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May 14, 2015

Chairman Ott and colleagues on the Judiciary Committee, thank you for holding a public hearing and considering my testimony on AB 92, also known as the Driver Responsibility Bill.

In 2009, Wisconsin became one of the last states to require automobile drivers to carry liability insurance. Every state but New Hampshire has some version of the insurance requirement law we have in Wisconsin. But despite our state law, it's estimated that close to 12 percent of drivers on Wisconsin roads are uninsured. Uninsured drivers shift the risk of their presence on the road to all other motorists who are following the law and carrying insurance.

There are different reasons as to why a driver may forego insurance. While some reasons may generate sympathy, others do not. In any of those instances, none of the reasons change the fact that driving is a privilege and not a right.

A person behind the wheel of an automobile has the potential to cause great physical harm and property damage. Society's way of efficiently and affordably dealing with this risk is insurance. Compliance with the insurance requirements is the responsibility of every driver. We know people are rational and respond to incentives. For some uninsured drivers, the penalties for failing to have insurance are substantially cheaper than the cost of the insurance itself.

Furthermore, when an uninsured driver is caught, he or she is handed a ticket and allowed to continue driving without any other repercussion or requirement to remedy the deficiency. By introducing the Driver Responsibility Bill, I hope to alter those incentives to get greater compliance.

The Driver Responsibility Bill has two major components: increased penalties and requiring proof of insurance for previous violators.

Under current law there are two tickets for violating the insurance requirement. There is a ticket for failure to have insurance and a ticket for failure to provide proof of insurance. The fines associated with these tickets are too low and do not provide an incentive to comply with the law for some individuals. The Driver Responsibility Bill eliminates the ticket for failure to provide proof of insurance and creates increasing penalties for multiple offenses of failure to have insurance.

After circulating the original bill, several individuals raised concerns that our proposed penalties were too high. After working with those individuals, we have addressed those concerns and



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lowered the penalty amounts in a substitute amendment. But the penalties are still higher than those in current state law.

We have also added an amendment that gives religious sects with 25 or more vehicles the ability to self-insure.

Similar to the penalties of current law with regard to reckless driving, the Driver Responsibility Bill also makes knowingly driving without insurance and causing bodily harm a Class I felony and knowingly driving without insurance and causing the death of another a Class H felony.

While stiff penalties are an important and necessary deterrence, they are not sufficient. Drivers convicted of driving without insurance currently are allowed to continue breaking the very same law. To deter wrongful action, people need to know they cannot escape enforcement. The second component of the Driver Responsibility Bill deals with this issue.

Under this bill, the DOT, upon receiving proof of a conviction for failure to have insurance will suspend the driver's license until the driver proves compliance with the law by providing the DOT with an SR-22 Insurance Certificate.

An SR-22 is a vehicle liability insurance document required by 42 states including Wisconsin for "high risk" insurance policies. This proven, efficient system keeps good drivers safe and holds high risk drivers accountable by requiring compliance with the law to regain driving privileges. In a substitute amendment, the length of the SR-22 requirement for enrollees has been reduced from five to three years.

The same substitute amendment also allows a judge to reduce or waive the penalty for no insurance for first time offenders, only so long as offender comes to their court date with proof of having obtained an active insurance policy subsequent to the ticket date.

All provisions in the Driver Responsibility Act should have no impact on the nearly 88 percent of Wisconsin drivers who follow the law and carry adequate insurance, with the probable exception of lower premiums.

As legislators it is our duty to craft policy solutions that address how people respond to incentives and choose to act. In an ideal world, every driver would voluntarily take responsibility for the damage and injury they may cause others on the road. But, in reality, some drivers choose not to do so. The Driver Responsibility Bill seeks to make every driver a responsible driver. Thank you.

Hoisington, Joshua

From: Ron Bongiovanni <ronj@wi.rr.com>
Sent: Wednesday, April 29, 2015 10:24 AM
To: Rep.Sanfelippo
Subject: Driver responsibility bill

Joe,
I believe this proposed bill is a necessity.

I was involved in an accident on 8/31/2014 where the driver crossed over the line and hit us (4 in our car) head on, the driver was intoxicated.

Bottom line here is the driver did not have any insurance, this caused problems for all 4 of us. we had to engage our own respective insurance carriers. Personally I incurred medical bills totaling in the thousands which still need to be addressed. If the driver of the car that caused the accident had the proper liability insurance it certainly made our lives easier. All that being said the next question is how much will insurance premiums be increased.

Regards

Ronald Bongiovanni
Direct:262 436-4186
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ADDED BY JOSH IN SANFELIPPO OFFICE VIA FORWARD

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Sentry Insurance Testimony Regarding AB 92 "Fairness for Responsible Driving"

May 14, 2015 – Judiciary Committee

Theresa M. Elliott, Government Affairs Manager for Sentry Insurance
Jefferson Senior, Senior Product Manager, Sentry Insurance

Chairman Ott, Members of the Judiciary Committee, thank you for opportunity to address you regarding AB 92, a bill that we refer to as, "Fairness for Responsible Driving." My name is Theresa Elliott, I am the manager of our Government Affairs operation for Sentry Insurance. With me is Jefferson Senior, he is our Senior Product Manager responsible for our Wisconsin auto market.

By way of background, Sentry insurance started in Wisconsin in 1904, as a mutual organization providing insurance to hardware stores because east coast insurance companies, at that time, made the decision not to cover hardware stores that carried kerosene. In 1911, the Wisconsin Legislature passed the Workers' Compensation law, and at the point our company made the decision to evolve into a multi-product business. We have since extended our footprint into every state, supporting businesses with complex needs to individuals seeking insurance for their automobiles and cycles.

We are here in support of AB 92. In 2012, the Insurance Research Council estimated that \$2.6 billion was paid in the United States as a result of uninsured motorists claims. As a company that operates in all 50 states we have actively participated in the legislative efforts that your fellow lawmakers have passed regarding the increasing costs and consequences of uninsured motorists. Some states have seen great success with their efforts, others are still scrambling to find their answer. As we work with these states we have learned one very important fact, there is no one magic bullet. Different things motivate different people into action, and as a result, we have found that a combination of efforts, like those found in AB 92, often garner the best results.

In states that have taken legislative steps to manage uninsured motorists we have indeed seen the numbers beginning to trend down. Decreases were identified by the Insurance Research Council in 2010, 2011, and 2012 giving us a nationwide average of 12.6%, or 29.7 million uninsured drivers. We attribute that to efforts by states who have selected to put into place laws that have moved uninsured motorists to make responsible choices and attain the necessary insurance.

Despite the declining trend in uninsured rates over the last decade, the total claim payment amount is up 75% over the last 10 years. This fact means that the law-abiding motorists, who have attained the proper insurance, are finding themselves paying higher insurance costs as a result of uninsured motorists unable to cover the financial costs that incurred after an accident.

AB 92 offers solutions that have been successfully attempted, tested and implemented in other states. According to the Insurance Research Council, 1 in 9 drivers in Wisconsin are uninsured.

- 41 States have leveraged their SR 22 systems that require drivers to show proof of insurance for three years after they are caught driving without insurance, and five years if they were arrested for a DUI. Many states like Utah, Tennessee, California, Texas, and Indiana are funding data bases that will allow police to run immediate checks of drivers confirming whether they have

insurance or not. AB 92 automatically places an uninsured motorists into the Wisconsin SR 22 system for five years. This will require the offending driver, who wants to retain their driver's license to maintain and show proof of insurance for five years.

- 49 states provide some minimum and maximum fine system that increases with number of offenses. Minimal fines of \$500 for a first offense, and \$1000 for a second offense reasonably mirror ranges from other states and remove the willingness of many offenders to play the game of "catch me if you can," when making the choice not to have insurance.
- 20 states have put into place various conditions around felonies.

We have included for your review a matrix that lists the laws in all other states. When you have had a moment to review this document you will note that AB 92 falls comfortably within the range of efforts being done by other states.

Thus far, Wisconsin has opted to just pass a mandatory insurance law with no consequences to individuals who choose not to obey that law. Our expectation is that with some credible penalties behind the law Wisconsin will also begin to see a tick down in their uninsured motorists' situation.

AB 92, appropriately addresses a serious issue for Wisconsin drivers with solutions that have been successfully tried throughout the country. We believe this bill will result in Wisconsin realizing a real drop in their uninsured motorist's numbers. How much is uncertain. Will it ever get to zero? No. Human beings will always make choices that may not be in the best interest of themselves, their families, or their neighbor.

That said, this situation is probably best summed up by Lt. Anne Ralston from the Ohio State Highway Patrol when she testified in front of a Senate committee seeking to increase fines for uninsured motorists. She said, "Driving is a privilege, not a right, and we all have a responsibility to obey the laws as related to licensing and operations of motor vehicles."

Jeff Senior is one of our Product Managers that is the person on the ground managing products and services for our Wisconsin drivers. He is going to share with you information about the current system and why this bill would result in positive changes for Wisconsin.

- What is an insurance Product Manager: As a Product Manager I determine what products are in our Wisconsin, how they work and how they are priced. I have managed WI for Dairyland for 7 years.
- Who are our customers: Our niche is Non-Standard, or Higher Risk Drivers – individuals who may have had driving challenges such as: accidents or DUI's or are a bit harder to insure. They are often people who are just starting to carry insurance while they drive (up to 80% of new customers don't have prior insurance....) Many are people who buy for a while and then decide to not carry insurance for many different reasons.
- How we manage affordability: Our business model set up especially for this group. We offer:
 - Affordable Pay Plans,
 - Monthly Policies,
 - Variable terms (Do you need a policy for 97 days?),
 - Named Op policies (251)
 - Standard auto policy.
 - Because of the group we insure, we have reinstatement processes for people who lapse and also processes to easily restart a policy after a lapse.
- Our business processes support doing business with this group:
 - About half our customers have SR22 filings (or Financial Responsibility Filings).
 - We transmit SR22s (Financial Responsibility Filings) electronically to the DOT after every business day - Tens of thousands of these per year.
 - For some of these filing types there are fees and so we make payments to the DOT for each of these as well. (Approximately \$30,000)
- We sell Mandatory Insurance and Optional Insurance.
- Mandatory pays to repair other people's bodies and cars if you damage them while driving. WI also requires you to buy protection to pay for the repair of your body if someone without insurance hits you.
- According to our findings approximately 10-15% of the cost of the MANDATORY part of your insurance policy is as a result of uninsured motorists.
- We are here to speak in support of the Bill – two perspectives: SR22s or financial responsibility filing requirements and fines associated with driving without insurance. These provisions will help drivers to become insured/reduce the population of uninsured motorists.
- For your consideration:
 - In 2014, there were 60,358 tickets issued for no insurance.

- 49,471 tickets issued for no proof of insurance, we believe many of these should have been the no insurance tickets.
- It is important to consider that that 110,000 number represents only those individuals that were caught by police, driving without insurance.
- We believe that the SR22 requirement and fines in AB 92 will serve as a tool to that will provoke people to get and maintain their insurance.
- SR22 requirement will lead to a more fair system:
 - Current application after a \$1000 accident has happened and you don't have insurance/can't pay –
 - With proposal, everyone treated equally.
 - Eliminate costly Safety Responsibility Process/Administrative Hearing process while providing the benefits of an SR22.
 - Utilizes the electronic system that is in place today.
 - We believe that more people will be successful in getting and maintaining their insurance as a result of the supervision that the SR 22 system affords.
- The proposed fines in AB 92 are significant enough that, in almost all cases, it would be better to buy insurance. More would be likely to be insured rather than play the odds of paying the fine.
 - The average cost of mandatory insurance is \$300 per six months or \$600 per year.

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Alabama	<p>Fine: Up to \$500 fine.</p> <p>Imprisonment: Not more than 3 months (Per statute governing a Class C Misdemeanor; imprisonment not listed in state manual).</p> <p>Suspension of Registration: Suspension with \$200 reinstatement of registration fee; must demonstrate proof of insurance for 1 year after reinstatement.</p>	<p>Subsequent Offenses</p> <p>Fine: Up to \$1,000 (According to state pamphlet) Note: Statute (32-7A-12) defines 2nd offense as a Class B Misdemeanor, which includes a fine of up to \$3,000.</p> <p>Imprisonment: Not more than 6 months (Per statute governing a Class B Misdemeanor; imprisonment not listed in state manual).</p> <p>Suspension of License: And/or a 6 month suspension (according to manual).</p> <p>Suspension of Registration: registration suspension for 4 months and \$400 reinstatement of registration fee; must demonstrate proof of insurance for 3 years after reinstatement.</p>	<p>NOTE: The penalties referenced in the state manuals and pamphlets are from the original Act found here: http://arc.sos.state.al.us/cgi-bin/detail.mbr?detailYear=2000&act=%20554&page=description</p> <p>Those penalties are no longer listed in the statute.</p>	<p>Mandatory Liability Insurance Manual www.revenue.alabama.gov/motorvehicle/pdf/mlmanual.pdf</p> <p>Brochure: Be Sure to Insure! http://revenue.alabama.gov/publications/motor-vehicles/Be_Sure_to_Insure!_The_Mandatory_Liability_Insurance_Act.pdf</p> <p>Section 32-7A-12 Suspension of registration. "Upon conviction of a second offense the violator shall be guilty of a Class B misdemeanor." http://alisondb.legislature.state.al.us/arcas/codeofalabama/1975/coatoc.htm</p> <p>Section 32-7A-16 Other Violations (Class C Misdemeanor for operating without liability policy) http://alisondb.legislature.state.al.us/arcas/codeofalabama/1975/coatoc.htm</p> <p>Section 13A-5-12 Fines for misdemeanors and violations. http://alisondb.legislature.state.al.us/arcas/codeofalabama/1975/coatoc.htm</p> <p>Section 13A-5-7 Sentences of imprisonment for misdemeanors and violations. http://alisondb.legislature.state.al.us/arcas/codeofalabama/1975/coatoc.htm</p>
Alaska	<p>Suspension of License: Not less than 90 day suspension of license</p>	<p>Subsequent Violation within 10 years</p> <p>Suspension of License: Not less than 1 year.</p>		<p>Alaska Code 28-22.041 http://www.legis.state.ak.us/basis/followprox.asp?url=http://www.winnu01.legis.state.ak.us/cgi-bin/followsa.dll/statx05?query='doc/@123657'next</p>
Arizona	<p>Fine: At least \$500</p> <p>Suspension of License and Registration: 3 months. License plates also taken.</p>	<p>Second violation within 36 months</p> <p>Fine: At least \$750.</p> <p>Suspension of License and Registration: 6 months. License plates also taken.</p>	<p>Third or subsequent violation within 36 months</p> <p>Fine: At least \$1,000</p> <p>Suspension of License and Registration: 1 year. License plates also taken. Must file proof of financial responsibility.</p>	<p>ARS 28-4135 http://www.azleg.gov/FormalDocument.asp?InDec=Jan/28/04135.htm&Title=28&DocType=ARS</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Arkansas	<p>Fine: \$50-\$250</p> <p>Suspension of Registration: Suspended until proof of insurance coverage and a \$20 fee.</p>	<p>Fine: \$250-\$500 and the minimum fine shall be mandatory.</p> <p>Suspension of Registration: Suspended until proof of insurance coverage and a \$20 fee.</p>	<p>Third or Subsequent Fine: \$500-\$1,000</p> <p>Imprisonment: or sentenced to 1 year in jail, or both</p> <p>Suspension of Registration: Suspended until proof of insurance coverage and a \$20 fee.</p>	<p>ACA 27-22-103 Penalty http://www.lexisnexis.com/hottopics/arcade/Default.asp</p>
California	<p>Fine: \$100-\$200 plus penalty assessments</p> <p>Impoundment: The court may order impoundment of the vehicle.</p>	<p>Subsequent conviction, occurring within three years Fine: \$200-\$500 plus penalty assessments.</p> <p>Impoundment: The court may order impoundment of the vehicle.</p>		<p>Vehicle Code Section 16029 http://dmv.ca.gov/Pubs/Vetop/d07/vc16029.htm</p>
Colorado	<p>Fine: Not less than \$500.</p> <p>Community Service: At the discretion of the court, be sentenced to perform not less than 40 hours of community service</p> <p>License Suspension: If proof of financial responsibility not provided.</p>	<p>Subsequent conviction within a period of five years Fine: Not less than \$1,000.</p> <p>Community Service: At the discretion of the court, be sentenced to perform not less than 40 hours of community service.</p> <p>License Suspension: Until proof of financial responsibility provided.</p> <p>Imprisonment: Discretion to imprison 10 days to 1 year.</p>	<p>Subsequent offenses built into second offense</p>	<p>Title 42 Regulations of Vehicles and Traffic Part 14 Other Offenses 42-4-1409. Compulsory insurance - penalty - legislative intent 42-4-1410. Proof of financial responsibility required - suspension of license 42-4-1701 (3)(a)(I)(A) Traffic offenses and infractions classified - penalties - penalty and surcharge schedule - repeal http://www.lexisnexis.com/hottopics/Colorado/</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Connecticut	<p>Fine: \$100-\$1000</p> <p>Suspension of License and Registration: 1 month and must show proof of insurance.</p>	<p>Second and Subsequent Fine: \$100-\$1000</p> <p>Suspension of License and Registration: 6 months and must show proof of insurance.</p>		<p>Sec. 14-213b. Operation prohibited when insurance coverage fails to meet minimum requirements. Penalty: Evidence of insurance coverage required to restore suspended license. http://www.cga.ct.gov/2013/pub/ctchap_248.htm#sec_14-213b</p>
District of Columbia	<p>For operating and Owning Fine for Operating: \$500</p> <p>Fine for Owning Registered Vehicle that is not insured: \$150 shall be assessed for each vehicle without the required insurance for a period of 1 to 30 days, and increasing to \$7 for each day thereafter, not to exceed a total of \$2,500.</p> <p>Suspension of License (For Operating): Or a suspension of 30 days or both.</p> <p>Suspension of Registration (For having Registered Without Insurance): The suspension shall remain in effect until the person appears at the Department with proof of an effective motor vehicle insurance policy and pays a reinstatement fee and the applicable fine.</p>	<p>Increase of 50% of fine for each subsequent offense for Operating without Insurance</p> <p>Fine for Operating: \$750</p> <p>Fine for Owning Registered Vehicle that is not insured: \$150 shall be assessed for each vehicle without the required insurance for a period of 1 to 30 days, and increasing to \$7 for each day thereafter, not to exceed a total of \$2,500</p> <p>Suspension of License (For Operating): Or a suspension of 60 days or both.</p> <p>Suspension of Registration (For having Registered Without Insurance): The suspension shall remain in effect until the person appears at the Department with proof of an effective motor vehicle insurance policy and pays a reinstatement fee and the applicable fine.</p>	<p>Note: Being an owner of an uninsured vehicle, and being an owner and operating an uninsured vehicle are two different offenses.</p> <p>In the spreadsheet I have combined both maximum fines.</p>	<p>DC DMV http://dmv.dc.gov/page/vehicle-insurance-requirements</p> <p>§ 31-2403. Required insurance</p> <p>§ 31-2413. Penalties; adjudications http://www.lexisnexis.com/hottopics/dccode/</p>
Delaware	<p>Fine: \$1,500-\$2,000</p> <p>Suspension of License: 6 months and must provide proof of insurance.</p>	<p>For each subsequent offense occurring within 3 years Fine: \$3,000-\$4,000.</p> <p>Suspension of License: 6 months and must provide proof of insurance.</p>		<p>Delaware Code Title 21, 2118 s.(1) http://delcode.delaware.gov/title21/c021/sc01/index.shtml#2118</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Florida	<p>The violation here is not having insurance—which insurers have to report to the state. Driving without a valid registration or license, or failing to turn in plates would be different violations.</p> <p>Suspension of License and Registration: Until reinstatement fee is paid and non-cancelable coverage is secured.</p> <p>Reinstatement Fee: of \$150 for the first reinstatement.</p>	<p>Suspension of License and Registration: Until reinstatement fee is paid and non-cancelable coverage is secured.</p> <p>Reinstatement Fee: The reinstatement fee is \$250 for the second reinstatement.</p>	<p>Suspension of License and Registration: Until reinstatement fee is paid and non-cancelable coverage is secured.</p> <p>Reinstatement Fee: \$500 for each subsequent reinstatement during the 3 years following the first reinstatement.</p>	<p>Florida Statutes 324.0221 Reports by Insurers to the department; suspension of driver license and vehicle registrations; reinstatement. http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&SearchString=&URL=0300-0399/0324/Sections/0324.0221.html</p>
Georgia	<p>Fine: \$200-\$1,000</p> <p>Imprisonment: For not more than 12 months, or both.</p> <p>Suspension of License: 60 days and until proof of 6 month minimum insurance policy and pays a restoration fee of \$210 or \$200.</p>	<p>Second or subsequent offense within a five-year period</p> <p>Fine: \$200-\$1,000</p> <p>Imprisonment: For not more than 12 months, or both.</p> <p>Suspension of License and Registration: 90 days and until proof of 6 month minimum insurance policy and pays a restoration fee of \$310 or \$300.</p>	<p>Note: Where penalty description includes "or both" as with Georgia Imprisonment, the statute provides discretion to impose the noted penalty alone or in conjunction with the penalty identified immediately above it in this chart</p>	<p>Chapter 6 \$ 40-6-10. Insurance requirements for operation of motor vehicles generally</p> <p>Chapter 5 \$ 40-5-70. Suspension of drivers' licenses for failure to show proof of required minimum insurance; hearings; mandatory suspension. http://www.lexisnexis.com/hottopics/gacode/Default.asp</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Hawaii	<p>Fine: The fine shall be \$500 for the first offense.</p> <p>Discretion to Suspend Fine: discretion to suspend all or any portion of the fine if the defendant provides proof of having a current motor vehicle insurance policy.</p> <p>Community Service: Upon the defendant's request, the judge may grant community service in lieu of the fine, of not less than 75 hours and not more than 100 hours for the first offense.</p> <p>Suspension of License: Suspend the driver's license of the driver or of the registered owner for 3 months or require nonrefundable motor vehicle insurance policy in force for six months.</p>	<p>Subsequent offenses within a five-year period</p> <p>Fine: Minimum of \$1,500. Fine under this section may not exceed \$5,000.</p> <p>Discretion to Suspend Fine: discretion to suspend all or any portion of the fine if the defendant provides proof of having a current motor vehicle insurance policy.</p> <p>Community Service: not less than 200 hours nor more than 275 hours for the second offense and may grant community service in lieu of the fine for subsequent offenses at the judge's discretion.</p> <p>Suspension of License: Suspend the driver's license of the driver or of the registered owner for 1 year or require nonrefundable motor vehicle insurance policy in force for six months.</p>	<p>In the case of multiple convictions for driving without a valid motor vehicle insurance policy within a five-year period from any prior offense, the court, in addition to any other penalty, shall impose the following penalties:</p> <p>Imprisonment: of not more than 30 days;</p> <p>Suspension of Registration: Revocation of registration plates.</p> <p>Impoundment, or impoundment and sale: of the motor vehicle for the costs of storage and other charges incident to seizure of the vehicle, or any other cost involved.</p> <p>Any combination of those penalties</p>	<p>\$431:10C-117 Penalties. http://www.capitol.hawaii.gov/inscurrent/Vol09_CH0431-0435E/HR0431/HR0431-0010C-0117.htm</p>
Idaho	<p>Fine: \$75.00</p> <p>Suspension of License: Suspended until proof of financial responsibility.</p> <p>Must Give Proof of Insurance: Maintain proof of financial responsibility throughout the one 1 year period following the conviction.</p>	<p>Subsequent violations within 5 years</p> <p>Fine: Up to \$1,000.</p> <p>Suspension of License: Suspended until proof of financial responsibility.</p> <p>Imprisonment: Or by 6 months in jail or both.</p> <p>Must Give Proof of Insurance: Maintain proof of financial responsibility throughout the 3 year period following such conviction.</p>		<p>49-1229. Required motor vehicle insurance. http://legislature.idaho.gov/ldstat/Title49/Title49CH12SECT49-1229.htm</p> <p>49-1222. Surrender of Idaho driver's license. http://legislature.idaho.gov/ldstat/Title49/Title49CH12SECT49-1222.htm</p> <p>49-1208. Proof required upon certain convictions. http://legislature.idaho.gov/ldstat/Title49/Title49CH12SECT49-1208.htm</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Illinois	<p>Fine: \$501-\$1,000 (Language is in excess of \$500).</p> <p>License Suspension: 3 months and reinstatement fee of \$100.</p> <p>Fines Reduced If: A person who: (i) has not previously been convicted of or received a disposition of court supervision for violating this Section and (ii) produces at his or her court appearance satisfactory evidence that the motor vehicle is covered, as of the date of the court appearance, by a liability insurance policy in accordance with Section 7-601 of this Code shall, for a violation of this Section, other than a violation of subsection (a-5), pay a fine of \$100 and receive a disposition of court supervision.</p>	<p>Same as First Offense</p>	<p>Third or subsequent violation</p> <p>Fine: \$1,000.</p> <p>License Suspension: 3 months and reinstatement fee of \$100.</p> <p>Proof of Insurance: Must maintain the proof of insurance for a minimum period of 3 years after the date the proof is first filed.</p>	<p>625 ILCS 5/3-707 Sec. 3-707. Operation of uninsured motor vehicle - penalty. http://www.iga.gov/legislation/ilcs/ilcs4.asp?DocName=0625000050HCh+3+Art.+VII&ActID=1815&ChapterID=49&SeqStart=552000000&SeqEnd=556000000</p>
Indiana	<p>License Suspension: 90 days-1 year.</p> <p>Reinstatement Fees: \$150</p> <p>Proof of Future Insurance Required if Found Operating Without Insurance: must provide proof of future financial responsibility for a period of three (3) years beginning on the date on which the suspension of the person's driving privileges terminates.</p>	<p>Subsequent Violations within 5 years</p> <p>License Suspension: 1 year.</p> <p>Reinstatement Fees: \$225</p> <p>Registration Suspension: Or registration suspension for not more than 1 year.</p> <p>Proof of Future Insurance Required if Found Operating Without Insurance: must provide proof of future financial responsibility for a period of three (3) years beginning on the date on which the suspension of the person's driving privileges terminates.</p>	<p>License Suspension: 1 year.</p> <p>Reinstatement Fees: \$300</p> <p>Registration Suspension: not more than 1 year.</p> <p>Registration Suspension: Or registration for not more than 1 year.</p> <p>Proof of Future Insurance Required if Found Operating Without Insurance: must provide proof of future financial responsibility for a period of three (3) years beginning on the date on which the suspension of the person's driving privileges terminates.</p>	<p>IC 9-25-8 Chapter 8. Penalties http://www.in.gov/legislative/ic/code/title9/ar25/ch8.pdf</p> <p>IC 9-25-6 Chapter 6. Suspension of Driving Privileges and Vehicle Registrations http://www.in.gov/legislative/ic/code/title9/ar25/ch6.pdf</p> <p>IC 9-29-10 Chapter 10. Fees Under IC 9-25 http://www.in.gov/legislative/ic/code/title9/ar29/ch10.pdf</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Iowa	<p>Fine: \$250</p> <p>Community Service: In lieu of fine.</p> <p>Warning or Citation: Possible when pulled over without insurance.</p> <p>Removal of Plates and Registration: Possible when pulled over without insurance. Reissued upon payment of fine, or completed community service, and proof of insurance and \$15 fee.</p> <p>Impoundment: Possible when pulled over without insurance.</p>			<p>Iowa Code Title VIII Subtitle 1 and Iowa Code Title XVI Subtitle 2</p> <p>321.20B Proof of security against liability — driving without liability coverage. http://search.legis.state.ia.us/IX/ToggleWay.dtl?r=templates&f=defaul.html</p> <p>805.8A Motor vehicle and transportation scheduled violations. http://search.legis.state.ia.us/IX/ToggleWay.dtl?r=templates&f=defaul.html</p>
Kansas	<p>Fine: \$300-\$1,000</p> <p>Imprisonment: Or confinement in the county jail for a term of not more than 6 months, or both such fine and confinement.</p> <p>Suspension of License and Registration: Until proof of insurance has been filed with the director.</p> <p>Registration Reinstatement Fee: Shall be \$100</p> <p>Proof of Insurance: For one year if convicted of driving without liability insurance.</p>	<p>Subsequent violation within 3 years</p> <p>Fine: \$800-\$2,500</p> <p>Suspension of License and Registration: Until proof of insurance has been filed with the director</p> <p>Registration Reinstatement Fee: Shall be \$300 if revoked within previous year—otherwise \$100.</p> <p>Proof of Insurance: For one year if convicted of driving without liability insurance.</p>	<p>Third or Subsequent Conviction Within 5 years is a Habitual Violation</p> <p>Driving Privilege: Revoke the person's driving privileges for a period of three years.</p> <p>Suspension Registration: Until proof of insurance has been filed with the director.</p> <p>Registration Reinstatement Fee: Shall be \$300 if revoked within previous year—otherwise \$100.</p> <p>Proof of Insurance: For one year if convicted of driving without liability insurance.</p>	<p>40-3104. Motor vehicle liability insurance coverage required; prohibited vehicle operation; verification; self-insurance; display of proof of financial security; penalties for failure to maintain financial security; reinstatement fees http://www.kslegislature.org/li/b2013_14/statute/040_000_0000_chapter/040_031_0000_article/040_031_0004_section/040_031_0004_k/</p> <p>40-3118. Financial security as prerequisite to motor vehicle registration; certification of owner; documentation; termination of required insurance; notice; verification of certification; insurance company to maintain evidence on file with division; when; suspension of registration and driving privileges; hearing; reinstatement; prima facie evidence of operation of vehicle without financial security; unlawful acts; refund of unearned premium. http://www.kslegislature.org/li/b2013_14/statute/040_000_0000_chapter/040_031_0000_article/040_031_0018_section/040_031_0018_k/</p> <p>Habitual Defender (3 or more convictions within preceding 5 years applies to driving without liability insurance) 8-285. "Habitual violator" defined; other definitions. http://www.kslegislature.org/li/b2013_14/statute/008_000_0000_chapter/008_002_0000_article/008_002_0085_section/008_002_0085_k/</p> <p>8-286. Habitual violator; revocation of driving privileges. http://www.kslegislature.org/li/b2013_14/statute/008_000_0000_chapter/008_002_0000_article/008_002_0086_section/008_002_0086_k/</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Kentucky	<p>Punishment for both owners and operators</p> <p>Fine: \$500-\$1,000</p> <p>Imprisonment: or sentenced to not more than 90 days in jail, or both imprisoned and fined.</p> <p>Registration Suspensions: 1 year or until such time as proof, in a form satisfactory to the commissioner, is furnished that the security is then and will remain in effect.</p>	<p>For Second and Subsequent Offenses within any 5 year period:</p> <p>Fine: or fined not less than \$1,000-\$2,500 or both imprisoned and fined.</p> <p>Imprisonment: may be sentenced to 180 days</p> <p>Registration Suspensions: 1 year or until such time as proof, in a form satisfactory to the commissioner, is furnished that the security is then and will remain in effect.</p> <p>License Revoked: operator's license revoked for 1 year if one previous violation, 2 years if more than 1 previous conviction.</p>		<p>304.99-060—Penalties for violation of Subtitle 39 -- Reduction of penalty. http://www.lrc.ky.gov/statutes/statute.aspx?id=30285</p>
Louisiana	<p>Fine: Not more than \$500</p> <p>Suspension of Registration and Revocation of Plates: until proof of valid insurance is given and reinstatement fees paid.</p> <p>Reinstatement Fee: \$50 + \$10</p> <p>Impoundment: If the operator of a motor vehicle is unable to show compliance with the provisions registered in Louisiana. (Discretion not to) Subject to storage and wreckage fees.</p>	<p>Fine: Not more than \$500</p> <p>Suspension of Registration and Revocation of Plates: until proof of valid insurance is given and reinstatement fees paid.</p> <p>Reinstatement Fee: \$150 + \$10</p> <p>Impoundment: If the operator of a motor vehicle is unable to show compliance with the provisions registered in Louisiana. (Discretion not to) Subject to storage and wreckage fees.</p>	<p>Fine: Not more than \$500</p> <p>Suspension of Registration and Revocation of Plates: until proof of valid insurance is given and reinstatement fees paid.</p> <p>Reinstatement Fee: \$500 + \$10</p> <p>Impoundment: If the operator of a motor vehicle is unable to show compliance with the provisions registered in Louisiana. (Discretion not to) Subject to storage and wreckage fees.</p>	<p>\$865. Criminal sanctions for operating motor vehicle not covered by security http://www.legis.state.la.us/lss/lss.asp?doc=88611</p> <p>32.863.1. Evidence of compulsory motor vehicle liability security contained in vehicle; enforcement; penalty; fees http://www.legis.state.la.us/lss/lss.asp?doc=88607</p> <p>Supreme Court of Louisiana Case which Discusses penalties for driving without insurance http://www.lisec.org/olp/olpmons/97cd2985.opn.pdf</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Montana	<p>Fine: \$250-\$500</p> <p>Imprisonment: Or by imprisonment in the county jail for not more than 10 days, or both.</p>	<p>Subsequent Offense Within 5 Years</p> <p>Fine: \$350</p> <p>Imprisonment: Or by imprisonment in the county jail for not more than 10 days, or both.</p> <p>Suspension of Registration and License Plates: 90 days and until proof of insurance. Restricted registration for work allowed.</p>	<p>Third Offense Within 5 Years</p> <p>Fine: \$500</p> <p>Imprisonment: or by imprisonment in the county jail for not more than 6 months, or both.</p> <p>Suspension of Registration and License Plates: 180 days and until proof of insurance. Restricted registration for work allowed.</p> <p>Fourth or Subsequent Within 5 Years</p> <p>Same penalties as 3rd Plus Suspension Below</p> <p>Suspension of Drivers License: Until proof of insurance</p>	<p>Report to Legislature 2006 leg.mt.gov/content/Publications/Audit/Report/05P-06.pdf</p> <p>61-6-304. Penalties. http://leg.mt.gov/bills/mca/61/6/01-6-304.htm</p>
Maine	<p>Fine: \$100-\$500</p> <p>Suspension of License: Until proof of insurance</p> <p>Suspension of Registration: Until proof of insurance</p>			<p>Title 29-A: Motor vehicles heading chapter 13: financial responsibility and insurance Subchapter 2: General financial responsibility</p> <p>\$1601. Required maintenance of financial responsibility http://www.mainelegislature.org/legis/statutes/29-a/title29-Asect1601.html</p>
Maryland	<p>Fine: \$ 150 for a period of 1 to 30 days. If a fine is assessed, beginning on the 31st day the fine shall increase by a rate of \$ 7 for each day. Not to exceed \$2,500.</p> <p>Suspension of Registration: Until proof of insurance.</p> <p>Restoration Fee: Of up to \$25 for a vehicle's registration.</p>			<p>MD. TRANSPORTATION Code Ann. § 17-106 http://www.lexisnexis.com/hottopics/mdcode/</p> <p>MD DOT http://www.dmv.maryland.gov/Vehicle-Services/INSURANCE/uninsured.htm</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Minnesota	<p>Fine: \$200—\$1,000</p> <p>Imprisonment: Not more than 90 days or a fine or both the fine and imprisonment.</p> <p>License Suspension: Suspended until proof of insurance. Sec. 169.792 says at least 30 days. Not more than 12 months (Sec. 169.797).</p> <p>Registration Suspension: Suspended not more than 12 months and until proof of insurance.</p> <p>Community Service: The court may allow community service in lieu of any fine imposed if the defendant is indigent.</p> <p>Vehicle Impounded: Not present as a penalty in statute but listed as a possibility by the Minnesota courts.¹</p>	<p>Fine: \$200—\$1,000</p> <p>Imprisonment: Not more than 90 days or a fine or both the fine and imprisonment.</p> <p>License Suspension: Suspended until proof of insurance. Sec. 169.792 says at least 30 days. Not more than 12 months (Sec. 169.797).</p> <p>Registration Suspension: Suspended not more than 12 months and until proof of insurance.</p> <p>Community Service: The court may allow community service in lieu of any fine imposed if the defendant is indigent.</p> <p>Vehicle Impounded: Not present as a penalty in statute but listed as a possibility by the Minnesota courts.²</p>	<p>A person is guilty of a gross misdemeanor who violates this section within ten years of the first of two prior convictions under this section</p> <p>Fine: \$200—\$3,000</p> <p>License Suspension: Suspended until proof of insurance. Sec. 169.792 says at least 30 days. Not more than 12 months (Sec. 169.797).</p> <p>Registration Suspension: Suspended not more than 12 months and until proof of insurance.</p> <p>Imprisonment: Not more than 1 year or a fine or both the fine and imprisonment.</p> <p>Community Service: The court may allow community service in lieu of any fine imposed if the defendant is indigent.</p>	<p>169.797 Penalties for failure to provide vehicle insurance. https://www.revisor.mn.gov/statutes/2id=169.797</p> <p>609.02 DEFINITIONS. (difference between Misdemeanor and Gross Misdemeanor referenced in Penalty section) https://www.revisor.len.state.mn.us/statutes/2id=609.02</p> <p>Minnesota Traffic Citations http://www.house.leg.state.mn.us/ind/pubs/traffic.pdf</p> <p>169.792 Revocation of license for failure to produce proof of insurance. https://www.revisor.mn.gov/statutes/2id=169.792</p>
Mississippi	<p>Fine: \$500 Reduced to \$100 if violator shows there is coverage by time of hearing.</p> <p>Suspension of License: 1 year or until the owner of the motor vehicle shows proof of liability insurance.</p>			<p>\$ 63-15-4. Insurance card; exemptions; card to be kept in vehicle; insurance company to provide; penalty http://www.lexisnexis.com/hottopics/mscode/</p>

¹ Minnesota Fourth District Judicial Branch. Hearing Office FAQs. <http://www.mncourts.gov/district/47/page=685>
² Minnesota Fourth District Judicial Branch. Hearing Office FAQs. <http://www.mncourts.gov/district/47/page=685>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Missouri	<p>Fine: Not to exceed \$300</p> <p>Suspension of License: Suspended until payment of a reinstatement fee of \$20 and submission of proof of insurance.</p> <p>Suspension of Registration: Whenever the director, under any law of this state, suspends or revokes the license of any person the director shall also suspend the registration for all motor vehicles registered in the name of such person.</p>	<p>Second or Subsequent within 2 years</p> <p>Fine: Not to exceed \$300</p> <p>Imprisonment: imprisonment in the county jail for a term not to exceed 15 days and/or a fine.</p> <p>Suspension of License: 90 days and reinstatement fee of \$200 and submission of proof of insurance.</p> <p>Suspension of Registration: Whenever the director, under any law of this state, suspends or revokes the license of any person the director shall also suspend the registration for all motor vehicles registered in the name of such person.</p>	<p>Two or more prior convictions</p> <p>Fine: Not to exceed \$300</p> <p>Imprisonment: imprisonment in the county jail for a term not to exceed 15 days and/or a fine.</p> <p>Suspension of License: 1 year and payment of a reinstatement fee of \$400 and submission of proof of insurance.</p> <p>Suspension of Registration: Whenever the director, under any law of this state, suspends or revokes the license of any person the director shall also suspend the registration for all motor vehicles registered in the name of such person.</p>	<p>Duty to maintain financial responsibility, residents and nonresidents, misdemeanor penalty for failure to maintain--exception, methods--court to notify department of revenue, additional punishment, right of appeal. http://www.moga.mo.gov/statutes/C300-399/3030000025.HTM</p> <p>Suspension, effective when--length of suspension, factors considered--false submission of proof of insurance, suspension, duration, fee. http://www.moga.mo.gov/statutes/C300-399/3030000042.HTM</p> <p>Vehicle registration suspended on suspension of license for conviction or bail forfeiture--proof required for re-registration. http://www.moga.mo.gov/statutes/C300-399/3030000150.HTM</p>
Nebraska	<p>Suspension of License and Registration: Upon conviction the owner shall have his or her motor vehicle operator's license, motor vehicle certificate of registration, and license plates suspended by the department until they pay fees.</p> <p>License Reinstatement Fee: \$50</p> <p>Registration reinstatement fee: \$50.</p> <p>Supply proof of financial responsibility: for 3 years.</p>			<p>60-3-167. Financial responsibility; owner; requirements; prohibited acts; violation; penalty; dismissal of citation; when. http://nebraskalegislature.gov/laws/statutes.php?statute=60-3-167</p> <p>60-528. Proof of financial responsibility; proof; enumerated; copy provided. http://nebraskalegislature.gov/laws/statutes.php?statute=60-528</p> <p>60-505.02. Reinstatement of license or registration; filing of proof of financial responsibility; payment of fees. http://nebraskalegislature.gov/laws/statutes.php?statute=60-505.02</p> <p>Nebraska DMV http://www.dmv.ne.gov/frd/suspnev/fr.html</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Nevada	Nevada Has Different Tiers for Length of Insurance Lapse. Detailed Chart Available. Fine: \$250-\$1,000 depending on length of lapse. Suspension of Registration: Until payment of reinstatement fee and, depending on circumstances, SR-22. Reinstatement Fee: \$250	Fine: \$500-\$1,000 Suspension of Registration: Until payment of reinstatement fee and, depending on circumstances, SR-22. Reinstatement Fee: \$500	Fine: \$500-\$1,000 Suspension of Registration: Until payment of reinstatement fee and, depending on circumstances, SR-22. Reinstatement Fee: \$750	Nevada Revised Statutes 2011 (may not reflect changes made in 2011 so DMV used as source) http://leg.state.nv.us/law1.cfm NRS 482.557 Failure to provide insurance. Administrative fines; requirements for filing and maintaining with Department certificate of financial responsibility; suspension of driver's license of registered owner. http://leg.state.nv.us/NRS/NRS-482.html#NRS482Sec557 NRS 485.317 Department to verify insurance for each motor vehicle registered in this State; owner to respond to inquiry when Department unable to verify insurance; suspension of registration when insurance cannot be verified. http://leg.state.nv.us/NRS/NRS-485.html#NRS485Sec317
New Hampshire	New Hampshire has no mandatory insurance law. ³			Nevada DMV Penalties http://www.dmvnv.com/insurance.htm#penalties
New Jersey	Fine: \$300-\$1,000 Suspension of License: 1 Year Community Service: Length to be determined by the court.	Fine: Up to \$5,000 Imprisonment: subject to imprisonment for a term of 14 days. Suspension of License: 2 Years. Thereafter, application for a license may be granted at the discretion of the director. Community Service: ordered by the court to perform community service for a period of 30 days.		39:6B-2. Penalties http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=195644413&Depth=2&expandHeadings=on&headingswithhits=on&hitsperheading=on&inJobase=statutes.njo&record=1F29A1&offpage=Doc_Frame_PG42

³ NH Division of Motor Vehicles. <http://www.nh.gov/safety/divisions/dmv/financial-responsibility/insurance.htm>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
New Mexico	<p>Fine: A fine of not more than \$300</p> <p>Imprisonment: Or by imprisonment for not more than 90 days or both a fine and imprisonment.</p> <p>Suspension of Registration: Presumably until insurance shown though 66-5-206 does not say.</p>	<p>Notes: If insurance is canceled then drivers are required to hand in license and registration. Not doing so has a separate set of penalties than those for the Misdemeanor listed in the column to the left.</p> <p>66-5-230. Surrender of license and registration.</p> <p>Fine: Shall be fined not more than \$1,000</p> <p>Imprisoned: Or imprisoned not to exceed 6 months or both.</p>		<p>66-5-205. Vehicle must be insured or owner must have evidence of financial responsibility; penalties. http://public.nmcompcomm.us/nmpublic/gateway.dll/?templates&fn=default.htm</p> <p>66-8-7. Penalty for misdemeanor. http://public.nmcompcomm.us/nmpublic/gateway.dll/?templates&fn=default.htm</p> <p>66-5-206. Registration without insurance or evidence of financial responsibility prohibited; suspension required. http://public.nmcompcomm.us/nmpublic/gateway.dll/?templates&fn=default.htm</p> <p>New Mexico DMV http://www.nmvd.newnemexico.gov/Vehicles/Pages/Insurance.aspx#findontgetinurance</p>
New York	<p>Fine: \$150-\$1,500</p> <p>Civil Penalty upon Conviction: \$750</p> <p>Imprisonment: Or may be imprisoned for not more than 15 days or both fined and imprisoned.</p> <p>Suspension of License: If without insurance for 90 days, shall suspend the driver's license of any such registrant, suspension lasts as long as registration suspension.</p> <p>Suspension of Registration: Equal to time without insurance or pays \$8 for each day up to thirty days for which financial security was not in effect. \$10 for each day from the thirty-first to the sixtieth day \$12 for each day from the sixty-first to the ninetieth day and proof of security is provided. Or for the same time as the vehicle was operated without insurance.</p>			<p>Title 3 Article 6 § 319. Penalties. http://public.leginfo.state.ny.us/LAWSSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=\$%5A%13193\$@TXVA%10319+&LIST=LAV+&BROWSER=BROWSER=&TKEN=34589564+&TARGET=VIEW</p> <p>Title 3 Article 6 § 318. Revocation of registrations, drivers' licenses and non-resident privileges. http://public.leginfo.state.ny.us/LAWSSSEAF.cgi?QUERYTYPE=LAWS+&QUERYDATA=\$%5A%13185\$@TXVA%10318+&LIST=LAV+&BROWSER=BROWSER=&TKEN=34589564+&TARGET=VIEW</p> <p>New York DMV http://www.dmv.ny.gov/broch/c43.htm</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
North Carolina	<p>Fine: \$50 (criminal fines for Class 1 Misdemeanor are at discretion of court)</p> <p>Probation: Class 1 misdemeanor allows 1-45 days.</p> <p>Suspension of Registration: 30 days (for knowingly operating) must obtain financial responsibility and pay Restoration fee: \$50</p>	<p>Second Violation within 3 years</p> <p>Fine: \$100 (criminal fines for Class 1 Misdemeanor are at discretion of court)</p> <p>Imprisonment or Probation: Class 1 misdemeanor allows 1-45 days of probation or Imprisonment.</p> <p>Suspension of Registration: 30 days (for knowingly operating) must obtain financial responsibility and pay. Restoration fee: \$50</p>	<p>Third or subsequent violation within 3 years</p> <p>Fine: \$150</p> <p>Imprisonment or Probation: Class 1 misdemeanor allows 1-45 days of probation or Imprisonment.</p> <p>Suspension of Registration: 30 days (for knowingly operating) must obtain financial responsibility and pay. Restoration fee: \$50</p>	<p>Article 13 § 20-311. Action by the Division when notified of a lapse in financial responsibility. http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_20/GS_20-311.html</p> <p>§ 20-313. Operation of motor vehicle without financial responsibility a misdemeanor. http://www.ncleg.net/EnactedLegislation/Statutes/HTML/BySection/Chapter_20/GS_20-313.html</p> <p>§ 15A-1340.23. Punishment limits for each class of offense and prior conviction level. http://www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_15a/GS_15a-1340.23.html</p> <p>§ 15A-1340.11. Definitions. http://www.ncleg.net/gascrips/statutes/statutelookup.p?statute=15A-1340.11</p> <p>North Carolina DMV https://edmv-its.dol.state.nc.us/its/demo/faq_text1.htm</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
North Dakota	<p>1st Offense</p> <p>Fine: At least \$150-\$1,000 (Maximum fine for Infraction is \$1,000)</p> <p>Suspension of License/ proof of Insurance: Must provide proof of insurance or license will be suspended until such proof is furnished. Proof must be provided for 3 years.</p> <p>Changes to License: license with a notation requiring that person to keep proof of liability insurance on file with the department. The fee for this license is \$50 and the fee to remove this notation is \$50.</p>	<p>2nd Offense</p> <p>Second or Subsequent Violation</p> <p>Fine: At least \$300-\$5,000 (if within 1 year of a conviction for an infraction may be sentenced as though Class B Misdemeanor.)</p> <p>Imprisonment: Or 30 days or both.</p> <p>Suspension of License/ proof of Insurance: Must provide proof of insurance or license will be suspended until such proof is furnished. Proof must be provided for 3 years.</p> <p>Changes to License: license with a notation requiring that person to keep proof of liability insurance on file with the department. The fee for this license is \$50 and the fee to remove this notation is \$50.</p> <p>Removal of Plates: The motor vehicle number plates of the motor vehicle owned and operated by the person at the time of the violation to be impounded until that person provides proof of insurance and a \$20 fee to the court.</p>	<p>3rd Offense</p> <p>Note: For the subsequent offense the higher criminal maximum fine and imprisonment is only on the table if the last conviction was within one year.</p>	<p>Sources and Notes</p> <p>39-08-20. Driving without liability insurance prohibited - Penalty. http://www.legis.nd.gov/ceencodes/39.html</p> <p>12-1-32-01. Classification of offenses - Penalties. http://www.legis.nd.gov/ceencodes/12-1-32.pdf</p> <p>Driving without liability insurance can have expensive consequences http://www.grandforksherid.com/event/article/id/187371/</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Ohio	<p>Suspension of License: Suspension and impoundment of license until requirements are met.</p> <p>Suspension of Registration and Impoundment of Plates: Until pays, Reinstatement Fee: of \$100, compliance fee not to exceed \$50, files and continuously maintains proof of financial responsibility, registrar service fee of \$10.</p>	<p>Within five years of a previous violation</p> <p>Suspension of License: 1 year. The court may grant limited driving privileges to the person but no court may grant limited driving privileges for the first 15 days of the suspension.</p> <p>Suspension of Registration and Impoundment of Plates: Until pays, Reinstatement Fee: of \$300, compliance fee not to exceed \$50, files and continuously maintains proof of financial responsibility, registrar service fee of \$10.</p>	<p>Within five years of a previous violation</p> <p>Suspension of License: 2 years. The court may grant limited driving privileges to the person but no court may grant limited driving privileges for the first 30 days of the suspension.</p> <p>Suspension of Registration and Impoundment of Plates: Until pays, Reinstatement Fee: of \$600 for third or subsequent violation, compliance fee not to exceed \$50, files and continuously maintains proof of financial responsibility, registrar service fee of \$10.</p>	<p>4509.101 Operating of motor vehicle without proof of financial responsibility. http://codes.ohio.gov/orc/4509.101</p> <p>Ohio Insurance Pamphlet publicsafety.ohio.gov/links/dmv/3135.pdf</p> <p>Random Selection program http://dmv.ohio.gov/ff-random_selection.stm</p> <p>"Of 301,830 suspensions issued in Cuyahoga County last year, more than half were for not having insurance or failing to pay child support, records show." http://blogs.cleveland.com/metro/2014/10/new_ohio_law_lessens_penalty.html</p>
Oklahoma	<p>Fine: of not more than \$250.00</p> <p>Imprisonment: for not more than 30 days, or by both such fine and imprisonment, addition thereto</p> <p>Suspension of License: Until proof of security is furnished and a total of up to \$275 in fees are paid under §47-6-212.</p> <p>Impoundment: the law enforcement officer issuing the citation may seize the vehicle being operated by the person and cause the vehicle to be towed and stored as provided by subsection B of Section 959 of this title.</p>			<p>§47-7-606. Failure to maintain insurance or security - Penalties. http://webserver1.isp.state.ok.us/OK_Statutes/CompleteTitles/0947.dcf</p> <p>NB: Law passed in November that will begin being enforced in January will allow officers to take plates and assign temporary insurance rather than towing. http://www.policone.com/legal/articles/6587885-New-Oklahoma-law-allows-officers-to-seize-uninsured-plates/</p>

Penalties for Driving without Auto Insurance by State as of January 2014

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Oregon	<p>Fines: \$130-\$1,000 (\$260 is the presumptive that can be paid without an appearance unless court requires).</p> <p>Proof of Financial responsibility: Proof required for 3 years.</p>			<p>806.010 Driving uninsured prohibited http://www.oregonlaws.org/ors/806.010</p> <p>Violation of 806.010 is a Class B Traffic Violation. Penalties listed at:</p> <p>153.021 Minimum Fines http://www.oregonlaws.org/ors/153.021</p> <p>153.018 Maximum Fines http://www.oregonlaws.org/ors/153.018</p> <p>153.019 Presumptive Fines http://www.oregonlaws.org/ors/153.019</p> <p>Explanation of Presumptive Fine http://www.oregonlaws.org/ors/153.019</p>
Pennsylvania	<p>Fine: \$300</p> <p>Suspension of License and Registration: 3 months and will not be restored until. Restoration Fee: \$50 (For Each) and proof of financial responsibility is furnished.</p>			<p>PA DOT http://www.dmv.state.pa.us/insurance/insurance_coverage.shtml</p> <p>Title 75</p> <p>§ 1786. Required financial responsibility. http://www.legis.state.pa.us/WU01/LI/LI/CT/HTM/75/00.017.086.000.HTM</p> <p>§ 1960. Reinstatement of operating privilege or vehicle registration. http://www.legis.state.pa.us/WU01/LI/LI/CT/HTM/75/00.019.090.000.HTM</p>
Rhode Island	<p>Fine: May be fined \$100-\$500</p> <p>Suspension of License: Suspension of up to 3 months. To reinstate, must file and maintain proof of financial security and pay reinstatement fee of \$30-\$50.</p> <p>Suspension of Registration: Suspension of up to 3 months. To reinstate, must file and maintain proof of financial security and pay reinstatement fee of \$30-\$50.</p>	<p>Fine: May be fined \$500</p> <p>Suspension of License: Suspension of 6 months. To reinstate, must file and maintain proof of financial security and pay reinstatement fee of \$30-\$50.</p> <p>Suspension of Registration: Suspension of 6 months. To reinstate, must file and maintain proof of financial security and pay reinstatement fee of \$30-\$50.</p>	<p>And subsequent offenses:</p> <p>Fine: civil violation and may be fined \$1,000.</p> <p>Suspension of License: Suspension of up to 12 months. To reinstate, must file and maintain proof of financial security and pay reinstatement fee of \$30-\$50.</p> <p>Suspension of Registration: Suspension of up to 12 months. To reinstate, must file and maintain proof of financial security and pay reinstatement fee of \$30-\$50.</p>	<p>§ 31-47-9 Penalties http://webserver.rilin.state.ri.us/Statutes/TITLE31/31-47/31-47-9.HTM</p> <p>§ 31-47-8 Revocation of registrations – Drivers' licenses and nonresident privileges. http://webserver.rilin.state.ri.us/Statutes/TITLE31/31-47/31-47-8.HTM</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
South Carolina	<p>Owner of uninsured vehicle without paying fee⁴</p> <p>Listed as a Misdemeanor but without the fines and jail time of an operator but not an owner—that is separate penalties.</p> <p>Suspension of License and Registration: until such person pays the fee applicable to the registration of an uninsured motor vehicle (\$550) and furnishes proof of future financial responsibility.</p>			<p>SECTION 56-10-520. Operating or permitting operation of motor vehicle without first paying uninsured motor vehicle fee; misdemeanor violation; record of conviction for violations of this section; suspension of license; registration certificates and license plates http://www.scsenatehouse.gov/code/156cd10.php</p> <p>SC DMV http://www.scdmvyonline.com/dmvynew/default.aspx?n=facts_about_driving_uninsured</p>
South Carolina	<p>Failure to surrender registration and plates when insurance lapses</p> <p>Fine: \$100-\$200 and \$5 for every day without insurance.</p> <p>Imprisonment: or imprisoned for 30 days.</p> <p>Suspension of License: Until proper proof of liability insurance coverage is provided.</p> <p>Suspension of Registration: Until proper proof of liability insurance coverage is provided and until the owner has paid a reinstatement fee of \$200.</p>	<p>Second Violation within 10 years</p> <p>Fine: \$200 and \$5 for every day without insurance.</p> <p>Imprisonment: or imprisoned for 30 days or both fined and imprisoned.</p> <p>Suspension of License: Until proper proof of liability insurance coverage is provided.</p> <p>Suspension of Registration: until proper proof of liability insurance coverage is provided and until the owner has paid a reinstatement fee of \$200.</p>	<p>Third or subsequent violation within 10 years</p> <p>Fine: \$5 for every day without insurance.</p> <p>Imprisonment: For not less than forty- five days nor more than six months.</p> <p>Suspension of License: Until proper proof of liability insurance coverage is provided.</p> <p>Suspension of Registration: until proper proof of liability insurance coverage is provided and until the owner has paid a reinstatement fee of \$200.</p>	<p>SECTION 56-10-30. Automatic suspension of registration upon lapse or termination of security.</p> <p>SECTION 56-10-240. Requirement that upon loss of insurance, insured obtain new insurance or surrender registration and plates; written notice by insurer; suspension of registration and plates; appeal of suspension; enforcement; penalties.</p> <p>SECTION 56-10-245. Per diem fine for lapse in required coverage. http://www.scsenatehouse.gov/code/156cd10.php</p>

⁴ Did not include penalties (fines and possible jail time, suspension of license) for operator who is not owner but knew the fee had not been paid. Only 41 people have paid this fee since 1999. Drive Uninsured for \$500—legally. Car Insurance.com Via MSN Money 4/24/2013. <http://money.msn.com/autoc-insurance/drive-uninsured-for-500-dollars-legally-canninsurance.aspx?page=2>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
South Dakota	<p>Violation of 32-35-113 is a class 2 misdemeanor</p> <p>Fine: Up to \$500</p> <p>Imprisonment: Or up to 30 days imprisonment in a county jail or both.</p> <p>Suspension of License: 30 days to 1 year. Renewed only upon proof of financial responsibility. Payment of \$50 reinstatement fee. 32-35-47.1</p> <p>Suspension of Registration: 32-35-47 requires proof of future financial responsibility before registration is reinstated.</p>			<p>22-6-2. Misdemeanor classes and penalties http://legis.state.sd.us/statutes/DisplayStatute.aspx?Type=Statute&Statute=22-6-2</p> <p>32-35-113. Maintenance of financial responsibility--Violation as misdemeanor. http://legis.state.sd.us/statutes/DisplayStatute.aspx?Type=Statute&Statute=32-35-113</p> <p>32-35-121. Suspension of license as penalty for violation of 32-35-113 or 32-35-120. http://legis.state.sd.us/statutes/DisplayStatute.aspx?Type=Statute&Statute=32-35-121</p> <p>32-35-44. Suspension or revocation of license http://legis.state.sd.us/statutes/DisplayStatute.aspx?Type=Statute&Statute=32-35-44</p> <p>32-35-43.1. Renewal of privileges only upon proof of financial responsibility for future. http://legis.state.sd.us/statutes/DisplayStatute.aspx?Type=Statute&Statute=32-35-43.1</p> <p>32-35-47. Duration of suspension--Future proof of financial responsibility. http://legis.state.sd.us/statutes/DisplayStatute.aspx?Type=Statute&Statute=32-35-47</p>
Tennessee	<p>Fine: Not more than \$100</p> <p>Suspension of License: Until they provide proof of financial responsibility for 3 years and pay a \$100 (55-12-114) restoration fee and pass the driver license examination as a condition precedent to the restoration of the license.</p> <p>Suspension of Registration: Until they meet requirements to regain license and payment of appropriate fees.</p>			<p>55-12-139. Compliance with financial responsibility law required -- Evidence of compliance -- Issuance of citations by police service technicians. http://www.lexisnexis.com/hottopics/incode/</p> <p>55-12-126. Minimum duration of proof requirement -- Suspension of license or registration for premature cancellation or termination of proof -- Hearing -- http://www.lexisnexis.com/hottopics/incode/</p> <p>55-12-114. Suspension of all registrations upon suspension or revocation of license -- Exception upon filing proof of financial responsibility -- Release -- Compliance by Tennessee resident moving to or returning from another state. http://www.lexisnexis.com/hottopics/incode/</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Texas	<p>Fine: \$175-\$350. If the court determines that a person is economically unable to pay the fine, the court may reduce the fine to less than \$175, \$250 surcharge for three years.</p>	<p>If previously convicted Fine: \$350-\$1,000, \$250 surcharge for three years.</p> <p>Suspension of License and Registration: suspend the driver's license and vehicle registrations of the person unless the person files and maintains evidence of financial responsibility with the department until the second anniversary of the date of the subsequent conviction.</p> <p>Impoundment: For 180 days and cannot apply for release of car without evidence of financial responsibility. Impoundment fee of \$15 a day.</p>		<p>Sec. 601.191. Operation of motor vehicle in violation of motor vehicle liability insurance requirement; offense.</p> <p>Sec. 601.231. Suspension of driver's license and vehicle registration.</p> <p>Sec. 601.261. Impoundment of motor vehicle.</p> <p>Sec. 601.262. Duration of impoundment.</p> <p>Sec. 601.263. Cost for impoundment.</p> <p>http://www.statutes.legis.state.tx.us/Docs/TN/hm/TN.601.htm#601.001</p> <p>Sec. 708.103. Surcharge for conviction of driving while license invalid or without financial responsibility.</p> <p>http://www.statutes.legis.state.tx.us/Docs/TN/hm/TN.708.htm#708.103</p>
Utah	<p>Fine: not less than \$400. A court may waive up to \$300 of the fine charged to the owner of a motor vehicle under Subsection (1)(a)(i) if the owner demonstrates that owner's or operator's security required under Section 41-12a-301 was obtained subsequent to the violation but before sentencing.</p> <p>Suspension of License and Registration: the owner may, unless otherwise prohibited by law, apply for a new registration, by providing proof of owner's security for three years. \$100 reinstatement fee (MVD website)</p>	<p>Second or Subsequent within three years Fine: Not less than \$1,000. A court may waive up to \$300 of the fine charged to the owner of a motor vehicle under Subsection (1)(a)(i) if the owner demonstrates that owner's or operator's security required under Section 41-12a-301 was obtained subsequent to the violation but before sentencing.</p> <p>Suspension of License and Registration: the owner may, unless otherwise prohibited by law, apply for a new registration, by providing proof of owner's security for three years. \$100 reinstatement fee (MVD website)</p>		<p>41-12a-302. Operating motor vehicle without owner's or operator's security -- Penalty. http://le.utah.gov/code/TITLE41/hm/41_12a030200.htm</p> <p>41-12a-303.2. Evidence of owner's or operator's security to be carried when operating motor vehicle -- Defense -- Penalties. http://www.le.utah.gov/code/TITLE41/hm/41_12a030302.htm</p> <p>41-12a-604. Suspension of license. http://le.utah.gov/code/TITLE41/hm/41_12a060400.htm</p> <p>41-1a-110. Authority of division to suspend or revoke registration, certificate of title, license plate, or permit. http://le.utah.gov/code/TITLE41/hm/41_01a011000.htm</p> <p>Utah MVD http://dmv.utah.gov/vehicles-services-menu/insurance-requirements</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Vermont	<p>Fine: \$250-\$500</p> <p>Suspension of License. Until proof of financial responsibility is furnished.</p>			<p>§ 800. Maintenance of financial responsibility http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=23&Chapter=011&Section=00800</p> <p>§ 802. Suspension of license http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=23&Chapter=011&Section=00802</p> <p>Vermont DMV http://dmv.vermont.gov/safety/laws/insurance</p>
Virginia	<p>Offense operating uninsured and failure to pay uninsured motor vehicle fee--Class 3 Misdemeanor.</p> <p>Fine: of not more than \$500. (Class 3 misdemeanor for immediately failing to surrender plates.)</p> <p>Suspension of License, Suspension of registration, Surrender Plates: until such person pays the fee applicable to the registration of an uninsured motor vehicle (\$500) and furnishes proof of future financial responsibility for 3 years.</p>			<p>§ 46-2-707. (Effective until January 1, 2014) (PENALTIES ARE NOT CHANGING) Operating uninsured motor vehicle without payment of fee, verification of insurance; false evidence of insurance. http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+46-2-707</p> <p>§ 46-2-706. Additional fee, proof of insurance required of applicants for registration of insured motor vehicles, verification of insurance, suspension of driver's license, registration certificates, and license plates for certain violations. http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+46-2-706</p> <p>§ 18-2-11. Punishment for conviction of misdemeanor. http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+18-2-11</p> <p>Virginia DMV http://www.dmv.state.va.us/vehicles/#/insurance.asp</p>

⁵ In the 2011 fiscal year 2,425 paid the fee. Car Insurance.com Via MSN Money 4/24/2013. <http://money.msn.com/auto-insurance/drive-uninsured-for-500-dollars-legally-carnsurance.aspx?page=2>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Washington	<p>Fine: No more than \$250 and \$37 in fees.</p> <p>Community Restitution: Or community restitution.</p>			<p>RCW 46.30.020 Liability insurance or other financial responsibility required — Violations — Exceptions. http://apps.leg.wa.gov/cw/del/fault.aspx?cite=46.30.020</p> <p>RCW 46.63.110 Monetary penalties. http://apps.leg.wa.gov/cw/del/fault.aspx?cite=46.63.110</p> <p>Washington State Pamphlet http://www.dol.wa.gov/drivers/license/insurance.html</p> <p>Washington State Courts Schedule of Infractions www.courts.wa.gov/court_rules/pdf/CLJR/L6_2.pdf</p>
West Virginia	<p>Fine: \$200-\$5,000</p> <p>Imprisonment: Or confined in the county or regional jail not less than 15 days nor more than 1 year, or both.</p> <p>License and Registration Suspended: suspend the driver's license and vehicle registration until such time as he or she presents current proof of insurance on all currently registered vehicles. <i>Provided,</i> That if an owner complies with the provisions of this subdivision, and pays a penalty fee of \$200 before the effective date, the driver's license suspension of thirty days shall not be imposed and the vehicle registration revocation shall be not imposed and no reinstatement fees are required. Fees: \$100 for registration (additional \$50 is police have to retrieve plates) and \$50 license reinstatement.</p>	<p>Second Offense Within 5 years</p> <p>Fine: \$200-\$5,000</p> <p>Imprisonment: Or confined in the county or regional jail not less than 15 days nor more than 1 year, or both.</p> <p>License and Registration Suspended: Suspend the owner's driver's license for a period of 30 days and shall revoke the owner's vehicle registration until he or she presents to the Division of Motor Vehicles the proof of security required by this article. If second offense is within 5 years of first. Fees: \$100 for registration (additional \$50 is police have to retrieve plates) and \$50 license reinstatement.</p>	<p>Third Offense Within 5 years</p> <p>Fine: \$200-\$5,000</p> <p>Imprisonment: Or confined in the county or regional jail not less than 15 days nor more than 1 year, or both.</p> <p>License and Registration Suspended: For the third or subsequent offense within five years, the commissioner shall suspend the owner's driver's license for a period of 90 days and revoke the vehicle registration until such time as he or she presents current proof of insurance. Fees: \$100 for registration (additional \$50 is police have to retrieve plates) and \$50 license reinstatement.</p>	<p>West Virginia DMV Consumer Insurance Information http://www.transportation.wv.gov/dmv/insurance/Pages/ConsumerInsuranceInformation.aspx</p> <p>CHAPTER 17D. Motor vehicle safety responsibility law. Article 2a. Security upon motor vehicles. http://www.legis.state.wv.us/WVCODE/Code.cfm?chap=17d&art=2a#02A</p>

Penalties for Driving without Auto Insurance by State as of January 2014

State	1 st Offense	2 nd Offense	3 rd Offense	Sources and Notes
Wisconsin	Fine: No more than \$500			<p>Wisconsin Statutes 344.65 Violations https://docs.legis.wisconsin.gov/statutes/statutes/344/v/165</p> <p>Article on 2010 Law Requiring Insurance in Wisconsin http://www.wisconsinews.com/news/local/article_c6c9462c-67a1-11d4-a383-001cc4c03286.html</p>
Wyoming	Fine: \$250-\$750 Imprisoned: No More than 6 months or both. Required to Maintain Proof of Financial Responsibility for 3 years	<p>Second or Subsequent Violation Fine: \$500-\$1,500 Imprisoned: No More than 6 months or both. Suspension of Registration and Impoundment of Plates: Until financial responsibility met. Required to Maintain Proof of Financial Responsibility for 3 years</p>	<p>Note: 31-4-103 has penalties for driving without insurance. 31-9-105, however, also calls for handling in license and registration if insurance is canceled or terminated with another set of penalties in 31-9-106.</p> <p>Should both offenses be on the table? 31-9-105 also adds a suspension of license element.</p>	<p>31-4-103. Failure to maintain liability coverage; penalties; exceptions. http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/T/31CH4.htm</p> <p>31-9-105. Return of license and registration to division. http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/T/31CH9AR1.htm</p>

Penalties for Driving without Auto Insurance by State as of January 2014

Methodology:

All of the penalties listed are for driving without the minimum mandatory liability insurance required by a state or for a similar violation where driving without insurance is not specifically a violation. There are other related but distinct violations, penalties and issues that were not examined, including:

- Not having proof of insurance during a traffic stop.
- Operating but not owning a vehicle without the required liability insurance.
- The listed penalties are often applicable only after a conviction.
- Penalties if an uninsured driver was in an accident—those penalties are often more severe.
- Fraudulent use of an insurance card.
- Whether or how many points are placed on a license for a violation of minimal insurance laws—Missouri and Montana, for instance, both assess points.
- Where penalties were mitigated by getting insurance immediately.
- The above analysis stops at the penalty for driving without insurance and does not list other penalties that might be imposed for violations related to driving without insurance. In North Dakota, for instance, a second or subsequent offense means that a violator has to turn their plates in. If the violator did not turn in their plates it is a Class B Misdemeanor. The punishment for not turning the plates in is not listed.
- Where reinstatement fees were listed as part of the penalty statute they are noted. But there may be additional fees not covered by this chart.