

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

State	1 <sup>st</sup> Offense	2 <sup>nd</sup> Offense	3 <sup>rd</sup> Offense	Sources and Notes
Alabama	<p><b>Fine:</b> Up to \$500 fine.</p> <p><b>Imprisonment:</b> Not more than 3 months (Per statute governing a Class C Misdemeanor; imprisonment not listed in state manual).</p> <p><b>Suspension of Registration:</b> Suspension with \$200 reinstatement of registration fee; must demonstrate proof of insurance for 1 year after reinstatement</p>	<p><b>Subsequent Offenses</b></p> <p><b>Fine:</b> Up to \$1,000 (According to state pamphlet) Note: Statute (32-7A-12) defines 2<sup>nd</sup> offense as a Class B Misdemeanor, which includes a fine of up to \$3,000.</p> <p><b>Imprisonment:</b> Not more than 6 months (Per statute governing a Class B Misdemeanor; imprisonment not listed in state manual).</p> <p><b>Suspension of License:</b> And/or a 6 month suspension (according to manual).</p> <p><b>Suspension of Registration:</b> registration suspension for 4 months and \$400 reinstatement of registration fee; must demonstrate proof of insurance for 3 years after reinstatement.</p>	<p><b>NOTE:</b> The penalties referenced in the state manuals and pamphlets are from the original Act found here: <a href="http://arc-sos.state.al.us/cgi/actdetail.mbr/detail?year=2000&amp;act=%20554&amp;page=description">http://arc-sos.state.al.us/cgi/actdetail.mbr/detail?year=2000&amp;act=%20554&amp;page=description</a></p> <p>Those penalties are no longer listed in the statute.</p>	<p><b>Mandatory Liability Insurance Manual</b> <a href="http://www.revenue.alabama.gov/motorvehicle/pdf/mlimanual.pdf">www.revenue.alabama.gov/motorvehicle/pdf/mlimanual.pdf</a></p> <p><b>Brochure: Be Sure to Insure!</b> <a href="http://revenue.alabama.gov/publications/motor-vehicles/Be_Sure_to_Insure!_The_Mandatory_Liability_Insurance_Act.pdf">http://revenue.alabama.gov/publications/motor-vehicles/Be_Sure_to_Insure!_The_Mandatory_Liability_Insurance_Act.pdf</a></p> <p><b>Section 32-7A-12</b> <b>Suspension of registration.</b> “Upon conviction of a second offense the violator shall be guilty of a Class B misdemeanor.” <a href="http://alisondb.legislature.state.al.us/acas/codeofalabama/1975/coatoc.htm">http://alisondb.legislature.state.al.us/acas/codeofalabama/1975/coatoc.htm</a></p> <p><b>Section 32-7A-16 Other Violations (Class C Misdemeanor for operating without liability policy)</b> <a href="http://alisondb.legislature.state.al.us/acas/codeofalabama/1975/coatoc.htm">http://alisondb.legislature.state.al.us/acas/codeofalabama/1975/coatoc.htm</a></p> <p><b>Section 13A-5-12</b> <b>Fines for misdemeanors and violations.</b> <a href="http://alisondb.legislature.state.al.us/acas/codeofalabama/1975/coatoc.htm">http://alisondb.legislature.state.al.us/acas/codeofalabama/1975/coatoc.htm</a></p> <p><b>Section 13A-5-7</b> <b>Sentences of imprisonment for misdemeanors and violations.</b> <a href="http://alisondb.legislature.state.al.us/acas/codeofalabama/1975/coatoc.htm">http://alisondb.legislature.state.al.us/acas/codeofalabama/1975/coatoc.htm</a></p>
Alaska	<p><b>Suspension of License:</b> Not less than 90 day suspension of license</p>	<p><b>Subsequent Violation within 10 years</b></p> <p><b>Suspension of License:</b> Not less than 1 year.</p>		<p><b>Alaska Code 28.22.041</b> <a href="http://www.legis.state.ak.us/basis/folioproxy.asp?url=http://www.jnu01.legis.state.ak.us/cgi-bin/folioisa.dll/stattx05/query=*/doc/{@12365}?next">http://www.legis.state.ak.us/basis/folioproxy.asp?url=http://www.jnu01.legis.state.ak.us/cgi-bin/folioisa.dll/stattx05/query=*/doc/{@12365}?next</a></p>
Arizona	<p><b>Fine:</b> At least \$500</p> <p><b>Suspension of License and Registration:</b> 3 months. License plates also taken.</p>	<p><b>Second violation within 36 months</b></p> <p><b>Fine:</b> At least \$750.</p> <p><b>Suspension of License and Registration:</b> 6 months. License plates also taken.</p>	<p><b>Third or subsequent violation within 36 months</b></p> <p><b>Fine:</b> At least \$1,000</p> <p><b>Suspension of License and Registration:</b> 1 year. License plates also taken. Must file proof of financial responsibility.</p>	<p><b>ARS 28-4135</b> <a href="http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/28/04135.htm&amp;Title=28&amp;DocType=ARS">http://www.azleg.gov/FormatDocument.asp?inDoc=/ars/28/04135.htm&amp;Title=28&amp;DocType=ARS</a></p>

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

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Connecticut	<p><b>Fine:</b> \$100-\$1000</p> <p><b>Suspension of License and Registration:</b> 1 month and must show proof of insurance.</p>	<p><b>Second and Subsequent Fine:</b> \$100-\$1000</p> <p><b>Suspension of License and Registration:</b> 6 months and must show proof of insurance.</p>		<p><b>Sec. 14-213b. Operation prohibited when insurance coverage fails to meet minimum requirements. Penalty. Evidence of insurance coverage required to restore suspended license.</b>  <a href="http://www.cga.ct.gov/2013/pub/chap_248.htm#sec_14-213b">http://www.cga.ct.gov/2013/pub/chap_248.htm#sec_14-213b</a></p>
District of Columbia	<p><b>For operating and Owning Fine for Operating:</b> \$500</p> <p><b>Fine for Owning Registered Vehicle that is not Insured:</b> \$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><b>Suspension of License (For Operating):</b> Or a suspension of 30 days or both.</p> <p><b>Suspension of Registration (For having Registered Without Insurance):</b> 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><b>Increase of 50% of fine for each subsequent offense for Operating without Insurance</b></p> <p><b>Fine for Operating:</b> \$750</p> <p><b>Fine for Owning Registered Vehicle that is not Insured:</b> \$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><b>Suspension of License (For Operating):</b> Or a suspension of 60 days or both.</p> <p><b>Suspension of Registration (For having Registered Without Insurance):</b> 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><b>Note:</b> Being an owner of an uninsured vehicle, and being an owner and operating an uninsured vehicle are two different offenses.</p> <p>In the spreadsheet I have combined both maximum fines.</p>	<p><b>DC DMV</b>  <a href="http://dmv.dc.gov/page/vehicle-insurance-requirements">http://dmv.dc.gov/page/vehicle-insurance-requirements</a></p> <p><b>§ 31-2403. Required insurance</b></p> <p><b>§ 31-2413. Penalties; adjudications</b>  <a href="http://www.lexisnexis.com/hottopics/dccode/">http://www.lexisnexis.com/hottopics/dccode/</a></p>
Delaware	<p><b>Fine:</b> \$1,500-\$2,000</p> <p><b>Suspension of License:</b> 6 months and must provide proof of insurance.</p>	<p><b>For each subsequent offense occurring within 3 years</b></p> <p><b>Fine:</b> \$3,000-\$4,000.</p> <p><b>Suspension of License:</b> 6 months and must provide proof of insurance.</p>		<p>Delaware Code Title 21, 2118.s(1)  <a href="http://delcode.delaware.gov/title21/c021/sc01/index.shtml#2118">http://delcode.delaware.gov/title21/c021/sc01/index.shtml#2118</a></p>

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

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Hawaii	<p><b>Fine:</b> The fine shall be \$500 for the first offense.</p> <p><b>Discretion to Suspend Fine:</b> 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><b>Community Service:</b> 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><b>Suspension of License:</b> 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><b>Subsequent offenses within a five-year period</b></p> <p><b>Fine:</b> Minimum of \$1,500. Fine under this section may not exceed \$5,000.</p> <p><b>Discretion to Suspend Fine:</b> 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><b>Community Service:</b> 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><b>Suspension of License:</b> 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><b>Imprisonment:</b> of not more than 30 days;</p> <p><b>Suspension of Registration:</b> Revocation of registration plates.</p> <p><b>Impoundment, or impoundment and sale:</b> 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><b>Any combination of those penalties</b></p>	<p><b>§431:10C-117 Penalties.</b>  <a href="http://www.capitol.hawaii.gov/hrscurrent/Vol09_Ch0431-0435E/HRS0431/HRS_0431-0010C-0117.htm">http://www.capitol.hawaii.gov/hrscurrent/Vol09_Ch0431-0435E/HRS0431/HRS_0431-0010C-0117.htm</a></p>
Idaho	<p><b>Fine:</b> \$75.00</p> <p><b>Suspension of License:</b> Suspended until proof of financial responsibility.</p> <p><b>Must Give Proof of Insurance:</b> Maintain proof of financial responsibility throughout the one 1 year period following the conviction.</p>	<p><b>Subsequent violations within 5 years</b></p> <p><b>Fine:</b> Up to \$1,000.</p> <p><b>Suspension of License:</b> Suspended until proof of financial responsibility.</p> <p><b>Imprisonment:</b> Or by 6 months in jail or both.</p> <p><b>Must Give Proof of Insurance:</b> Maintain proof of financial responsibility throughout the 3 year period following such conviction.</p>		<p><b>49-1229. Required motor vehicle insurance.</b>  <a href="http://legislature.idaho.gov/idstat/Title49/T49CH12SECT49-1229.htm">http://legislature.idaho.gov/idstat/Title49/T49CH12SECT49-1229.htm</a></p> <p><b>49-1222. Surrender of Idaho driver's license.</b>  <a href="http://legislature.idaho.gov/idstat/Title49/T49CH12SECT49-1222.htm">http://legislature.idaho.gov/idstat/Title49/T49CH12SECT49-1222.htm</a></p> <p><b>49-1208. Proof required upon certain convictions.</b>  <a href="http://legislature.idaho.gov/idstat/Title49/T49CH12SECT49-1208.htm">http://legislature.idaho.gov/idstat/Title49/T49CH12SECT49-1208.htm</a></p>

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Illinois	<p><b>Fine:</b> \$501-\$1,000 (Language is in excess of \$500).</p> <p><b>License Suspension:</b> 3 months and reinstatement fee of \$100.</p> <p><b>Fines Reduced if:</b> 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><b>Same as First Offense</b></p>	<p><b>Third or subsequent violation</b></p> <p><b>Fine:</b> \$1,000.</p> <p><b>License Suspension:</b> 3 months and reinstatement fee of \$100.</p> <p><b>Proof of Insurance:</b> Must maintain the proof of insurance for a minimum period of 3 years after the date the proof is first filed.</p>	<p>625 ILCS 5/3-707 Sec. 3-707. <b>Operation of uninsured motor vehicle - penalty.</b>  <a href="http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=062500050HCh.+3+Art.+VII&amp;ActID=1815&amp;ChapterID=49&amp;SeqStart=55200000&amp;SeqEnd=56600000">http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=062500050HCh.+3+Art.+VII&amp;ActID=1815&amp;ChapterID=49&amp;SeqStart=55200000&amp;SeqEnd=56600000</a></p>
Indiana	<p><b>License Suspension:</b> 90 days-1 year.</p> <p><b>Reinstatement Fees:</b> \$150</p> <p><b>Proof of Future Insurance Required if Found Operating Without Insurance:</b> 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><b>Subsequent Violations within 5 years</b></p> <p><b>License Suspension:</b> 1 year.</p> <p><b>Reinstatement Fees:</b> \$225</p> <p><b>Registration Suspension:</b> Or registration suspension for not more than 1 year.</p> <p><b>Proof of Future Insurance Required if Found Operating Without Insurance:</b> 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><b>License Suspension:</b> 1 year.</p> <p><b>Reinstatement Fees:</b> \$300</p> <p><b>Registration Suspension:</b> not more than 1 year.</p> <p><b>Registration Suspension:</b> Or registration for not more than 1 year.</p> <p><b>Proof of Future Insurance Required if Found Operating Without Insurance:</b> 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><b>IC 9-25-8</b>  <b>Chapter 8. Penalties</b>  <a href="http://www.in.gov/legislative/ic/code/title9/ar25/ch8.pdf">http://www.in.gov/legislative/ic/code/title9/ar25/ch8.pdf</a></p> <p><b>IC 9-25-6</b>  <b>Chapter 6. Suspension of Driving Privileges and Vehicle Registrations</b>  <a href="http://www.in.gov/legislative/ic/code/title9/ar25/ch6.pdf">http://www.in.gov/legislative/ic/code/title9/ar25/ch6.pdf</a></p> <p><b>IC 9-29-10</b>  <b>Chapter 10. Fees Under IC 9-25</b>  <a href="http://www.in.gov/legislative/ic/code/title9/ar29/ch10.pdf">http://www.in.gov/legislative/ic/code/title9/ar29/ch10.pdf</a></p>

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

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Kentucky	<p><b>Punishment for both owners and operators</b></p> <p><b>Fine:</b> \$500-\$1,000</p> <p><b>Imprisonment:</b> or sentenced to not more than 90 days in jail, or both imprisoned and fined.</p> <p><b>Registration Suspensions:</b>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><b>For Second and Subsequent Offenses within any 5 year period:</b></p> <p><b>Fine:</b> or fined not less than \$1,000-\$2,500 or both Imprisoned and fined.</p> <p><b>Imprisonment:</b> may be sentenced to 180 days</p> <p><b>Registration Suspensions:</b>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><b>License Revoked:</b> 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.  <a href="http://www.lrc.ky.gov/statutes/statute.aspx?id=30285">http://www.lrc.ky.gov/statutes/statute.aspx?id=30285</a></p>
Louisiana	<p><b>Fine:</b> Not more than \$500</p> <p><b>Suspension of Registration and Revocation of Plates:</b> until proof of valid insurance is given and reinstatement fees paid.  <b>Reinstatement Fee:</b> \$50 + \$10</p> <p><b>Impoundment:</b> If the operator of a motor vehicle is unable to show compliance with the provisions registered in Louisiana. <b>(Discretion not to) Subject to storage and wreckage fees.</b></p>	<p><b>Fine:</b> Not more than \$500</p> <p><b>Suspension of Registration and Revocation of Plates:</b> until proof of valid insurance is given and reinstatement fees paid.  <b>Reinstatement Fee:</b> \$150 + \$10</p> <p><b>Impoundment:</b> If the operator of a motor vehicle is unable to show compliance with the provisions registered in Louisiana. <b>(Discretion not to) Subject to storage and wreckage fees.</b></p>	<p><b>Fine:</b> Not more than \$500</p> <p><b>Suspension of Registration and Revocation of Plates:</b> until proof of valid insurance is given and reinstatement fees paid.</p> <p><b>Reinstatement Fee:</b> \$500 + \$10</p> <p><b>Impoundment:</b> If the operator of a motor vehicle is unable to show compliance with the provisions registered in Louisiana. <b>(Discretion not to) Subject to storage and wreckage fees.</b></p>	<p><b>§865. Criminal sanctions for operating motor vehicle not covered by security</b>  <a href="http://www.legis.state.la.us/lss/lss.asp?doc=88611">http://www.legis.state.la.us/lss/lss.asp?doc=88611</a></p> <p><b>32 §863.1. Evidence of compulsory motor vehicle liability security contained in vehicle; enforcement; penalty; fees</b>  <a href="http://www.legis.state.la.us/lss/lss.asp?doc=88607">http://www.legis.state.la.us/lss/lss.asp?doc=88607</a></p> <p><b>Supreme Court of Louisiana Case which Discusses penalties for driving without insurance</b>  <a href="http://www.lasc.org/opinions/97cd2985.opn.pdf">www.lasc.org/opinions/97cd2985.opn.pdf</a></p>



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

State	1 <sup>st</sup> Offense	2 <sup>nd</sup> Offense	3 <sup>rd</sup> Offense	Sources and Notes
Montana	<p><b>Fine:</b> \$250-\$500</p> <p><b>Imprisonment:</b> Or by imprisonment in the county jail for not more than 10 days, or both.</p>	<p><b>Subsequent Offense Within 5 Years</b></p> <p><b>Fine:</b> \$350</p> <p><b>Imprisonment:</b> Or by imprisonment in the county jail for not more than 10 days, or both.</p> <p><b>Suspension of Registration and License Plates:</b> 90 days and until proof of insurance. Restricted registration for work allowed.</p>	<p><b>Third Offense Within 5 Years</b></p> <p><b>Fine:</b> \$500</p> <p><b>Imprisonment:</b> or by imprisonment in the county jail for not more than 6 months, or both.</p> <p><b>Suspension of Registration and License Plates:</b> 180 days and until proof of insurance. Restricted registration for work allowed.</p> <p><b>Fourth or Subsequent Within 5 Years</b></p> <p><b>Same penalties as 3<sup>rd</sup> Plus Suspension Below</b></p> <p><b>Suspension of Drivers License:</b> Until proof of insurance</p>	<p><b>Report to Legislature 2006</b>  <a href="http://leg.mt.gov/content/Publications/Audit/Report/05P-06.pdf">leg.mt.gov/content/Publications/Audit/Report/05P-06.pdf</a></p> <p><b>61-6-304. Penalties.</b>  <a href="http://leg.mt.gov/bills/mca/61/6/61-6-304.htm">http://leg.mt.gov/bills/mca/61/6/61-6-304.htm</a></p>
Maine	<p><b>Fine:</b> \$100-\$500</p> <p><b>Suspension of License:</b> Until proof of insurance</p> <p><b>Suspension of Registration:</b> Until proof of insurance</p>			<p>Title 29-A: Motor vehicles heading chapter 13: financial responsibility and insurance                      Subchapter 2: General financial responsibility</p> <p><b>§1601. Required maintenance of financial responsibility</b>  <a href="http://www.mainelegislature.org/legis/statutes/29-a/title29-Asec1601.html">http://www.mainelegislature.org/legis/statutes/29-a/title29-Asec1601.html</a></p>
Maryland	<p><b>Fine:</b> \$ 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><b>Suspension of Registration:</b> Until proof of insurance.</p> <p><b>Restoration Fee:</b> Of up to \$25 for a vehicle's registration.</p>			<p><b>Md. TRANSPORTATION Code Ann. § 17-106</b>  <a href="http://www.lexisnexis.com/hottopics/mdcode/">http://www.lexisnexis.com/hottopics/mdcode/</a></p> <p><b>MD DOT</b>  <a href="http://www.mva.maryland.gov/Vehicle-Services/INSURANCE/uninsured.htm">http://www.mva.maryland.gov/Vehicle-Services/INSURANCE/uninsured.htm</a></p>

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

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Massachusetts	<p><b>Fine to Municipality:</b> \$500</p> <p><b>Fine to Risk Plan:</b> \$500 or one year's premium for compulsory motor vehicle insurance</p> <p><b>Imprisonment:</b> Up to 1 year or both fine and imprisonment.</p> <p><b>Suspension of License:</b> 60 days</p>	<p><b>Second Offense Within 6 Years</b></p> <p><b>Fine to Municipality:</b> \$500-\$5,000</p> <p><b>Fine to Risk Plan:</b> \$500 or one year's premium for compulsory motor vehicle insurance.</p> <p><b>Imprisonment:</b> Up to 1 year or both fine and imprisonment.</p> <p><b>Suspension of License:</b> 1 year</p>	<p><b>Note:</b> There is some confusion interpreting this statute. A 'notwithstanding' clause at the end of the statute has been interpreted to limit the fine to a municipality for a first offense to \$500. Other readings, such as the clause limiting penalties for a first offense to \$500, are possible.</p>	<p><b>Section 34J</b>  <a href="https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXIV/Chapter90/Section34J">https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXIV/Chapter90/Section34J</a></p> <p><b>Assigned Risk Plans</b>  <a href="https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXXII/Chapter175/Section113h">https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXXII/Chapter175/Section113h</a></p>
Michigan	<p><b>Fine:</b> \$200-\$500</p> <p><b>Imprisonment:</b> Not more than 1 year, or both</p> <p><b>Suspension of License:</b> 30 days or until proof of insurance is submitted, whichever occurs later.</p> <p><b>Service Fee:</b> \$25 service fee to reinstate license once proof of insurance shown</p>			<p><b>THE INSURANCE CODE OF 1956 Sec. 3102(2)</b> Nonresident owner or registrant of motor vehicle or motorcycle to maintain security for payment of benefits; operation of motor vehicle or motorcycle by owner, registrant, or other person without security; penalty; failure to produce evidence of security; rebuttable presumption.  <a href="http://www.legislature.mi.gov/%28S%28lzhue55t4dqs3ftsiw2ovvj%29%29/mileg.aspx?page=getObject&amp;objectName=mcl-500-3102">http://www.legislature.mi.gov/%28S%28lzhue55t4dqs3ftsiw2ovvj%29%29/mileg.aspx?page=getObject&amp;objectName=mcl-500-3102</a></p> <p><b>MICHIGAN VEHICLE CODE Section 257.328(4)</b> Producing evidence of motor vehicle insurance upon request of police officer; violation as civil infraction; certificate of insurance as prima facie evidence that insurance in force; contents; presentation of proof of insurance to court; civil infraction determination; surrendering license unless proof of insurance submitted to court; suspension of license by secretary of state; order; fee; renewal, transfer, or replacement of registration plate;  <a href="http://www.legislature.mi.gov/%28S%28lzhue55t4dqs3ftsiw2ovvj%29%29/mileg.aspx?page=getObject&amp;objectName=mcl-257-328">http://www.legislature.mi.gov/%28S%28lzhue55t4dqs3ftsiw2ovvj%29%29/mileg.aspx?page=getObject&amp;objectName=mcl-257-328</a></p> <p><b>Michigan DIFS FAQ</b>  <a href="http://www.michigan.gov/difs/0,5269,7-303-13222_13224-66774--,00.html">http://www.michigan.gov/difs/0,5269,7-303-13222_13224-66774--,00.html</a></p>

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

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

<sup>1</sup> Minnesota Fourth District Judicial Branch. Hearing Office FAQs. <http://www.mncourts.gov/district/4/?page=685>

<sup>2</sup> Minnesota Fourth District Judicial Branch. Hearing Office FAQs. <http://www.mncourts.gov/district/4/?page=685>

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Missouri	<p><b>Fine:</b> Not to exceed \$300</p> <p><b>Suspension of License:</b> Suspended until payment of a reinstatement fee of \$20 and submission of proof of insurance.</p> <p><b>Suspension of Registration:</b> 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><b>Second or Subsequent within 2 years</b></p> <p><b>Fine:</b> Not to exceed \$300</p> <p><b>Imprisonment:</b> imprisonment in the county jail for a term not to exceed 15 days and/or a fine.</p> <p><b>Suspension of License:</b> 90 days and reinstatement fee of \$200 and submission of proof of insurance.</p> <p><b>Suspension of Registration:</b> 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><b>Two or more prior convictions</b></p> <p><b>Fine:</b> Not to exceed \$300</p> <p><b>Imprisonment:</b> imprisonment in the county jail for a term not to exceed 15 days and/or a fine.</p> <p><b>Suspension of License:</b> 1 year and payment of a reinstatement fee of \$400 and submission of proof of insurance.</p> <p><b>Suspension of Registration:</b> 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. <a href="http://www.moga.mo.gov/statutes/C300-399/3030000025.HTM">http://www.moga.mo.gov/statutes/C300-399/3030000025.HTM</a></p> <p>Suspension, effective when--length of suspension, factors considered--false submission of proof of insurance, suspension, duration, fee. <a href="http://www.moga.mo.gov/statutes/C300-399/3030000042.HTM">http://www.moga.mo.gov/statutes/C300-399/3030000042.HTM</a></p> <p>Vehicle registration suspended on suspension of license for conviction or bail forfeiture--proof required for re-registration. <a href="http://www.moga.mo.gov/statutes/C300-399/3030000150.HTM">http://www.moga.mo.gov/statutes/C300-399/3030000150.HTM</a></p>
Nebraska	<p><b>Suspension of License and Registration:</b> 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><b>License Reinstatement Fee:</b> \$50 license reinstatement fee.</p> <p><b>Registration reinstatement fee:</b> \$50.</p> <p><b>Supply proof of financial responsibility:</b> for 3 years.</p>			<p>60-3,167. Financial responsibility; owner; requirements; prohibited acts; violation; penalty; dismissal of citation; when. <a href="http://nebraskalegislature.gov/laws/statutes.php?statute=60-3,167">http://nebraskalegislature.gov/laws/statutes.php?statute=60-3,167</a></p> <p>60-528. Proof of financial responsibility; proof; enumerated; copy provided. <a href="http://nebraskalegislature.gov/laws/statutes.php?statute=60-528">http://nebraskalegislature.gov/laws/statutes.php?statute=60-528</a></p> <p>60-505.02. Reinstatement of license or registration; filing of proof of financial responsibility; payment of fees. <a href="http://nebraskalegislature.gov/laws/statutes.php?statute=60-505.02">http://nebraskalegislature.gov/laws/statutes.php?statute=60-505.02</a></p> <p>Nebraska DMV <a href="http://www.dmv.ne.gov/frd/susprev/fr.html">http://www.dmv.ne.gov/frd/susprev/fr.html</a></p>

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Nevada	<p><b>Nevada Has Different Tiers for Length of Insurance Lap. Detailed Chart Available.</b></p> <p><b>Fine:</b> \$250-\$1,000 depending on length of lapse.</p> <p><b>Suspension of Registration:</b> Until payment of reinstatement fee and, depending on circumstances, SR-22.</p> <p><b>Reinstatement Fee:</b> \$250</p> <p><b>SR-22 Proof of Financial Responsibility:</b> If lapsed more than 90 days.</p>	<p><b>Fine:</b> \$500-\$1,000</p> <p><b>Suspension of Registration:</b> Until payment of reinstatement fee and, depending on circumstances, SR-22.</p> <p><b>Reinstatement Fee:</b> \$500</p> <p><b>SR-22 Proof of Financial Responsibility:</b> If lapsed more than 90 days.</p>	<p><b>Fine:</b> \$500-\$1,000</p> <p><b>Suspension of Registration:</b> Until payment of reinstatement fee and, depending on circumstances, SR-22.</p> <p><b>Reinstatement Fee:</b> \$750</p> <p><b>SR-22 Proof of Financial Responsibility:</b> If lapsed more than 90 days.</p> <p><b>Suspension of License:</b> Minimum 30 days.</p>	<p><b>Nevada Revised Statutes 2011 (may not reflect changes made in 2011 so DMV used as source)</b> <a href="http://leg.state.nv.us/law1.cfm">http://leg.state.nv.us/law1.cfm</a></p> <p><b>NRS 482.557</b> 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. <a href="http://leg.state.nv.us/NRS/NRS-482.html#NRS482Sec557">http://leg.state.nv.us/NRS/NRS-482.html#NRS482Sec557</a></p> <p><b>NRS 485.317</b> 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. <a href="http://leg.state.nv.us/NRS/NRS-485.html#NRS485Sec317">http://leg.state.nv.us/NRS/NRS-485.html#NRS485Sec317</a></p> <p><b>Nevada DMV Penalties</b> <a href="http://www.dmvnv.com/insurance.htm#penalties">http://www.dmvnv.com/insurance.htm#penalties</a></p>
New Hampshire	<p>New Hampshire has no mandatory insurance law.<sup>3</sup></p>			
New Jersey	<p><b>Fine:</b> \$300-\$1,000</p> <p><b>Suspension of License:</b> 1 year</p> <p><b>Community Service:</b> Length to be determined by the court.</p>	<p><b>Fine:</b> Up to \$5,000</p> <p><b>Imprisonment:</b> subject to imprisonment for a term of 14 days.</p> <p><b>Suspension of License:</b> 2 years. Thereafter, application for a license may be granted at the discretion of the director.</p> <p><b>Community Service:</b> ordered by the court to perform community service for a period of 30 days.</p>		<p><b>39:6B-2. Penalties</b> <a href="http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=195644413&amp;Depth=2&amp;depth=2&amp;expandheadings=on&amp;headingswithhits=on&amp;hitsperheading=on&amp;infobase=statutes.nfo&amp;record={F29A}&amp;oftpage=Doc_Frame_PG42">http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=195644413&amp;Depth=2&amp;depth=2&amp;expandheadings=on&amp;headingswithhits=on&amp;hitsperheading=on&amp;infobase=statutes.nfo&amp;record={F29A}&amp;oftpage=Doc_Frame_PG42</a></p>

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

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New Mexico	<p><b>Fine:</b> A fine of not more than \$300</p> <p><b>Imprisonment:</b> Or by imprisonment for not more than 90 days or both a fine and imprisonment.</p> <p><b>Suspension of Registration:</b> Presumably until insurance shown though 66-5-206 does not say.</p>	<p><b>Notes:</b> 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><b>66-5-230. Surrender of license and registration.</b></p> <p><b>Fine:</b> Shall be fined not more than \$1,000</p> <p><b>Imprisoned:</b> Or imprisoned not to exceed 6 months or both.</p>		<p><b>66-5-205 Vehicle must be insured or owner must have evidence of financial responsibility; penalties.</b>  <a href="http://public.nmcompcomm.us/nmpublic/gateway.dll/?f=templates&amp;fn=default.htm">http://public.nmcompcomm.us/nmpublic/gateway.dll/?f=templates&amp;fn=default.htm</a></p> <p><b>66-8-7. Penalty for misdemeanor.</b>  <a href="http://public.nmcompcomm.us/nmpublic/gateway.dll/?f=templates&amp;fn=default.htm">http://public.nmcompcomm.us/nmpublic/gateway.dll/?f=templates&amp;fn=default.htm</a></p> <p><b>66-5-206. Registration without insurance or evidence of financial responsibility prohibited; suspension required.</b>  <a href="http://public.nmcompcomm.us/nmpublic/gateway.dll/?f=templates&amp;fn=default.htm">http://public.nmcompcomm.us/nmpublic/gateway.dll/?f=templates&amp;fn=default.htm</a></p> <p><b>New Mexico DMV</b>  <a href="http://www.mvd.newmexico.gov/Vehicles/Pages/Insurance.aspx#ifldontgetinsurance">http://www.mvd.newmexico.gov/Vehicles/Pages/Insurance.aspx#ifldontgetinsurance</a></p>
New York	<p><b>Fine:</b> \$150-\$1,500</p> <p><b>Civil Penalty upon Conviction:</b> \$750</p> <p><b>Imprisonment:</b> Or may be imprisoned for not more than 15 days or both fined and imprisoned.</p> <p><b>Suspension of License:</b> 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><b>Suspension of Registration:</b> 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><b>Title 3 Article 6 § 319. Penalties.</b>  <a href="http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&amp;QUERYDATA=\$VAT319\$@TXVAT0319+&amp;LIST=LAW+&amp;BROWSER=BROWSER+&amp;OKEN=34588564+&amp;TARGET=VIEW">http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&amp;QUERYDATA=\$VAT319\$@TXVAT0319+&amp;LIST=LAW+&amp;BROWSER=BROWSER+&amp;OKEN=34588564+&amp;TARGET=VIEW</a></p> <p><b>Title 3 Article 6 § 318. Revocation of registrations, drivers' licenses and non-resident privileges.</b>  <a href="http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&amp;QUERYDATA=\$VAT318\$@TXVAT0318+&amp;LIST=LAW+&amp;BROWSER=BROWSER+&amp;OKEN=34588564+&amp;TARGET=VIEW">http://public.leginfo.state.ny.us/LAWSSEAF.cgi?QUERYTYPE=LAWS+&amp;QUERYDATA=\$VAT318\$@TXVAT0318+&amp;LIST=LAW+&amp;BROWSER=BROWSER+&amp;OKEN=34588564+&amp;TARGET=VIEW</a></p> <p><b>New York DMV</b>  <a href="http://www.dmv.ny.gov/broch/c43.htm">http://www.dmv.ny.gov/broch/c43.htm</a></p>

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

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

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North Dakota	<p><b>Fine:</b> At least \$150-\$1,000 (Maximum fine for Infraction is \$1,000)</p> <p><b>Suspension of License/ proof of Insurance:</b> Must provide proof of insurance or license will be suspended until such proof is furnished. Proof must be provided for 3 years.</p> <p><b>Changes to License:</b> 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><b>Second or Subsequent Violation</b></p> <p><b>Fine:</b> 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><b>Imprisonment:</b> Or 30 days or both.</p> <p><b>Suspension of License/ proof of Insurance:</b> Must provide proof of insurance or license will be suspended until such proof is furnished. Proof must be provided for 3 years.</p> <p><b>Changes to License:</b> 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><b>Removal of Plates:</b> 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><b>Note:</b> 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><b>39-08-20. Driving without liability insurance prohibited - Penalty.</b> <a href="http://www.legis.nd.gov/cencode/t39.html">http://www.legis.nd.gov/cencode/t39.html</a></p> <p><b>12.1-32-01. Classification of offenses - Penalties.</b> <a href="http://www.legis.nd.gov/cencode/t12-1c32.pdf">http://www.legis.nd.gov/cencode/t12-1c32.pdf</a></p> <p><b>Driving without liability insurance can have expensive consequences</b> <a href="http://www.grandforksherald.com/event/article/id/187371/">http://www.grandforksherald.com/event/article/id/187371/</a></p>



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Ohio	<p><b>Suspension of License:</b> Suspension and impoundment of license until requirements are met.</p> <p><b>Suspension of Registration and Impoundment of Plates:</b> Until pays, <b>Reinstatement Fee:</b> of \$100, compliance fee not to exceed \$50, files and continuously maintains proof of financial responsibility, registrar service fee of \$10.</p>	<p><b>Within five years of a previous violation</b></p> <p><b>Suspension of License:</b> 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><b>Suspension of Registration and Impoundment of Plates:</b> Until pays, <b>Reinstatement Fee:</b> of \$300, compliance fee not to exceed \$50, files and continuously maintains proof of financial responsibility, registrar service fee of \$10.</p>	<p><b>Within five years of a previous violation</b></p> <p><b>Suspension of License:</b> 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><b>Suspension of Registration and Impoundment of Plates:</b> Until pays, <b>Reinstatement Fee:</b> 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><b>4509.101 Operating of motor vehicle without proof of financial responsibility.</b>  <a href="http://codes.ohio.gov/orc/4509.101">http://codes.ohio.gov/orc/4509.101</a></p> <p><b>Ohio Insurance Pamphlet</b>  publicsafety.ohio.gov/links/bmv3135.pdf</p> <p><b>Random Selection program</b>  <a href="http://bmv.ohio.gov/fr_random_selection.stm">http://bmv.ohio.gov/fr_random_selection.stm</a></p> <p><b>“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.”</b>  <a href="http://blog.cleveland.com/metro/2011/10/new_ohio_law_lessens_penalty_f.html">http://blog.cleveland.com/metro/2011/10/new_ohio_law_lessens_penalty_f.html</a></p>
Oklahoma	<p><b>Fine:</b> of not more than \$250.00</p> <p><b>Imprisonment:</b> for not more than 30 days, or by both such fine and imprisonment, addition thereto</p> <p><b>Suspension of License:</b> Until proof of security is furnished and a total of up to \$275 in fees are paid under §47-6-212.</p> <p><b>Impoundment:</b> 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><b>§47-7-606. Failure to maintain insurance or security - Penalties.</b>  <a href="http://webserver1.lsb.state.ok.us/OK_Statutes/CompleteTitles/os47.rtf">http://webserver1.lsb.state.ok.us/OK_Statutes/CompleteTitles/os47.rtf</a></p> <p><b>NB:</b> Law passed in November that will begin being enforced in January will allow officers to take plates and assign temporary insurance rather than towing.  <a href="http://www.policeone.com/legal/articles/6587865-New-Okla-law-allows-officers-to-seize-uninsured-plates/">http://www.policeone.com/legal/articles/6587865-New-Okla-law-allows-officers-to-seize-uninsured-plates/</a></p>

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Oregon	<p><b>Fines:</b> \$130-\$1,000 (\$260 is the presumptive that can be paid without an appearance unless court requires).</p> <p><b>Proof of Financial responsibility:</b> Proof required for 3 years.</p>			<p><b>806.010 Driving uninsured prohibited</b> <a href="http://www.oregonlaws.org/ors/806.010">http://www.oregonlaws.org/ors/806.010</a></p> <p><b>Violation of 806.010 is a Class B Traffic Violation. Penalties listed at:</b></p> <p><b>153.021 Minimum Fines</b> <a href="http://www.oregonlaws.org/ors/153.021">http://www.oregonlaws.org/ors/153.021</a></p> <p><b>153.018 Maximum Fines</b> <a href="http://www.oregonlaws.org/ors/153.018">http://www.oregonlaws.org/ors/153.018</a></p> <p><b>153.019 Presumptive Fines</b> <a href="http://www.oregonlaws.org/ors/153.019">http://www.oregonlaws.org/ors/153.019</a></p> <p><b>Explanation of Presumptive Fine</b> <a href="http://courts.oregon.gov/Coos/docs/.../2012_violation_fine_schedule.pdf">courts.oregon.gov/Coos/docs/.../2012_violation_fine_schedule.pdf</a></p>
Pennsylvania	<p><b>Fine:</b> \$300</p> <p><b>Suspension of License and Registration:</b> 3 months and will not be restored until; <b>Restoration Fee:</b> \$50 <b>(For Each)</b> and proof of financial responsibility is furnished.</p>			<p><b>PA DOT</b> <a href="http://www.dmv.state.pa.us/insurance/insurance_coverage.shtml">http://www.dmv.state.pa.us/insurance/insurance_coverage.shtml</a></p> <p><b>Title 75</b> <b>§ 1786. Required financial responsibility.</b> <a href="http://www.legis.state.pa.us/WU01/LI/LI/CT/HTML/75/00.017.086.000..HTM">http://www.legis.state.pa.us/WU01/LI/LI/CT/HTML/75/00.017.086.000..HTM</a></p> <p><b>§ 1960. Reinstatement of operating privilege or vehicle registration.</b> <a href="http://www.legis.state.pa.us/WU01/LI/LI/CT/HTML/75/00.019.060.000..HTM">http://www.legis.state.pa.us/WU01/LI/LI/CT/HTML/75/00.019.060.000..HTM</a></p>
Rhode Island	<p><b>Fine:</b> May be fined \$100-\$500</p> <p><b>Suspension of License:</b> 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><b>Suspension of Registration:</b> 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><b>Fine:</b> May be fined \$500</p> <p><b>Suspension of License:</b> Suspension of 6 months. To reinstate, must file and maintain proof of financial security and pay reinstatement fee of \$30-\$50.</p> <p><b>Suspension of Registration:</b> Suspension of 6 months. To reinstate, must file and maintain proof of financial security and pay reinstatement fee of \$30-\$50.</p>	<p><b>And subsequent offenses:</b></p> <p><b>Fine:</b> civil violation and may be fined \$1,000.</p> <p><b>Suspension of License:</b> 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><b>Suspension of Registration:</b> 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><b>§ 31-47-9 Penalties</b> <a href="http://webserver.rilin.state.ri.us/Statutes/TITLE31/31-47/31-47-9.HTM">http://webserver.rilin.state.ri.us/Statutes/TITLE31/31-47/31-47-9.HTM</a></p> <p><b>§ 31-47-8 Revocation of registrations – Drivers' licenses and nonresident privileges.</b> <a href="http://webserver.rilin.state.ri.us/Statutes/TITLE31/31-47/31-47-8.HTM">http://webserver.rilin.state.ri.us/Statutes/TITLE31/31-47/31-47-8.HTM</a></p>

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South Carolina	<p><b>Owner of uninsured vehicle without paying fee<sup>4</sup></b></p> <p><b>Listed as a Misdemeanor but without the fines and jail time of an operator but not an owner—that is separate penalties.</b></p> <p><b>Suspension of License and Registration:</b> 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><b>SECTION 56-10-520.</b> 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  <a href="http://www.scstatehouse.gov/code/t56c010.php">http://www.scstatehouse.gov/code/t56c010.php</a></p> <p><b>SC DMV</b>  <a href="http://www.scdmvonline.com/dmvnew/default.aspx?n=facts_about_driving_uninsured">http://www.scdmvonline.com/dmvnew/default.aspx?n=facts_about_driving_uninsured</a></p>
South Carolina	<p><b>Failure to surrender registration and plates when insurance lapses</b></p> <p><b>Fine:</b> \$100-\$200 and \$5 for every day without insurance.</p> <p><b>Imprisonment:</b> or imprisoned for 30 days.</p> <p><b>Suspension of License:</b> Until proper proof of liability insurance coverage is provided.</p> <p><b>Suspension of Registration</b> Until proper proof of liability insurance coverage is provided and until the owner has paid a reinstatement fee of \$200.</p>	<p><b>Second Violation within 10 years</b></p> <p><b>Fine:</b> \$200 and \$5 for every day without insurance.</p> <p><b>Imprisonment:</b> or imprisoned for 30 days or both fined and imprisoned.</p> <p><b>Suspension of License:</b> Until proper proof of liability insurance coverage is provided.</p> <p><b>Suspension of Registration:</b> until proper proof of liability insurance coverage is provided and until the owner has paid a reinstatement fee of \$200.</p>	<p><b>Third or subsequent violation within 10 years</b></p> <p><b>Fine:</b> \$5 for every day without insurance.</p> <p><b>Imprisonment:</b> For not less than forty- five days nor more than six months.</p> <p><b>Suspension of License:</b> Until proper proof of liability insurance coverage is provided.</p> <p><b>Suspension of Registration:</b> until proper proof of liability insurance coverage is provided and until the owner has paid a reinstatement fee of \$200.</p>	<p><b>SECTION 56-10-30.</b> Automatic suspension of registration upon lapse or termination of security.</p> <p><b>SECTION 56-10-240.</b> 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><b>SECTION 56-10-245.</b> Per diem fine for lapse in required coverage.  <a href="http://www.scstatehouse.gov/code/t56c010.php">http://www.scstatehouse.gov/code/t56c010.php</a></p>

<sup>4</sup> 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-carinsurance.aspx?page=2>

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

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Texas	<p><b>Fine:</b> \$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><b>If previously convicted</b></p> <p><b>Fine:</b> \$350-\$1,000. \$250 surcharge for three years.</p> <p><b>Suspension of License and Registration:</b> 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><b>Impoundment:</b> For 180 days and cannot apply for release of car without evidence of financial responsibility. Impoundment fee of \$15 a day.</p>		<p><b>Sec. 601.191.</b> Operation of motor vehicle in violation of motor vehicle liability insurance requirement; offense.</p> <p><b>Sec. 601.231.</b> Suspension of driver's license and vehicle registration.</p> <p><b>Sec. 601.261.</b> Impoundment of motor vehicle.</p> <p><b>Sec. 601.262.</b> Duration of impoundment.</p> <p><b>Sec. 601.263.</b> Cost for impoundment. <a href="http://www.statutes.legis.state.tx.us/Docs/TN/htm/TN.601.htm#601.001">http://www.statutes.legis.state.tx.us/Docs/TN/htm/TN.601.htm#601.001</a></p> <p><b>Sec. 708.103.</b> Surcharge for conviction of driving while license invalid or without financial responsibility. <a href="http://www.statutes.legis.state.tx.us/Docs/TN/htm/TN.708.htm#708.103">http://www.statutes.legis.state.tx.us/Docs/TN/htm/TN.708.htm#708.103</a></p>
Utah	<p><b>Fine:</b> 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 <a href="#">41-12a-301</a> was obtained subsequent to the violation but before sentencing.</p> <p><b>Suspension of License and Registration:</b> 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><b>Second or Subsequent within three years</b></p> <p><b>Fine:</b> 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 <a href="#">41-12a-301</a> was obtained subsequent to the violation but before sentencing.</p> <p><b>Suspension of License and Registration:</b> 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><b>41-12a-302.</b> Operating motor vehicle without owner's or operator's security -- Penalty. <a href="http://le.utah.gov/code/TITLE41/htm/41_12a030200.htm">http://le.utah.gov/code/TITLE41/htm/41_12a030200.htm</a></p> <p><b>41-12a-303.2.</b> Evidence of owner's or operator's security to be carried when operating motor vehicle -- Defense -- Penalties. <a href="http://www.le.utah.gov/code/TITLE41/htm/41_12a030302.htm">http://www.le.utah.gov/code/TITLE41/htm/41_12a030302.htm</a></p> <p><b>41-12a-604.</b> Suspension of license. <a href="http://le.utah.gov/code/TITLE41/htm/41_12a060400.htm">http://le.utah.gov/code/TITLE41/htm/41_12a060400.htm</a></p> <p><b>41-1a-110.</b> Authority of division to suspend or revoke registration, certificate of title, license plate, or permit. <a href="http://le.utah.gov/code/TITLE41/htm/41_01a011000.htm">http://le.utah.gov/code/TITLE41/htm/41_01a011000.htm</a></p> <p><b>Utah MVD</b> <a href="http://dmv.utah.gov/vehicles-services-menu/insurance-requirements">http://dmv.utah.gov/vehicles-services-menu/insurance-requirements</a></p>

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State	1 <sup>st</sup> Offense	2 <sup>nd</sup> Offense	3 <sup>rd</sup> Offense	Sources and Notes
Vermont	<p><b>Fine:</b> \$250-\$500</p> <p><b>Suspension of License:</b> Until proof of financial responsibility is furnished.</p>			<p><b>§ 800. Maintenance of financial responsibility</b>  <a href="http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=23&amp;Chapter=011&amp;Section=00800">http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=23&amp;Chapter=011&amp;Section=00800</a></p> <p><b>§ 802. Suspension of license</b>  <a href="http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=23&amp;Chapter=011&amp;Section=00802">http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=23&amp;Chapter=011&amp;Section=00802</a></p> <p><b>Vermont DMV</b>  <a href="http://dmv.vermont.gov/safety/laws/insurance">http://dmv.vermont.gov/safety/laws/insurance</a></p>
Virginia	<p><b>Offense operating uninsured and failure to pay uninsured motor vehicle fee<sup>5</sup>--class 3 Misdemeanor.</b></p> <p><b>Fine:</b> of not more than \$500. (Class 3 misdemeanor for immediately failing to surrender plates)</p> <p><b>Suspension of License, Suspension of registration, Surrender Plates:</b> 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><b>§ 46.2-707.</b> (Effective until January 1, 2014) (PENALTIES ARE NOT CHANGING) Operating uninsured motor vehicle without payment of fee; verification of insurance; false evidence of insurance.  <a href="http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+46.2-707">http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+46.2-707</a></p> <p><b>§ 46.2-706.</b> 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.  <a href="http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+46.2-706">http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+46.2-706</a></p> <p><b>§ 18.2-11.</b> Punishment for conviction of misdemeanor.  <a href="http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+18.2-11">http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+18.2-11</a></p> <p><b>Virginia DMV</b>  <a href="http://www.dmv.state.va.us/vehicles/#insurance.asp">http://www.dmv.state.va.us/vehicles/#insurance.asp</a></p>

<sup>5</sup> 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 <sup>st</sup> Offense	2 <sup>nd</sup> Offense	3 <sup>rd</sup> Offense	Sources and Notes
Washington	<p><b>Fine:</b> No more than \$250 and \$37 in fees.</p> <p><b>Community Restitution:</b> Or community restitution.</p>			<p><b>RCW 46.30.020</b> Liability insurance or other financial responsibility required — Violations — Exceptions. <a href="http://apps.leg.wa.gov/rcw/default.aspx?cite=46.30.020">http://apps.leg.wa.gov/rcw/default.aspx?cite=46.30.020</a></p> <p><b>RCW 46.63.110</b> Monetary penalties. <a href="http://apps.leg.wa.gov/rcw/default.aspx?cite=46.63.110">http://apps.leg.wa.gov/rcw/default.aspx?cite=46.63.110</a></p> <p><b>Washington State Pamphlet</b> <a href="http://www.dol.wa.gov/driverslicense/insurance.html">http://www.dol.wa.gov/driverslicense/insurance.html</a></p> <p><b>Washington State Courts Schedule of Infractions</b> <a href="http://www.courts.wa.gov/court_rules/pdf/CLJIRLJ6.2.pdf">www.courts.wa.gov/court_rules/pdf/CLJIRLJ6.2.pdf</a></p>
West Virginia	<p><b>Fine:</b> \$200-\$5,000</p> <p><b>Imprisonment:</b> Or confined in the county or regional jail not less than 15 days nor more than 1 year, or both.</p> <p><b>License and Registration</b> <b>Suspended:</b> 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. <b>Fees:</b> \$100 for registration (additional \$50 is police have to retrieve plates) and \$50 license reinstatement.</p>	<p><b>Second Offense Within 5 years</b></p> <p><b>Fine:</b> \$200-\$5,000</p> <p><b>Imprisonment:</b> Or confined in the county or regional jail not less than 15 days nor more than 1 year, or both.</p> <p><b>License and Registration</b> <b>Suspended:</b> 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. <b>Fees:</b> \$100 for registration (additional \$50 is police have to retrieve plates) and \$50 license reinstatement.</p>	<p><b>Third Offense Within 5 years</b></p> <p><b>Fine:</b> \$200-\$5,000</p> <p><b>Imprisonment:</b> Or confined in the county or regional jail not less than 15 days nor more than 1 year, or both.</p> <p><b>License and Registration</b> <b>Suspended:</b> 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. <b>Fees:</b> \$100 for registration (additional \$50 is police have to retrieve plates) and \$50 license reinstatement.</p>	<p><b>West Virginia DMV Consumer Insurance Information</b> <a href="http://www.transportation.wv.gov/dmv/insurance/Pages/ConsumerInsuranceInformation.aspx">http://www.transportation.wv.gov/dmv/insurance/Pages/ConsumerInsuranceInformation.aspx</a></p> <p><b>CHAPTER 17D.</b> Motor vehicle safety responsibility law. Article 2a. Security upon motor vehicles. <a href="http://www.legis.state.wv.us/WVCODE/Code.cfm?chap=17d&amp;art=2A#02A">http://www.legis.state.wv.us/WVCODE/Code.cfm?chap=17d&amp;art=2A#02A</a></p>

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

State	1 <sup>st</sup> Offense	2 <sup>nd</sup> Offense	3 <sup>rd</sup> Offense	Sources and Notes
Wisconsin	Fine: No more than \$500			<p><b>Wisconsin Statutes 344.65 Violations</b>  <a href="https://docs.legis.wisconsin.gov/statutes/statutes/344/VI/65">https://docs.legis.wisconsin.gov/statutes/statutes/344/VI/65</a></p> <p><b>Article on 2010 Law Requiring Insurance in Wisconsin</b>  <a href="http://www.wiscnews.com/news/local/article_c6cd462c-67a1-11df-a383-001cc4c03286.html">http://www.wiscnews.com/news/local/article_c6cd462c-67a1-11df-a383-001cc4c03286.html</a></p>
Wyoming	<p>Fine: \$250-\$750</p> <p><b>Imprisoned:</b> No More than 6 months or both.</p> <p><b>Required to Maintain Proof of Financial Responsibility for 3 years</b></p>	<p><b>Second or Subsequent Violation</b></p> <p>Fine: \$500-\$1,500</p> <p><b>Imprisoned:</b> No More than 6 months or both.</p> <p><b>Suspension of Registration and Impoundment of Plates:</b> Until financial responsibility met.</p> <p><b>Required to Maintain Proof of Financial Responsibility for 3 years</b></p>	<p>Note: <b>31-4-103</b> 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><b>31-4-103. Failure to maintain liability coverage; penalties; exceptions.</b>  <a href="http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title31/T31CH4.htm">http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title31/T31CH4.htm</a></p> <p><b>31-9-105. Return of license and registration to division.</b>  <a href="http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title31/T31CH9AR1.htm">http://legisweb.state.wy.us/statutes/statutes.aspx?file=titles/Title31/T31CH9AR1.htm</a></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.