

*Excerpt from:*  
**WWW.THEDUIANSWERBOOK.COM**  
**“How Much Will My Insurance Rates Go Up?”**

*BY*

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*“Specializing in DUI Defense”*

Legal Disclaimer:

The information in this Special Report is not intended to be legal advice. Your DUI case has specific facts that can affect the defense and strategy of your case. Please seek the advice of a competent DUI defense lawyer to discuss the facts of your case. The purchase of this Special Report does not create any type of attorney - client relationship.

## **Will My Insurance Rates Go Up Because of a DUI?**

Your insurance rates will go up, but it is a little difficult to quantify because each insurance company handles their DUI cases and policies differently. If you are enjoying any type of preferred driver rates, those rates will be gone when the insurance company renews your policy on the next dates. Some insurance companies may drop you altogether, while others will shift you to their high-risk division. Your insurance rates could be raised anywhere from 50% to 100% or even double or triple what you are paying now.

## **How Long Will a DUI Affect My Insurance Rates?**

At a minimum, your insurance will be raised for at least three years. There are other factors that can affect how much your insurance rates will rise. A person who lives in New York City and receives a DUI will have their rates raised a lot more than someone who lives out in Illinois. Your age, and whether you are male or female, will also be a determining factor in how high your rates will be raised. On average, we have seen insurance rates being raised from 31% to 47%. However, in some cases we have seen insurance rates nearly double. Typically you can expect that your insurance rates will be highest in the first year, and then decrease in each subsequent year that you have a clean record.

**There will be other factors** that determine how high your rates are increased. As I mentioned earlier, your age will be one of the factors; a person that is a newly minted driver will have a much higher insurance rate than say a 50-year-old female who picked up her first DUI. Your insurance company may also look at the circumstances under the arrest. If you had an accident or were involved in some type of speed exhibition, you can expect your insurance rate to be higher than somebody who rolled through a DUI checkpoint and was stopped. Your driving history is going to be a factor as well as your geographical location that you live in. People who live in higher density metropolitan areas usually will have a higher rate increase for a DUI conviction. Each insurance company has its own internal policy, standards and pricing when dealing with DUI insurance rates.

**The bigger players in the game**, i.e. the bigger insurance companies, may not even insure somebody that's been convicted of a DUI. You might have to look to a smaller company in order to get coverage after a DUI. If you do not have any type of insurance coverage at the time you received your DUI, you may find it difficult to obtain coverage at all after your DUI conviction. If you have more than one DUI, you can expect your insurance rate to be substantially higher.

**One of the side effects** of not having car insurance is that the Department of Motor Vehicles can suspend your license for not being insured. In California, if you have been convicted for a DUI, you are required to carry SR-22 insurance. SR-22 is documentation that proves to the DMV that you are covered with insurance.

