



JOE SANFELIPPO

STATE REPRESENTATIVE • 15th ASSEMBLY DISTRICT

(608) 266-0620
FAX: (608) 282-3615
Toll-Free: (888) 534-0015
Rep.Sanfelippo@legis.wi.gov

P.O. Box 8953
Madison, WI 53708-8953

January 28, 2016

Assembly Bill 782

Chairman Petersen and committee members, thank you for allowing me the opportunity to testify on Assembly Bill 782.

Assembly Bill 782 is designed to achieve greater compliance with the state's automobile insurance law by increasing the fines for those who are caught driving without proper liability coverage.

The bill also aims to reduce the ability for scofflaws to game the system by purchasing insurance just long enough to get a fine reduced or eliminated and then cancelling the required coverage immediately following the court date.

Finally, the bill eliminates the penalty for no proof of insurance which is allowing some individuals to evade the law altogether.

Wisconsin has required the purchase of liability auto insurance to operate a motor vehicle since 2009. Despite this law, a significant number of drivers in Wisconsin still do not carry the mandated automobile insurance. When people who drive on Wisconsin roadways without liability insurance are involved in accidents, they usually are financially unable to pay for injuries and damages they cause to others. Because of this situation innocent, law-abiding citizens can end up with large bills for medical care, car repairs and increases in their own insurance costs through no fault of their own.

In 2014, there were 60,358 traffic convictions for driving without insurance. That's an average of 1161 convictions per week, and is also 8.5% of all traffic convictions.

Studies show that for mandatory auto insurance laws to be effective, the penalties for noncompliance must be significant and properly enforced.

A study from Florida State University's College of Business found that states with compulsory insurance laws, combined with high noncompliance fines, have decreased their uninsured driver rates. Nearly 12 percent of motorists on Wisconsin's roadways do not have liability coverage, and insurance experts estimate that law-abiding citizens can save almost \$7 million annually for every percentage point we lower in the number of uninsured drivers.

According to the Insurance Research Council, uninsured motorist claims totaled \$2.6 billion in 2012 - the most recent year for which statistics are available - a 75 percent increase from the previous decade.

Since I began circulating this bill, I've heard from numerous residents throughout the state who have had to pay thousands of dollars out of their own pockets to cover medical and damage costs caused by uninsured drivers. These innocent victims are hit again by paying increased insurance premiums.

Many law enforcement agencies around the state are not enforcing the current law simply because the penalties are too low and not worth their time. As a result people choose not to have insurance because they feel the law will not be enforced and even when it is, the penalty is much less than the cost of buying insurance. In addition, uninsured drivers believe that an accident is unlikely, that people won't pursue them in court for small damages, and that bankruptcy can protect them from a major accident.

We have made significant changes since I initially started circulating this proposal.

- Lowered the 1st offense penalty from \$1,000 min to \$5,000 max to \$250 min to \$750 max.
- Added a provision that a judge may dismiss the entire penalty for first offense if the individual becomes compliant with the law and obtains proper insurance.
- Lowered the 2nd and subsequent offense penalty from \$2,500 min to \$7,500 max to \$250 min to \$1,500 max.
- Increased the threshold for receiving a penalty from causing bodily harm to causing great bodily harm and lowered the penalty from \$5,000 min to \$7,500 max to \$250 min to \$2,500 max.
- Removed the penalty for causing damage to property.
- Lowered the penalty for causing death to another person from \$7,500 min to \$10,000 max to \$500 min to \$7,500 max.
- Reduced SR22 requirements from 5 years to 3 years.
- Eliminated penalty increases for failure to provide proof of insurance.
- Eliminated all felony charges.
- Eliminated penalty increases for falsifying insurance documents.
- Eliminated "No Pay No Play" provision.

These substantial changes were made after I met with stakeholders.

The lowering of the penalties and the added ability for judges to completely eliminate the 1st offense penalty greatly reduces the financial hardship included in the original version. The broad range between penalty amounts on the 2nd and subsequent offenses allows a judge discretion to levy fines appropriately between individuals in difficult circumstances and those blatantly disregarding the law.

This bill also instructs the Wisconsin Department of Transportation to suspend a driver's license upon receiving proof of a conviction for failure to have insurance. However, individuals in this situation are given one free pass if they become compliant with the law.

A person ticketed for driving without insurance can prevent his or her license from being suspended by providing the DOT with an SR-22 certificate, which produces evidence that they have obtained an insurance policy subsequent to receiving the ticket. Convicted drivers would have to be in the SR-22 program for three years. A judge even has the ability to dismiss the fine amount entirely.

Assembly Bill 782 encourages greater compliance of the mandatory insurance laws by placing a real financial cost on driving uninsured, while allowing judges the ability to exercise discretion for those who are truly down on hard times.

Again, thank you for allowing me the time to testify on Assembly Bill 782. I'd be happy to answer any questions you have on the bill.



Wednesday, January 27, 2016

In Support of SB638 and AB782

Dear Senator Nikiya Harris Dodd,

I have worked in the passenger transportation field for the last 40 years. In that time I have managed, paratransit services, transit services, school bus services, shuttle, airport, special event, bus and trolley services. Current transportation services that I manage operate close to 4 million miles per year.

During the 40 years of transportation management, there has been an increasing incidence of non-insured drivers striking our vehicles. I had hoped that with the passing of Mandatory Vehicle Insurance requirements of a decade ago, that we would see a reduction in the frequency of non-insured drivers striking our vehicles. This has not been the case. Now in fact, the frequency of non-insured drivers striking our vehicles is close to 50% of the accidents.

I might add that there is also a correlation between drivers without insurance and drivers not having a valid driver's license. I would like to urge your support for increasing the penalties for driving without insurance and/or a valid driver's license.

The result of these non-insured accidents is staggering. In the last 5 years, we have had well over 1 Million dollars of losses for accidents that should have been paid by insurance carriers on behalf of the uninsured. One claim alone in the past few years is over half a million dollars. In one accident, an uninsured driver struck another vehicle, who was pushed into another uninsured vehicle, which then struck our vehicle. We not only had the loss of our vehicle being totaled, but several of the passengers in our vehicle as well as one of the uninsured vehicles ended up suing us for 'personal injuries'. We also ended up with medical expenses charged to our workers compensation program for perfectly reasonable services rendered to our driver. In addition to these costs we have income loss for the time period until a replacement vehicle can be placed in service.

I am sure that our experience at Transit Express is not unique. To be sure, hundreds of other companies in southeastern Wisconsin are experiencing these same losses at the hands of uninsured drivers. I would urge you to support more stringent penalties for individuals that ignore the laws.

I believe driving is a responsibility and not a right. The responsible thing is to have a valid license and have an insured vehicle. Only more severe penalties will make the roads safer for all of us.

Sincerely,

John Doherty
Vice President and Operations Manager
Transit Express Inc.

There are billions of Muslims in the world. ISIS kills far more Muslims than other groups of people. Is that a problem for the United States?

The Middle East is still in a religious war. Sending U.S. troops there is like the U.S. joining with the Roman Catholics to kill the followers of Luther during the Reformation.

This Muslim war has been going on for more than 1,000 years. Saudi Arabia and the other Muslim nations have more than enough money and troops to rid themselves of 38,000 "reformers." Republicans are so afraid of Muslims; they want to spend trillions more on bombs, missiles and troops. They choose to brand themselves conservatives.

Each year, tens of thousands of Americans are killed by other Americans. The National Rifle Association is an ongoing threat larger than ISIS. The GOP/NRA elects their "conservative" politicians.

One of the best phrases to describe the Republican/NRA electorate is: lacking the ability to think critically.

Daniel Holzman
Baraboo

Milwaukee Journal Sentinel

...

12/1/15

Toughen car insurance penalty

State Rep. Joe Sanfelippo is my new hero ("State should stiffen penalty for driving without insurance." Nov. 20).

This last spring not only was my car totaled by an uninsured motorist who ran a red light (the car was also not licensed, about to be repossessed), my housemate at the time had her car totaled while legally parked on a residential side street — by an uninsured motorist. When my vehicle was hit, it was pushed into the car to the right causing damage to that car as well and exacerbating my injuries.

We were all amazed to learn that these lawbreakers were not carted off to the local lockup immediately, but only issued municipal citations and tickets. In all probability, these fines never will be paid. To add insult to injury, the perpetrator in my instance recently sought and received bankruptcy protection. My insurance carrier had to foot the entire bill to replace my vehicle, as well as my medical bills for the soft tissue and whiplash injuries I sustained, with no hope of recouping the payments.

We both had additional costs — our \$500 deductibles and rental vehicles while we looked for a replacement car and costs to supplement the insurance settlement so we would have a comparable ride to the ones that were totaled. In my case, due to my injuries, I also lost wages of at least \$500, not to mention the increase in our insurance rates. All told, I was out approximately \$2,000 because a young man chose to drive an unlicensed, uninsured motor vehicle and then ignored traffic regulations as well (with two passengers who also suffered injuries).

So yes, stiffen the penalties.

Kathy Schuh
Franklin

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GLOJEK
Maple Grove Road
Ephraim, WI 54211-0098

January 14, 2016

Senator Frank Lasee
Room 316 South, State Capitol
Madison, WI 53707-7882

Dear Senator Lasee:

Please take note of Assembly Bill 92 which should be coming to the Senate soon. I am personally aware of the improvement this current mandatory law needs and this bill would be very helpful in eliminating enforcement issues as well as fraud in proving insurance as it now exists.

If you have any questions on the details, I would be happy to discuss with you the immense potential. Please give me a call on my cell phone 414-379-3414 or email gglojek@glojekltd.com.

Sincerely,

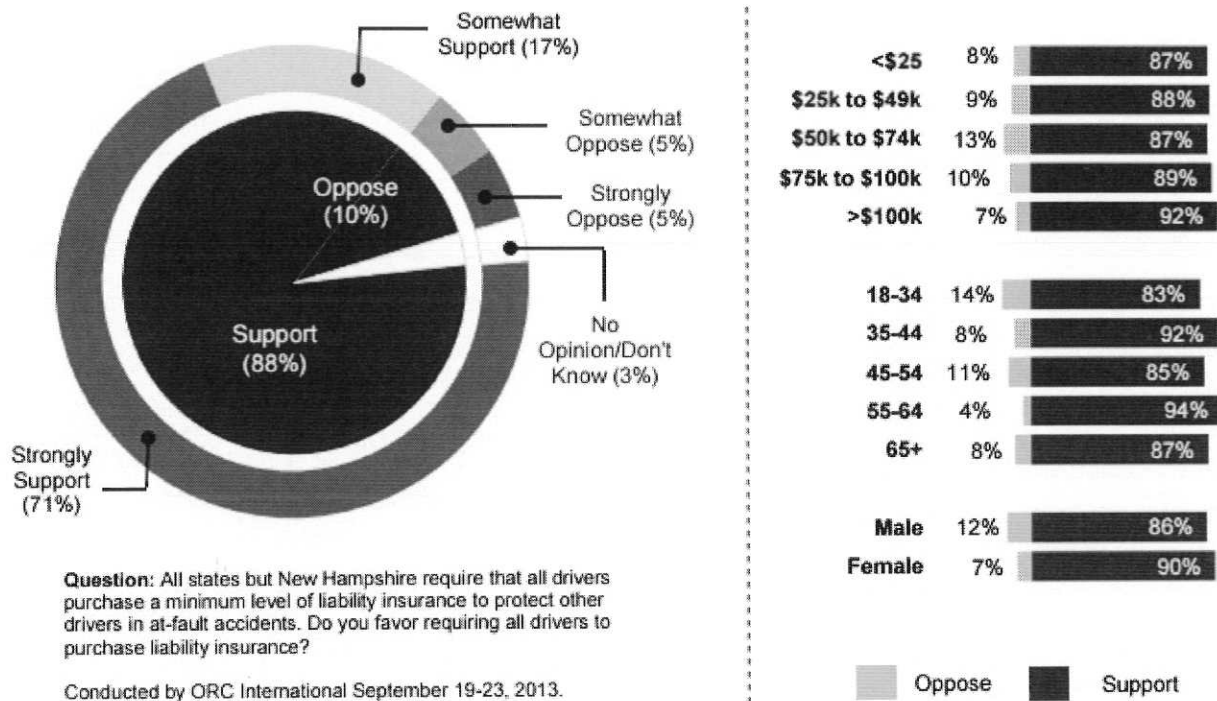


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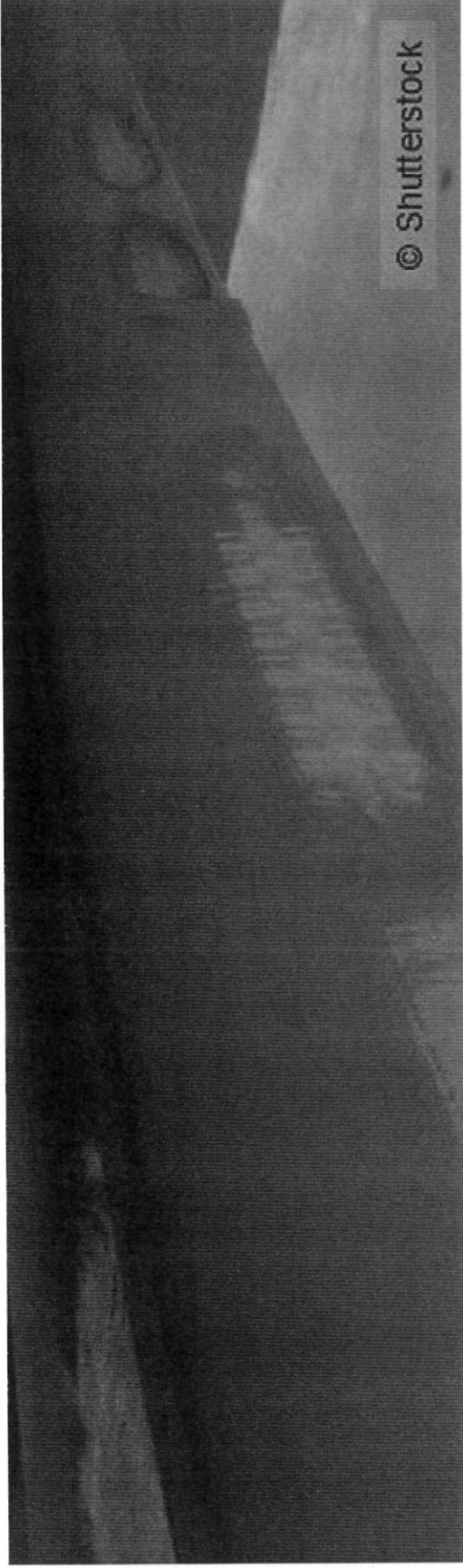
cc: Representative Joe Sanfelippo

Consumer Federation of America Report

Figure 2. Overwhelming public support for minimum liability insurance requirements



There is strong public support for mandatory liability laws. In September 2013, the Consumer Federation of America commissioned a national opinion survey that was administered by ORC International to a representative sample of more than 1,000 adult Americans (margin of error plus or minus three percentage points).⁵ When asked whether “you favor requiring all drivers to purchase liability insurance,” 87 percent agreed with only 10 percent opposing. And there was just as much support for this requirement from lower income respondents -- those with household incomes under \$25,000 -- as from higher income respondents (Figure 2). Clearly, a very large majority of Americans believe that drivers should take responsibility for paying the accident-related costs that they cause.



Police Squad Car Lights (Photo Copyright Midwest Communications, Inc.).

TOWN OF COTTAGE GROVE, WI (WTAQ) - A Cottage Grove man has received his 40th operating after revocation citation in the last five years.

The Dane County Sheriff's office says 51-year-old Jathniel W. Ruffins was stopped in Cottage Grove Sunday because he had a headlight out.

He was also cited for having a a suspended vehicle registration and no insurance.

The fine for operating after revocation is \$389.50 with no mandatory court appearance.

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(Story courtesy of Wheeler News Service)

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Live at Four

Fitchburg man cited 29th time for driving without license

Published On: Jan 27 2016 03:02:53 PM CST



Channel3000.com file photo

TOWN OF BLOOMING GROVE, Wis. -A Fitchburg man was cited for the 29th time for operating a motor vehicle without a license Wednesday, officials said.

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Melvin Gates, 25, has never been issued a driver's license in Wisconsin, according to a release.

A Dane County sheriff's deputy stopped gates around 10:30 a.m. after he did not stop at a red light at Highway 12 and 50 in the town of Blooming Grove, officials said.

Department of Transportation records show Gates has been cited 28 times for the same offense within the last five years. He was also cited for not having insurance.

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CHRIS KAPENGA

WISCONSIN STATE SENATOR

Testimony on Assembly Bill 782

Assembly Committee on Insurance

January 28, 2015

Thank you Chairman Petersen and committee members for holding a hearing today on Assembly Bill 782. I also want to thank Representative Sanfelippo for authoring the bill in the Assembly and appearing with me today to testify.

This bill will protect Wisconsin's law-abiding drivers from the ill effects of uninsured motorists. Despite a 2009 law, requiring all Wisconsin drivers purchase a minimum amount of liability coverage, 12% percent of drivers on our roads today do not have car insurance. This presents two problems.

First, uninsured motorists pose a significant liability risk to other drivers. When an uninsured motorist damages another vehicle, or worse, injures another person, they are unable to cover the costs of the repairs and medical procedures necessary to make the victims whole. For context, in 2012, the uncovered costs due to uninsured motorists totaled \$2.6 billion, nationwide.

The second problem is that law-abiding drivers are harmed by uninsured motorists even before any damages occur. When an insurance company determines what premiums to offer, they take into account the risk of damages by uninsured motorists, costs they would likely have to cover in the event of an accident. Consequently, premiums for law-abiding citizens increase when there are more uninsured drivers on the road. To illustrate the significance of this cost, 10-15% of the mandatory part of an insurance policy is simply to accommodate the extra risk caused by uninsured motorists.

Assembly Bill 782 takes several important steps to mitigate these risks. First, it increases the penalties associated with failing to purchase car insurance. Based on research comparing compliance rates across states, we believe that the penalties in this bill will maximize the incentive to purchase car insurance.

Additionally, this bill implements a method to ensure that those who are found in violation of the law are held accountable. Today, if a motorist receives a ticket for driving without insurance, they pay the ticket (which will likely cost less than a year of coverage) and will continue driving, likely without purchasing insurance. Under this bill, violators will be required to provide proof of insurance for three years following the violation in order to retain their license. This will ensure that uninsured motorists actually do purchase insurance before returning to the road.

Assembly Bill 782 is good for law-abiding drivers. It protects innocent parties from undue charges, incentivizes drivers to purchase insurance, and ensures that noncompliant motorists are held accountable. Thank you, Mr. Chairman. At this time I will be happy to answer any questions from the committee.

YWCA IS ON A MISSION

January 28, 2016

Dear Assembly Committee on Insurance,

We oppose Assembly Bill 782 and ask you to vote against it. This bill will penalize those who operate a vehicle without sufficient liability insurance by suspending their driver's licenses for three years.

The current law carries no mandatory suspension of driver's licenses. If this bill becomes law, thousands of people would lose their ability to drive to work and school for three years only because of their inability to afford the high cost of insurance.

We recognize the importance of carrying automobile liability insurance. And we appreciate the efforts of this legislature to impress that importance onto Wisconsin's drivers, especially those currently uninsured. But the solution proposed in AB 782 will not compel people to become insured if they simply cannot afford to do so. For those individuals, the punitive result of suspending their driver's license will only take away their access to transportation.

This bill will disproportionately impact low-income communities and those living in poverty. In Wisconsin, that disproportionately means people of color. By taking away their access to transportation, people already in poverty will have less access to jobs, training, education, and other services they need. This bill will overwhelmingly punish those who can least afford it, threatening their livelihood and ability to provide housing, food, and clothing for themselves and their families.

The YWCA Madison knows this first-hand. We run Dane County's only Drivers License Recovery Program, assisting those who have had their licenses suspended for civil violations. Our clients come to us because they need a license to meet an essential need, such as getting to and from work or school, transporting a child to daycare or school, or obtaining employment for a job they otherwise qualify for but for the lack of a driver's license.

In 2014, we served 297 individuals. All of our clients live in poverty. Some are homeless, and most are housing-unstable. The majority of our clients have families to support and are struggling to meet the basic needs of shelter, clothing, and food for themselves and their families. The majority of our clients are people of color.

We ask you to vote no on AB 782. Please do not hesitate to contact me or Carousel Bayrd, our Policy and Partnership Coordinator, at (608) 395-2196

Sincerely,


Rachel Krinsky
CEO

eliminating racism
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ywca

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YWCA Madison

101 E. Mifflin Street, Suite 100 | Madison | WI 53703

P 608.257.1436

F 608.257.1439

ywcamadison.org

January 27, 2016

The Honorable Kevin Petersen
Chair, Assembly Committee on Insurance
Room 105W, State Capitol Building
Madison, Wisconsin 53708

Re: Testimony Letter in Support of AB 782 – Committee Hearing, January 28, 2016

Dear Chairman Peterson and Members of the Committee:

The National Association of Mutual Insurance Companies (NAMIC) writes in support of AB 782, a bill that will help reduce the number of uninsured motorists on Wisconsin roads.

NAMIC is the largest property/casualty insurance trade association in the country, serving regional and local mutual insurance companies on main streets across America as well as many of the country's largest national insurers. NAMIC consists of more than 1,300 property/casualty insurance companies serving more than 135 million auto, home, and business policyholders, with more than \$208 billion in premiums. In Wisconsin, we have 195 member companies, including 113 domiciled companies, which underwrite 53% of the state's insurance business.

The problem of uninsured motorists has vexed policymakers ever since driving an automobile became a common practice. Uninsured motorists unfairly impose the cost of their lack of insurance upon responsible drivers, who must use other coverage, such as their uninsured motorist and collision insurance to pay for damages that should be covered by the uninsured motorist.

NAMIC applauds the sponsors of AB 782 for their collective effort to tackle this problem.

AB 782 takes important steps to rectify the situation by structuring incentives via firm, but fair, fines and improving mechanisms, such as by enhancing the SR-22 tool that let uninsured motorists know Wisconsin is serious about uninsured driving. The bill also helps create the environment for the driver to learn that the purpose of insurance is not just to protect other motorists, bicyclists and pedestrians, but to also protect the driver from nagging adverse consequences associated with liability for damage caused to others.

We appreciate your effort in giving this issue the serious attention it deserves. If there is anything NAMIC can do to assist you, or if you have any questions or comments, please do not hesitate to contact me. In the meantime, I remain,

Sincerely,

A handwritten signature in black ink, appearing to read "Mark Johnston". The signature is fluid and cursive, with a horizontal line extending from the end of the name.

Mark Johnston
Director, State Affairs - Midwest Region



Assembly Committee on Insurance January 27, 2016 Sentry Insurance Testimony in Support of Assembly Bill 782

Thank you, Mr. Chairman and members of the committee for allowing Sentry Insurance to testify in of Assembly Bill 782. My name is Theresa Elliott, I am the Director of Sentry Insurance's State Government Affairs Department. With me from our non-standard business area is Ethan Vaade, who is our Director of Personal Lines Research and Development and has not only a Wisconsin perspective but a nationwide perspective on the uninsured motorists situation.

Our company has a large footprint; we operate in 48 states. As a result we are familiar with each states' individual efforts to address their uninsured motorist's problems. In 2012, the Insurance Research Council estimated that \$2.6 billion was being paid in the United States on uninsured motorist claims. This equates to 12.6%, or 29.7 million uninsured drivers in this country.

In 2009, Senator Carpenter successfully led the charge to mandate automobile insurance in WI. Two weeks ago in this committee Representative Danou made reference to his days as a police officer – he raised concern over the repeated misunderstanding of drivers regarding the Constitution, with many claiming driving was their right. He wisely pointed out that driving a car is not a right; rather, it is a privilege, and with that privilege comes financial responsibility. The average cost of insurance in Wisconsin is \$590 dollars a year, or \$295 every six months, or \$49 a month. That said, the Insurance Research Council reports that 1 in 9 drivers in Wisconsin remain uninsured.

According to our findings in 2014, Wisconsin issued 60,358 tickets for no insurance. In the same year 49,471 tickets were issued for no proof of insurance. We believe many of those tickets should have been the no insurance ticket. How does this impact your constituents who carry insurance? As financially responsible insurance carriers you should know that you and your constituents pay 10-15% more on your insurance as a result of uninsured motorists.

While the most impactful method of dealing with uninsured motorists remains electronic verification systems – those can carry a large price tag that the State may not be prepared to finance. SB 638, offers two important components that have garnered results in other states:

- States that have fines that range from \$250 - \$500 tend to see a higher level of compliance than those that have too low of fines or too high of fines. AB 782's \$250 fine for the first offense falls in that effective range. This bill would give the judge the ability to waive the fine if the driver shows proof of insurance, a proposal we feel goes a long way to helping people who either did not know they needed insurance, chose not to have insurance, or felt they could not afford insurance.
- We have also found that states that properly utilize their SR-22 systems (known as Financial Responsibility Filings), where drivers are required to show proof of insurance for three years, not only see a higher level of compliance, but also establish behavior changes. 41 states have leveraged their SR 22 systems to drive down the number of uninsured motorists. Under this bill persons found driving without insurance would be automatically put into the WI SR-22. For three years they would be required to demonstrate insurance. The bill provides for an administrative charge that would be used to run the program.

Opponents will say that as a result of this bill, "Wisconsin will not see a significant drop in the uninsured motorist's rates." We do not begin to pretend that this bill is a magic bullet that will wipe out uninsured motorists numbers in Wisconsin. However, we believe any drop, even a 1% drop matters. In Wisconsin every 1% drop equates to \$7 million dollars in claims costs – costs that get passed on to constituents and our insureds in their insurance bills.

I would like to hand it over to Ethan so he can discuss more about the technical merits of this bill for Wisconsin.

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</p> <p>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/arc/code/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</p> <p>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/Vatop/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</p> <p>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</p> <p>42-4-1409. Compulsory Insurance - penalty - legislative intent</p> <p>42-4-1410. Proof of financial responsibility required - suspension of license</p> <p>42-4-1701. (3)(a)(ii)(A) Traffic offenses and infractions classified - penalties - penalty and surcharge schedule - repeal</p> <p>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/chap_248.htm#sec_14-213b</p>
District of Columbia	<p>For operating and Owning</p> <p>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. In the spreadsheet I have combined both maximum fines.</p>	<p>DC DMV http://dmv.dc.gov/page/vehicle-insurance-requirements § 31-2403. Required Insurance § 31-2413. Penalties; adjudications http://www.lexisnexis.com/lottopics/dc/code/</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</p> <p>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/sec01/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	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. Suspension of License and Registration: Until reinstatement fee is paid and non-cancelable coverage is secured. Reinstatement Fee: of \$150 for the first reinstatement.	Suspension of License and Registration: Until reinstatement fee is paid and non-cancelable coverage is secured. Reinstatement Fee: The reinstatement fee is \$250 for the second reinstatement.	Suspension of License and Registration: Until reinstatement fee is paid and non-cancelable coverage is secured. Reinstatement Fee: \$500 for each subsequent reinstatement during the 3 years following the first reinstatement.	Florida Statutes 324.0221 Reports by insurers to the department: http://www.leg.state.fl.us/statutes/index.cfm?id=2&app_mode=Display_Statutes&search_string=&URL=0300-0399/0324/sections/0324.0221.html
Georgia	Fine: \$200-\$1,000 Imprisonment: For not more than 12 months, or both. Suspension of License: 60 days and until proof of 6 month minimum insurance policy and pays a restoration fee of \$210 or \$200.	Second or subsequent offense within a five-year period Fine: \$200-\$1,000 Imprisonment: For not more than 12 months, or both. 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.	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	Chapter 6 \$ 40-6-10. Insurance requirements for operation of motor vehicles generally Chapter 5 \$ 40-5-70. Suspension of drivers' licenses for failure to show proof of required minimum insurance; hearings; mandatory suspension. http://www.lexisnews.com/hottopics/gaacode/Default.asp

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/hrssurrendr/2010_Ch0431-0435E/HRS.0431/HRS_0431-0010C-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/lidstat/Tfile49/T49CH12SECT49-1229.htm</p> <p>49-1222. Surrender of Idaho driver's license. http://legislature.idaho.gov/lidstat/Tfile49/T49CH12SECT49-1222.htm</p> <p>49-1208. Proof required upon certain convictions. http://legislature.idaho.gov/lidstat/Tfile49/T49CH12SECT49-1208.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 6/3-707 Sec 3-707. Operation of uninsured motor vehicle - penalty. http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=0625000050HCH+3+ART+VII&ActID=1815&ChapterID=49&SeqStart=55200000&SeqEnd=56600000</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.iopsis.state.ia.us/NX/Template.dtl?Template=&fn=default.htm</p> <p>805.8A Motor vehicle and transportation scheduled violations. http://search.legis.state.ia.us/NX/Template.dtl?Template=&fn=default.htm</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. http://www.kslegislature.org/lb/2013_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/lb/2013_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/lb/2013_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/lb/2013_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. 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. 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. 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 www.lasc.org/dp/np/ins/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/Report05P-06.pdf</p> <p>61-6-304. Penalties. http://leg.mt.gov/bills/mca/61/6/61-6-304.html</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 §1601. Required maintenance of financial responsibility http://www.mainelegislature.org/legis/statutes/29-a/title29-A-sec1601.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/hot topics/mdcode/</p> <p>MD DOT http://www.mva.mdandland.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/216/169.797</p> <p>609.02 DEFINITIONS. (difference between Misdemeanor and Gross Misdemeanor referenced in Penalty section) https://www.revisor.leg.state.mn.us/statutes/216/609.02</p> <p>Minnesota Traffic Citations http://www.house.leg.state.mn.us/hrd/pubs/tracitl.pdf</p> <p>169.792 Revocation of license for failure to produce proof of insurance. https://www.revisor.mn.gov/statutes/216/169.792</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/district4/2aage=685>
² Minnesota Fourth District Judicial Branch, Hearing Office FAQs: <http://www.mncourts.gov/district4/2aage=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>license reinstatement fee</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/fin/susp/evfr.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 Lap. 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; reinstatement of registration. http://leg.state.nv.us/NRS/NRS-485.html#NRS485Sec317 Nevada DMV Penalties http://www.dmv.nv.com/insurance.htm#penalties
New Hampshire	New Hampshire has no mandatory insurance law ³			
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/cdlibin/om_isapi.dll?clientID=19564413&Depth=2&depth=2&expandheadings=on&headingwithhits=on&hisperheading=on&intopbase=statutes.info&record=(F29A)8&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>Imprisonment: 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.newmexico.gov/Vehicles/Pages/Insurance.aspx#lidontgetin_surance</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/LAWSSEAF.cgi?QUERYTYPE=LAW&+&QUERYDATA=\$%VAT319%\$@TXVAT0319+&LIST=LAW+&BROWSER=BROWSER+&OKEN=34598564+&TARGET=VIEW</p> <p>Title 3 Article 6 § 318. Revocation of registrations, drivers' licenses and non-resident privileges. http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAW&+&QUERYDATA=\$%VAT318%\$@TXVAT0318+&LIST=LAW+&BROWSER=BROWSER+&OKEN=34598564+&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/gascripts/statutes/statutelookup.p?statute=15A-1340.11</p> <p>North Carolina DMV https://edmv-its.dot.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>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>Second or Subsequent Violation 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>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>39-09-20, Driving without liability insurance prohibited - Penalty. http://www.legis.nd.gov/centcode/39.html</p> <p>12-1-32-01, Classification of offenses - Penalties. http://www.legis.nd.gov/centcode/12-1-32.pdf</p> <p>Driving without liability insurance can have expensive consequences http://www.grandforksherald.com/event/articleid/197371/</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 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 http://publicsafety.ohio.gov/links/bmv3135.pdf</p> <p>Random Selection program http://bmv.ohio.gov/tr_random_selection.htm</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://blog.cleveland.com/metro/2011/10/new_ohio_law_lesens_penalty.html</p>
Oklahoma	<p>Fine: of not more than \$250.00</p> <p>Impitsonment: 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 955 of this title.</p>			<p>§47-7-606. Failure to maintain insurance or security - Penalties. http://websiteserve11.sfb.state.ok.us/OK_Statutes/CompleteTitles606477.crl</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/658785-New-Oklahoma-allows-officers-to-seize-uninsured-plates/</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
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/mvurpce/insurance_coverage.shtml</p> <p>Title 75</p> <p>§ 1786. Required financial responsibility. http://www.legis.state.pa.us/MWUR1/LM/JC/T/ITM/75/00_017_086_000_.HTM</p> <p>§ 1960. Reinstatement of operating privilege or vehicle registration. http://www.legis.state.pa.us/MWUR1/LM/JC/T/ITM/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.film.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.film.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>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.</p> <p>http://www.scsenatehouse.gov/code/56c010.php</p> <p>SC DMV http://www.scdmvoonline.com/dmvnw/default.asp?In=facts_about_driving_uninsured</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/56c010.php</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.</p> <p>http://www.scsenatehouse.gov/code/56c010.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/auto-insurance/drive-uninsured-for-500-dollars-legally-containsurance.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 -- Restoration of license or registration. 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. http://www.statutes.legis.state.tx.us/Docs/TN/htm/TN_601.htm#601.001</p> <p>Sec. 708.103. Surcharge for conviction of driving while license invalid or without financial responsibility. http://www.statutes.legis.state.tx.us/Docs/TN/htm/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/htm/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/htm/41_12a030302.htm</p> <p>41-12a-604. Suspension of license. http://le.utah.gov/code/TITLE41/htm/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/htm/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/fulltextsection.cfm?Title=23&Chapter=011&Section=00800</p> <p>\$ 802. Suspension of license http://www.leg.state.vt.us/statutes/fulltextsection.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>

³ 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-carinsurance.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/rcw/default.aspx?cite=46.30.020</p> <p>RCW 46.63.110 Monetary penalties. http://apps.leg.wa.gov/rcw/default.aspx?cite=46.63.110</p> <p>Washington State Pamphlet http://www.dol.wa.gov/driver/license/insurance.html</p> <p>Washington State Courts Schedule of Infractions www.courts.wa.gov/court_rules/pdf/CIJRI16_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/65</p> <p>Article on 2010 Law Requiring Insurance in Wisconsin http://www.wisconsinews.com/news/local/article-c66dd62c-87a1-416f-a393-001cc4c03295.html</p>
Wyoming	<p>Fine: \$250-\$750</p> <p>Imprisoned: No More than 6 months or both.</p> <p>Required to Maintain Proof of Financial Responsibility for 3 years</p>	<p>Second or Subsequent Violation</p> <p>Fine: \$500-\$1,500</p> <p>Imprisoned: No More than 6 months or both.</p> <p>Suspension of Registration and Impoundment of Plates: Until financial responsibility met.</p> <p>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 handing 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/Title31/31CH4.html</p> <p>31-9-105. Return of license and registration to division. http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title31/31CH9AR1.D.html</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.

Sentry Insurance
Government Affairs
10 E. Doty Street, Suite 701
Madison, WI 53703
Main Line: (608) 826-3271



Sentry Insurance Testimony Regarding AB 782

January 28, 2016 – Insurance Committee

Theresa M. Elliott, Government Affairs Director for Sentry Insurance
Ethan Vaade, Director of Personal Lines Research & Development

Sentry Insurance focuses on the Nonstandard Auto insurance market. Many of our insureds are compliance buyers. These individuals typically purchase the minimum mandatory coverage to comply with state law. They are financially challenged and commonly un- or under-banked. 80% do not have insurance when they begin their auto policy with Sentry. Most of our policy holders were part of the uninsured ranks at one time. This customer base provides a unique insight into the uninsured market and the challenges presented.

Insurance exists because risk exists. We take many steps to mitigate risk through regulation and education, but we cannot eliminate it. As long as cars are driven, accidents will happen. What we can do is transfer the risk by pooling the resources of a larger group to support an individual when a loss happens.

This bill addresses the challenges in a system where 12% elect not to be financially responsible for the risk of driving a vehicle. We will not eliminate the losses attributed to uninsured motorists every year but we can help ensure that everyone will pay their portion. If this bill passes, previously uninsured motorists will be financially supporting the system in which they participate.

There are an estimated 29 million uninsured motorists in the United States¹. The Insurance Research Council study estimates in Wisconsin 11.7% of drivers are uninsured². That means 1 out of every 9 drivers on the road currently do not have insurance to cover the damages they may cause. This has an estimated \$75M annual impact on insurance premiums and increases the average cost of insurance by nearly \$60 per year for Wisconsin residents.

The \$75M in Uninsured Motorist losses referenced from the 2014 Insurance Research Council study only estimates the impact to insurance premiums. We believe the total economic damage is double. In Wisconsin, motorists are required to purchase protection for Bodily Injury against uninsured motorists. This provides coverage to the policy holder and their passengers for injuries to their persons but not their vehicle. That damage would be covered by optional coverages that many compliance buyers cannot afford. If they get hit by an uninsured motorist, they have no protection against the uninsured motorist that is responsible for damage to their car. Best case scenario: the vehicle is still drivable but requires expensive repairs. Worst case scenario: the vehicle is totaled. Now that individual's lifeline;

¹ 2014, Insurance Research Council

their way to work, to school, to the store, is out of commission. They need to find money quickly to replace or repair a vehicle that was damaged by someone else's mistake. It's a difficult and sometimes insurmountable challenge for some. A hardship that could have been avoided if the other driver would have complied with the law. The majority of Sentry's insureds are in this situation. They purchase a financial responsibility policy to comply with the law. They are left without recourse when an uninsured motorist damages their vehicle. Estimates relating Bodily Injury to Property Damage losses suggest this hidden cost could easily equal the \$75M in Uninsured Motorist premium.

The \$75M estimate also does not reflect costs of damages between two uninsured motorists. Given the uninsured estimates, 1.4% of accidents involve two uninsured motorists. These damages do not flow through the auto insurance industry data because no participant has insurance. If the individual seeking treatment cannot afford it the damages are absorbed by other sectors. Assessing the size of the liability market in Wisconsin this amount could easily be \$10M –\$20M.

Battling the uninsured problem requires two steps: deter noncompliance and change long term behavior. We believe the mandatory application of a \$250 – \$500 fine will deter noncompliance. This will create an immediate economic motivator to buy a policy. The cost of a policy to satisfy minimum requirements is often less expensive.

The larger challenge is changing behavior. We believe this bill has two provisions that will ultimately reduce uninsured motorists. Inclusion in the SR-22 system for noncompliance and the ability for an individual to purchase a policy to avoid a fine. Our data indicates that policies with an SR-22 are 20% more likely to keep their insurance in force for six months. Our data also reflects that an individual who has maintained insurance for six months is 45% more likely to maintain insurance for another six months. Placing individuals in the insurance market, through their own volition or with an SR-22, will change behavior.

No program will eliminate noncompliant drivers. Every state deals with this issue. Insurance, while mandatory is still voluntary in compliance. This bill presents economic motivation that will entice more to voluntarily enroll and provides monitoring for those less enthusiastic. Even a 1% reduction in uninsured motorist is a 15M dollar dent in the uninsured motorist problem in Wisconsin.

Testimony in opposition to 2015 AB 782
Assembly Committee on Insurance
Nichole Yunk Todd representing Wisconsin Community Services (WCS)
January 28, 2016

Good Morning Chairman Petersen and Distinguished Members of the Committee:

My name is Nichole Yunk Todd and I represent Wisconsin Community Services, better known as WCS, the state's oldest and largest social services agency providing services to individuals who are involved in the justice system.

My agency is the operating partner of the **Center for Driver's License Recovery and Employability**.

Over the past eight years, I and others at the Center have worked to identify and change laws related to driver's license suspensions. We have achieved bipartisan success, with Governors Walker and Doyle signing these reforms. These changes have helped to dramatically increase the number of legal drivers on our roads, **improving the safety for all** who use them.

While we do not doubt Rep. Sanfelippo's sincerity in bringing forth this legislation in an effort to increase the number of insured drivers in our state; unfortunately, it will have the **opposite effect** by further destabilizing low to moderate income drivers who cannot afford auto insurance **despite what the law requires**.

Mandatory auto insurance became **effective in Wisconsin** on June 1, 2010, over the **objections of the insurance industry**. Since then, our law enforcement officers have been **aggressively enforcing** it. The annual number of tickets written for **driving without insurance** and **driving without proof of insurance** has been well over 100,000. Last year, these two categories represented the **third and fourth highest written tickets** in our state.

These drivers are not getting off easy. They receive a ticket that generally ranges between **\$120 and \$250** for driving without insurance. Someone making **minimum wage** will **work 17 to 35 hours** to be able to pay this ticket. If they **do not or cannot pay**, their driver's licenses will **be suspended for up to two years** for failure to pay a forfeiture.

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Yet, Wisconsin has almost the **same rate of uninsured drivers** as we did when the bill went into effect in 2010, which was still during the Great Recession. It was 15% then, today it is a little lower, at 12%, which can be credited to a stronger economy.

The legislature cannot ignore the fact that many individuals who have low to moderate incomes cannot afford auto insurance. According to J. Robert Hunter, former Federal Insurance Commissioner under Presidents Ford and Carter, and former Texas Insurance Commissioner, the **majority** of persons **with low to moderate incomes** have to pay **over \$1,000 per year** for **auto insurance**. For those of you who are not familiar with this income level, these are individuals who make **\$12,000 per year or less**.

Based on a dozen studies of industry rates nationwide, individuals with low to moderate incomes are clearly **penalized for factors** that have **nothing to do with unsafe driving:**

- **Less education** means **higher auto insurance rates;**
- A **lower-paying job** means higher rates;
- **Being single, divorced, or widowed** means higher rates;
- Even a **short lapse in coverage** means higher rates;
- Not paying your **premium in full** means higher rates;
- Living in a **poorer zip code** means higher rates;
- Living in an **area with a higher percentage of people of color** means higher rates; and
- A **lower credit score** means higher rates.

We all know people who are paying higher rates because of one or more of these factors, including family or friends. Do you think they deserve to be penalized with up to a three-year license suspension and up to \$1,500 in fines if they cannot afford to keep up with Wisconsin's relatively new auto insurance requirement?

We all want to be safe on the road and protect ourselves and our family and friends. Getting into an **accident with someone who does not auto insurance** is **extremely frustrating;** so frustrating that it seems like we all know someone to whom this has happened. Maybe it has even happened to you. It might help for you to know the true

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size of this what this bill seeks to make into a major problem.

The Wisconsin Department of Transportation **issues over 4000,000 suspensions and revocations each year**. Please guess in your mind the percentage this 400,000 who are suspended or revoked for being a **guilty party in an uninsured auto accident**. The answer might surprise you: **one percent**.

Some people might still say, 'Sure, that is not a lot of accidents, but they are driving my rates up'. This is not the case. Those of us who do have auto insurance pay only **\$5 a year** to our respective companies to **cover these uninsured claims**.

Rep. Sanfelippo has reached out to our group, and, to his credit, has made notable changes since this bill was first referred to the assembly judiciary committee with much harsher penalties, where it was stuck because it did not have enough support. We sincerely appreciate his efforts, but we must still **strongly urge to you oppose this bill**.

Thank you for your time. I am happy to answer any questions.

END