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AB 376: Motor Vehicle Registration and Vehicle Insurance Requirements
Testimony of State Representative Joan Ballweg
Assembly Committee on Housing and Real Estate
October 28, 2015

Thank you, Chair Ripp and committee members, for hearing Assembly Bill 376 today. This legislation is another attempt to make vehicle owners aware of the consequences of failing to carry motor vehicle insurance.

I'm sure we are all aware that having insurance for your vehicle is mandated by state law. I know I'm not the only legislator who has heard stories from constituents about accidents with someone who didn't carry insurance. The frustration and cost to carry uninsured motorist coverage often leaves them asking us why and what can be done.

Instead of imposing higher fees or heavier penalties, my proposal would require an affirmative act from the person registering their vehicle with the Division of Motor Vehicles. This bill would require that registration forms, both new and renewing, have a check box for the registrant to tick, acknowledging they are aware of the requirement to carry insurance and the penalties they could incur for failing to do so. The penalties for not fulfilling this duty will also be listed on the registration form. Perhaps the uninsured driver knows they could get a fine, but are not aware of the other consequences. Not having insurance does not free them from liability, higher fines and loss of driving privileges.

According to the Insurance Information Institute, Wisconsin ranks in the middle of states when it comes to uninsured drivers. In 2012, 11.7 percent of drivers were uninsured. It is the intent of this legislation to create another point at which vehicle owners must acknowledge this requirement.

I want to recognize the work of the DOT in providing suggestions on how to meet this intent. Thank you for your time, I'm happy to answer any questions.