your conviction may also escape detection by your insurer if you committed the offense in a state that doesn't require an SR-22 form.

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