

Think about this: **Could someone's driving history have an impact on the rating he/she gets from an insurance company?**

**Absolutely, yes.**

Insurance companies order motor vehicle report (MVR) on every application. This record typically contains information about a person's driving history, including information about traffic violations, convictions and arrest for driving related incidents. This report is reviewed to check "how much of a risk the client poses as a driver?"

Clients with driving while intoxicated (DWI) conviction/s, driving under influence (DUI) conviction/s, license revocation or suspension in the past 3-5 years might not be insurable depending on the insurance carrier. When insurance is available, the client most likely will be charged a flat extra premium to cover the increased risk the insurance company has taken in issuing the policy.

The number of moving violations in the past few years might have an impact on qualifying for preferred or standard rates.

In cases of doubt, it is advisable to get your MVR from the State. The fee is \$3-\$15 depending on the State. Any error/s could be corrected via communication.

This is a sensitive issue to address with a client. Nevertheless, the agent has to address this. Asking questions about the client's driving history should be part of the initial screening process as it is an important criterion to check insurability.

If client mentions a DWI/DUI conviction, it is also important to ask questions regarding alcohol usage/abuse. An alcohol questionnaire guides the agent on questions to ask the client.

Excessive alcohol usage combined with DWI/DUI convictions will in most cases make a client uninsurable as far as life insurance is concerned.

**So, the next time you do a preliminary interview with a potential client, please do not forget to ask questions about the driving history and or alcohol consumption.**

**This saves you as an agent and the client lots of time!**

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