

# SR-22

## WHAT IS AN SR-22?

An SR-22 is a certificate that demonstrates “proof of liability insurance.” The certificate is purchased by the uninsured, at fault driver from an insurance company licensed in NH. The certificate must be submitted by the licensed insurance company to the New Hampshire Department of Motor Vehicles (DMV).

## HOW MANY DIFFERENT TYPES OF SR22'S EXIST?

Three different certificates are available. An Owner's Certificate demonstrates proof of financial responsibility for vehicles owned by the operator. An Operator's Certificate demonstrates proof of financial responsibility for the driver's license and any vehicle the individual is driving that is not registered to the driver. An Owner's/Operator's Certificate demonstrates proof of financial responsibility for the individual's license and registered vehicles, as well as any vehicle the driver is operating.

The individual named on the SR22 is the only person covered by the SR22. The individual holding SR22's should verify coverage and limitations with his/her insurance agent or company.

## I'VE HAD AN “AT-FAULT” ACCIDENT AND HAVE NO INSURANCE. WHAT ARE MY FINANCIAL RESPONSIBILITIES TO THE PARTY NOT “AT-FAULT?”

There are a few options available for an individual to satisfy his/her financial responsibility requirements.

- An SR22 may be purchased from a licensed insurer.
- A bond may be purchased from a surety company.
- You may be approved by DMV to make payments to the “not-at-fault” party, the insurance company, or a collection agency. This method also requires that you hold an SR22 for a 3 year period.

## I'VE HAD AN UNINSURED “AT-FAULT” ACCIDENT, WHAT ARE THE RAMIFICATIONS IF I CANNOT MEET MY FINANCIAL OBLIGATIONS?

If you have not complied with the requirements noted above, DMV will take the necessary steps to suspend your drivers' license and/or your vehicle registration until personal lines financial responsibility has been furnished to satisfy any obligation(s) for damages resulting from the accident.

## Frequently Asked Questions

### **ARE THERE OTHER SITUATIONS WHEN I MAY BE REQUIRED TO PROCURE AN SR22?**

Yes. Some type of driving violation/occurrence may require the procurement of an SR22.

Here are some instances of violations/occurrences requiring an SR22:

- DWI (1st, 2nd, Aggravated, etc.)
- Conduct after an accident
- Habitual Offender
- Two (2) reckless operations within a five (5) year period

### **CAN VIOLATIONS AND OCCURRENCES FROM OTHER STATES BE USED AGAINST ME?**

Yes. States are reciprocal. Violations and occurrences are sent from other states and added to your New Hampshire driver history.

### **I AM HAVING DIFFICULTY OBTAINING AN SR22 FROM AN AGENT OR INSURER, BECAUSE MY LICENSE HAS BEEN SUSPENDED. CAN THEY REFUSE TO PROVIDE ME WITH AN SR22?**

Financial Responsibility is required by the state of New Hampshire. The law requires the SR22 to be obtained even if the driver responsible for the accident has no license or the vehicle involved in the accident is not a registered vehicle. The law also requires the suspension of the responsible driver's license and/or suspension of the registration of the vehicle involved in the accident until satisfaction of judgments is rendered and proof of financial responsibility is obtained. The SR22 is required during the time the "at-fault," uninsured driver's license is suspended.

Additionally, NH is a take all comers personal lines automobile state. Therefore, all insurers licensed to sell personal lines automobile insurance in NH must provide you with minimum financial responsibility limits and an SR22. Refusal to write an SR22 by an insurer or producer/agent would violate the statutes requiring proof of financial responsibility and NH "take all comers" requirement.

### **I'VE MOVED FROM NEW HAMPSHIRE TO ANOTHER STATE. MY NEW STATE OF RESIDENCE REQUIRES THAT I OBTAIN AN SR22 FROM NEW HAMPSHIRE BEFORE IT WILL ISSUE ME A DRIVER LICENSE. IS THERE ANY ALTERNATIVE TO PROVIDING THE SR22?**

No. Additionally, whereas an insurer must issue the SR22, it is advisable that you obtain the SR22 from an insurer that writes automobile insurance in NH and your new state of residence. Choosing an insurer that issues insurance in both states should eliminate potential confusion relative to the requirements of the SR22.

New Hampshire  
Insurance  
Department

## Frequently Asked Questions

### **IS THERE ANY TYPE OF APPEALS BOARD IN PLACE REGARDING FINANCIAL RESPONSIBILITY DISPUTES?**

Once the "at-fault," uninsured operator has received a suspension notice he/she has 30 days to request a hearing and discuss his/her concerns relative to the uninsured, "at-fault" accident.

### **HOW DO I CONTACT THE FINANCIAL RESPONSIBILITY SECTION AT THE DEPARTMENT OF MOTOR VEHICLES?**

State of New Hampshire Department of Safety  
Financial Responsibility Division  
33 Hazen Drive  
Concord, NH 03305  
603- 271-3101