

Appendix A - Estimated Rates of Uninsured Motorists, 2005-2012

Selected statutory punishments for not maintaining continuous coverage (2)

(The authors welcome additions and corrections to this information.)

Rank (1)	Nearby State	2005 ratio of UM to BI ("rate") (1)	2006 rate	2007 rate	2008 rate	2009 rate	2012 rate	Fine/Jail/ Reinstatement Fee	Suspend registration	Suspend license	No pay, no play (4)	Vehicle Impounded	Offers a low cost policy	Specific post-crash requirements	Notes
1	Oklahoma	24.2%	24.0%	23.9%	21.8%	23.9%	25.9%	misdeemeanor, not more than \$250, 30 days; processing fee of \$75 and a special assessment trauma-care fee of \$200	seize license plate until compliance, administrative fee (\$125)	until proof of security and reinstatement fees	uninsured claimant may receive amount of medical costs, property damage, and lost income only, unless the other motorist was under the influence, intentionally caused the scene, or was committing a felony	license plate seized if no insurance; a law enforcement officer can have towed and stored a vehicle that is not insured, if driver's license was suspended for no insurance, under certain circumstances		security required if bodily injury, death, or damage to property of one person > \$300; suspend license unless financial responsibility proven	Title 47 Okl. Stat. Ann. § 6-212. Reinstatement fees--Conditions for reinstatement--Provisional license § 7-116 Damage limitation--Compulsory Insurance Law § 7-201 Application of Article II § 7-202. Department to determine amount of security required--Notices § 7-212. Duration of suspension § 7-602. (requires person registering a vehicle to provide insurance information including NAIC and policy number) § 7-600.2. Online verification system--Rules--Exception (allows IICMVA) § 7-605. Suspension of driving privilege and registration--Proof of security--Seizure of driver license and vehicle--Other penalties--Immunity § 7-606. Failure to maintain insurance or security--Penalties
2	Florida	24.1%	23.3%	22.9%	25.2%	23.5%	23.8%	infraction; reinstatement fee: \$150 for the first violation within a three-year period, \$250 for the second, and \$500 for subsequent	will suspend	will suspend			suspend license and registration until payment of judgment; must maintain proof of security for 3 years	Florida's Department of Highway Safety and Motor Vehicles webpage says insurance companies report any policy for personal injury protection that is cancelled and, if no other active policy is reported by another insurance company, the vehicle owner will receive a letter requiring the owner to provide insurance information. Failure to do so before the suspension date will result in the fines as listed. (See: http://www.flhsmv.gov/manualftp) 316.655. Penalties 324.0221. Reports by insurers to the department; suspension of driver license and vehicle registrations; reinstatement 324.121. Suspension of license and registration 324.131. Period of suspension Fla. Admin. Code r. 15A-3.015	
3	Mississippi	25.6%	25.0%	27.8%	28.5%	28.0%	22.9%	civil penalty; \$300 first violation, \$400 second violation, \$500 third or subsequent	shall suspend until owner has insurance and civil penalties have been paid	shall suspend until owner has insurance and civil penalties have been paid				MCA § 63-16-3. Insurance verification system (IICMVA) (as of 2015 requires such a system be installed and operational not later than March 1, 2016, followed by a testing period of not less than 6 months) § 63-16-5. (authorizes officer discretion if verification system shows policy is expired and vehicle operator provides proof of new insurance, under certain circumstances) § 63-16-13. Suspension of vehicle registration	

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4	New Mexico	29.4%	29.8%	28.9%	29.5%	25.7%	21.6%	misdemeanor, fine <=\$300, imprisoned <=90 days, or both	<=1 year upon conviction; also suspend if records show no insurance or evidence of financial responsibility; plate removed if officer gives a motorist involved in an accident a citation for failure to maintain financial responsibility (regained without fee if proof provided within 15 days, otherwise \$25 reinstatement fee)	will suspend					N.M.S.A. 1978, § 66-5-205 Vehicle must be insured or owner must have evidence of financial responsibility; penalties § 66-5-205.1. Uninsured motorist citation; requirements to be followed at time of accident; subsequent procedures; insurer notification requirements: suspension procedures (2001 HB 847) § 66-5-206. Registration without insurance or evidence of financial responsibility prohibited; suspension required § 66-5-230. Surrender of license and registration § 66-5-236. Suspension for nonpayment of judgment or for false affirmation § 66-8-7. Penalty for misdemeanor insurer database (Validat) used by law enforcement and at registration; letter sent if database does not confirm coverage within 45 days
5	Michigan	15.9%	16.9%	16.9%	18.7%	19.5%	21.0%	civil infraction (fine <=\$50 plus court costs); \$25 service fee when submitting proof of insurance	may not renew, replace, or transfer the registration plate without proof of insurance	for >=30 days or until proof of insurance is submitted, whichever is later	uninsured cannot collect noneconomic damages related to a motor vehicle crash			may not renew or transfer the registration unless proof of 6-month noncancelable policy and payment of \$50 fee; suspend license and registration until satisfy judgment, maintain financial security	M.C.L.A. 257.227a. Failure to secure proof of insurance; renewal, replacement, or transfer of registration plate prohibited; certified statement from insurer required; fee; cancellation of registration 257.328. Production of evidence of insurance; certificate of insurance; violations and penalties; renewal, transfer, or replacement of registration plate; points; exemptions 257.512. Nonpayment of judgment; suspension of registration and nonresident's operating privilege 257.513. Duration of suspension of license; registration, nonresident's operating privileges; satisfaction of judgment 257.907. Civil infraction; civil fines, costs, and assessments; . . . 500.3101. Security for payment of benefits; 500.3113. Persons not entitled to personal protection benefits.
6	Tennessee	19.1%	19.2%	20.2%	23.1%	23.9%	20.1%							if bodily injury, death, or damage to property of one person >\$400, revoke license and registration until financial security in place, pay restoration fee	T.C.A. § 55-12-105. Deposit of security; proof of security § 55-12-108. Renewal or issuance of license or registration § 55-12-115. Evidence of financial responsibility 55-12-116. Renewal or issuance of license; proof of financial responsibility

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7	Alabama	25.7%	26.4%	26.1%	23.5%	21.8%	19.6%	Class C misdemeanor; <=\$500, <=3 months imprisonment	at any time insurance found to be lapsed; \$200 reinstatement fee for first violation, \$400 for subsequent; may not register while suspended	may revoke or suspend for a minimum of 1 month; if verification process finds no insurance for > 3 months + notice period, may revoke registration		may be impounded at the discretion of the law enforcement officer		if bodily injury, death, or damage to property of 1 person >\$500, security required, suspend license and registration	2011 S 137 (Act No. 2011-688) provides for an online verification system, using the IICMVA model. Ala. Code 1975 § 32-7-6. Security required; suspensions; applicability § 32-7-a-7. Random verification of insurance § 32-7-8. Duration of suspension § 32-7-14. Suspension of license, registration, or operating privilege for nonpayment of judgment § 32-7A-4. Liability insurance required § 32-7A-11. Online insurance verification system -- Notification upon inability to verify existing insurance; proof of coverage, penalties § 32-7A-12. Suspension of registration § 32-7A-16. Additional violations § 32-7A-18. Limitations of verification procedures § 13A-5-7. Sentences of imprisonment for misdemeanors and violations § 13A-5-12. Fines for misdemeanors and violations Gen. Laws 1956, § 31-47-8 Revocation of registrations--Drivers' licenses and nonresident privileges § 31-47-9. Penalties § 31-47-4. Uninsured Motorist Identification Database Procedure added in 2013 and effective July 1, 2014; funded with percentage of reinstatement fees § 31-47-4-2. Program creation--Administration-- Selection of designated agent--Duties--Rulemaking-- Audits
8	Rhode Island	13.8%	15.0%	13.6%	15.3%	17.6%	17.0%	1st offense: fine \$50-\$250; 2nd, \$500; subsequent, \$1,000; reinstatement fee \$30-\$50; fine of \$250 if verification process finds no insurance for > 3 months + notice period	may revoke or suspend for a minimum of 1 month; if verification process finds no insurance for > 3 months + notice period, may revoke registration	may revoke or suspend for a minimum of 1 month					
9	Colorado	14.4%	14.4%	14.7%	15.0%	15.2%	16.2%	not less than \$500; if a second or subsequent within 5 years, minimum fine of \$1,000 (may not be reduced); jail time 10 days - 1 year; possible community service		if a crash and no proof of insurance; if insurance not maintained, until proof of financial responsibility is provided; 4 months for second offense, 8 months for third or subsequent				security required plus proof of financial responsibility for the future; license suspended if no compliance	C.R.S.A. § 42-2-127.7. Authority to suspend driver's license--uninsured motorists--legislative declaration § 42-4-1409 Compulsory insurance--penalty-- legislative intent § 42-7-301. Security and proof of financial responsibility for the future required under certain circumstances § 42-7-303. Duration of suspension § 42-7-408. Proof of financial responsibility--methods of giving proof--duration--exception § 42-7-604. Motorist insurance identification database program--creation--administration-- selection of designated agent--legislative declaration; access available for registration and law enforcement § 10-4-619. Coverage compulsory penalties increased in 2005 (3)

Rank (1), 2014	State	2005 ratio of UM to BI ("rate") (2)	2006 rate	2007 rate	2008 rate	2009 rate	2012 rate	Fine/jail/ Reinstatement Fee	Suspend registration	Suspend license	No pay, no play (4)	Vehicle Impounded	Offers a low-cost policy	Specific post-crash requirements	Notes
10	Washington	16.8%	15.7%	15.8%	16.7%	16.1%	16.1%	a traffic infraction; penalty schedule determined by the Supreme Court (currently \$250) or community restitution						suspension of license until person convicted gives and maintains proof of financial responsibility for the future and judgment satisfied; registration suspended	RCWA 46.30.020 Liability insurance or other financial responsibility required--Violations-- Exceptions 46.63.110. Monetary penalties 46.29.280 Suspension continues until proof furnished 46.29.370. Suspension continues until judgments paid and proof given 46.29.605. Suspension of registration, notice-- Surrender of license plates--Penalties
11	Arkansas	13.8%	14.3%	14.9%	17.3%	16.0%	15.9%	1st offense: fine \$50- \$250; 2nd, \$250- \$500; subsequent, \$500-\$1,000, 1 year in jail; fine for failure to present proof at time of the stop is \$25 even if later proves policy was in effect; misdemeanor if no insurance and involved in an accident	if the license is suspended, vehicle registration is suspended; \$20 in addition to fines	if no security proven within a certain time following a crash		may be impounded if a traffic offense and operator has received 3 or more warnings or convictions for no insurance (new in 2011), if no license or registration, if convicted of no insurance and involved in an accident		if crash resulted in bodily injury, death, or damage to property of 1 person --\$500, license suspended for 1 year or registration in place, if registration suspended	A.C.A. § 27-22-103 Penalties. § 27-22-105. Inadequate insurance during an accident--Penalty § 27-22-107 Online insurance verification authorized (LICMVA standards) § 27-22-111. Fine for failure to present proof of insurance at time of traffic stop § 27-14-414. Vehicle Insurance Database
12	Kentucky	16.5%	15.9%	15.6%	17.8%	17.8%	15.8%	first offense: fine \$500-\$1,000, jail <=90 days, or both; second or subsequent within 5 years: fine \$1,000-\$2,500, jail <=180 days, or both; penalties may be discharged or reduced by judicial discretion upon proof of security; misdemeanor if security not maintained for 6 months	may not be issued or renewed; must return registration	if second or subsequent offense within any 5-year period, license revoked; must return license					KRS § 304.39-080 Security covering motor vehicle 304.99-060 Penalties for violation of Subtitle 39; reduction of penalty KRS 187.590 Surrender of license and registration certificates 186A.040 Motor vehicle insurance data included in system database; notification of cancellation, nonrenewal of policy, or absence of vehicle identification number to insured and county attorney; revocation of license; certified records to county attorney; information not subject to Kentucky Open Records Act 186A.042 Prohibition against licensing of personal motor vehicles without listing of vehicle identification numbers; exceptions; submission of paper or electronic proof of insurance card to county clerk 304.39-087 Definition; submission of vehicle identification numbers and names of policyholders to Department of Vehicle Regulation; limitation of liability

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13	California	21.0%	20.9%	18.1%	16.5%	15.0%	14.7%	reinsurance fee "sufficient to pay the cost" of reinsurance	may suspend, cancel or revoke if no proof of insurance found in submitted insurance data		no recovery for noneconomic damages if DUI		Low Cost Automobile Insurance Program		California Codes, Insurance Code, Section 11629.7-11629.85 Civil Code §3333.4 California Low Cost Automobile Insurance Program; eligibility household income < 250% of poverty; must have good driving record; late 2006 match of DMV and insurance company records (enforcement) West's Ann.Cal.Vehicle Code § 4000.38 Suspension, cancellation, or revocation of registration § 16070. Suspension of driving privilege; notice of intent; requisites; proof of financial responsibility § 16058. Electronic method for reporting private passenger automobile liability insurance policies and coverages . . . § 16058.1. Electronic verification of insurance by law enforcement officers
14	Indiana	14.7%	14.3%	14.0%	16.1%	16.3%	14.2%	Class A infraction (penalties not found), Class C misdemeanor if prior conviction (jail <=60 days, fine <=\$500); reinstatement fee: \$150 for the first violation, \$225 for the second, \$300 for subsequent; increased 1/1/2015 to \$250 for the first violation, \$500 for the second, \$1,000 for subsequent	may suspend	may suspend, 90 days - 1 year					9-25-4-1 Persons, generally, who must meet minimum standards; violation; suspension of driving privileges or motor vehicle registration 9-25-4-3 Continuous maintenance 9-25-5-1 Traffic offense conviction requiring court appearance; failure to prove financial responsibility; suspension of driving privileges or motor vehicle registration 9-25-6-3.5 Multiple violation; suspension of driving privileges or registration 9-25-6-2 Operating or permitting operation of vehicle without proving required financial responsibility 9-29-10-1 Reinstatement of driving licenses 35-50-3-4 Class C misdemeanor
15	Montana	12.0%	12.4%	14.7%	12.7%	11.4%	14.1%	first offense: fine \$250-\$500, jail <=10 days, or both; second conviction within 5 years: fine \$350, jail <=10 days, or both; third or subsequent within 5 years: fine \$500, jail <=6 months, or both; fine may be suspended if offender unable to pay	on second offense within 5 years, until compliance	on fourth or subsequent conviction, within 5 years until compliance and driver determined eligible				must maintain insurance meeting minimum requirements; suspend license until judgment paid unless creditor consents to operating privilege 61-6-103. Motor vehicle liability policy minimum limits--other requirements 61-6-122. Suspension for nonpayment of judgments--exceptions 61-6-123. Suspension to continue until judgments paid and proof given--maximum period of suspension	MCA 61-6-157. Creation of online motor vehicle liability insurance verification system; 2011 HB 367 delayed implementation of the system's use for registration purposes until 1/1/13 (from 7/1/11); to use IICMVA specifications 61-6-304. Penalties 61-6-103. Motor vehicle liability policy minimum limits--other requirements 61-6-122. Suspension for nonpayment of judgments--exceptions 61-6-123. Suspension to continue until judgments paid and proof given--maximum period of suspension

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16	Louisiana	10.3%	11.5%	12.3%	13.0%	12.9%	13.9%	<p>Fine \$500-\$1,000, \$1,000-\$10,000 if without insurance for > 30 days and in a crash; reinstatement fee of \$100 if the vehicle was not covered by the required security for a period of 1-30 days, \$250 if 31-90 days, and \$500 if > 90 days; total fees capped</p>	<p>When the secretary determines that a vehicle is not covered by security, until proof of insurance and reinstatement fee paid; revoked for 180 days-1 year if involved in an accident while not covered; reinstatement fee \$100 for first offense, \$250 for second, \$500 for any subsequent; \$25 administrative fee</p>	<p>If registration is suspended, may not renew a driver's license or obtain a duplicate license; suspended for 180 days-1 year if in accident while not covered</p>	<p>Uninsured must pay for first \$15,000 in out-of-pocket medical expenses and first \$25,000 in property damage unless other driver committed certain crimes</p>	<p>Impounded if determined the vehicle covered; if operator of the motor vehicle is unable to show compliance; plate seized; plate destroyed if no proof provided within 3 working days; then registration revoked</p>		<p>must deposit security; license and registration suspended (court may grant limited driving privileges); reinstatement privilege; civil penalties</p>	<p>LSA-R.S. 32:866 Compulsory motor vehicle liability security; failure to comply; limitation of damages \$ 32:865. Criminal sanctions for operating motor vehicle not covered by security \$ 32:863. Sanctions for false declaration; reinstatement fees; revocation of registration; review \$ 32:863. 1. Evidence of compulsory motor vehicle liability security contained in vehicle; enforcement; penalty; fees \$ 32:863. 2 Notification of the cancellation or issuance of security; penalties; database development \$ 32:868. Funding of real-time system to verify motor vehicle insurance; Insurance Verification Fund; creation - uses portions of the reinstatement fees to fund real-time insurance verification La. Admin Code, tit. 55, pt. III, § 1717 Owner and Driver Compliance</p>
17	Ohio	15.7%	15.7%	15.8%	15.6%	15.7%	13.5%	<p>reinstatement fee of \$100 for the first violation, \$300 for a second, and \$600 for a third or subsequent violation</p>	<p>suspend, plus impoundment of the owner's certificate of registration and license plates until the owner complies</p>	<p>until insured; court may grant limited driving privileges to the person after 15 days only if the person presents proof of financial responsibility</p>				<p>ORC § 4509.101 Operation without proof of financial responsibility prohibited; civil penalties; . . . § 4509.12 Security deposit § 4509.34 Period of suspension § 4509.37 Suspension of license, registration, and driving privileges; reinstatement § 4510.02 Classification of suspensions</p>	

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18	Texas	16.0%	15.2%	15.4%	15.7%	14.9%	13.3%	<p>misdeanor: first conviction: \$175-\$350, subsequent: \$350-\$1,000; judge may reduce if offender is "economically unable to pay the fine"; license "surcharge" of \$250/year for 36-month period after conviction</p>	<p>may suspend on second conviction unless person files evidence of financial responsibility for 2 years; suspend if unsatisfied judgment following crash</p>	<p>may suspend on second conviction unless person files and maintains evidence of financial responsibility for 2 years; suspend if unsatisfied judgment following crash; \$250/year surcharge for 3 years</p>		<p>impound the vehicle if a second or subsequent violation, \$15/day; an out-of-state vehicle may be impounded if in a crash with damage of \$500 or more</p>		<p>if bodily injury, death, or damage to the property of 1 person >\$1,000, if no insurance, suspend license and registration until security and evidence of financial responsibility</p>	<p>Texas Transportation Code § 521.143. Evidence of Financial Responsibility Required (for license) § 502.046. Evidence of Financial Responsibility (at registration) § 601.051. Requirement of Financial Responsibility § 601.057. Evidence That Does Not Fulfill Requirements: Suspension § 601.151. Applicability of Subchapter § 601.162. Duration of Suspension § 601.191. Operation of Motor Vehicle in Violation of Motor Vehicle Liability Insurance Requirement; Offense § 601.231. Suspension of Driver's License and Vehicle Registration § 601.261. Impoundment of Motor Vehicle § 601.263. Cost for Impoundment § 601.294. Impoundment of Motor Vehicle § 601.452. Implementation of financial responsibility verification] Program [TexasSure]; Rules § 708.103. Surcharge for Conviction of Driving While License Invalid or Without Financial Responsibility TexasSure (a joint project of Texas departments of motor vehicles, insurance, public safety and information resources) matches insurer-submitted and registration databases.</p>
19	Illinois	16.6%	16.4%	14.8%	14.3%	14.9%	13.3%	<p>fine of \$500-\$1,000 (\$1,000 required if third or subsequent violation); if no insurance and cause bodily harm, Class A misdemeanor with fine of \$2,500 if third or subsequent conviction; if third or subsequent conviction, must maintain proof for 3 years; \$100 license reinstatement fee</p>		<p>for 3 months</p>		<p>if a citation for and a violation of operating without insurance within the preceding 12 months (added in 2015)</p>		<p>if bodily injury, death, or damage to property of 1 person >\$1,500 (\$500 if any vehicle involved not covered by liability insurance), license or registration suspended until certain requirements met, including proof of future responsibility</p>	<p>625 ILCS 5/3-707 Operation of uninsured motor vehicle--penalty 5/4-203. Removal of motor vehicles. . . . 5/7-201. Application of Article II 5/7-211. Duration of suspension</p>
20	Alaska	13.8%	13.5%	12.7%	13.3%	13.0%	13.2%	<p>infraction, fine of \$500; municipality may adopt an ordinance and impose a penalty for violating the ordinance</p>		<p>90 days if first within 10 years, 1 year if subsequent conviction within 10 years (may be granted limited driving privileges)</p>	<p>may not collect for noneconomic loss if vehicle uninsured and operator knew; exceptions if liable person was DUI, reckless, fled the scene, or committed a felony</p>		<p>municipality may adopt an ordinance providing for impoundment or forfeiture</p>	<p>if no insurance and bodily injury or death or damages of > \$501</p>	<p>AS § 28.22.011. Motor vehicle liability insurance required; exemptions § 28.22.019. Proof of insurance to be exhibited on demand; penalty § 28.22.021. Requirement of proof of motor vehicle liability insurance § 28.22.041. Administrative suspension of drivers' licenses § 09.65.320. Nonrecovery for damages for noneconomic losses resulting from operating a motor vehicle while uninsured § 28.01.015. Municipal Impoundment and forfeiture</p>

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21	Missouri	12.6%	12.8%	13.7%	13.8%	13.7%	13.0%	misdemeanor. fine <=\$300 for first violation; for second or subsequent, fine of <=\$300, jail <=15 days, or both; reinstatement fee \$200 if one prior violation, \$400 if two or more prior violations	33 days after mailing notice that no insurance found as result of a sample or a crash report; until proof of insurance and payment of reinstatement fee: 90 days if second violation within 2 years, 1 year if subsequent	same as suspension of registration (may suspend either or both)	no noneconomic damages for uninsured driver; does not apply if fault driver was DUI or convicted of certain crimes			if no insurance and injury or death damages > \$500, must report crash and provide security	RSMO 303.025 Duty to maintain financial responsibility, methods--violations, penalties--appeals (will be amended by 2014 SB 491 as of 2017) 303.040. Motor vehicle accidents to be reported 303.041. Failure to maintain financial responsibility--notice, procedure, contents--suspension of license and registration 303.042. Suspension, effective when--length of suspension. . . . 303.390. Uninsured motorist, waiver of ability to collect noneconomic damages. . . .
22	Maryland	15.2%	12.7%	12.5%	13.4%	14.9%	12.2%	\$150 if without the required security for 1 to 30 days, then \$77/day up to \$2,500 in a year; other penalties may apply	automatic, not later than 60 days after insurer notifies state of lapse, until financial security in place and penalty paid	if registration suspended and evidence of registration not returned				if not released from liability and injury or death and damages > \$750, must provide security	\$ 17-106. Suspension of registration upon lapse or termination of security \$ 17-106.1. Reporting system for insurers relating to policies issued for vehicles registered in State - forbids contracting with an outside entity for operation of an insurance-reporting system COMAR 11.18.04.03 requires companies to "immediately report" new policies, lapses, termination, reinstatements, and certain policy changes 2014 SB 153 established the Task Force to Study Methods to Reduce the Rate of Uninsured Drivers
23	Nevada	16.8%	15.6%	15.2%	14.7%	13.2%	12.2%	misdemeanor; fine of \$600 - \$1,000 for each violation; may be reduced to \$100 on first violation if coverage obtained; may suspend fine if person provides proof of insurance for each of next 12 months	suspend registration if cannot verify coverage; lapse fees and fines together \$250-\$1,750, depending on length of lapse and number of offenses within 5 years	if third or subsequent offense, >=30 days				if not released from liability and injury or death and damages > \$750, must provide security	N.R.S. 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 485.187 Unlawful acts; fines and penalties; exceptions 485.190. Department to determine amount of security required; hearing; suspension of license and registration; 485.302. Suspension for nonpayment of judgment; exceptions 485.313. Department to create system for verifying that owners of motor vehicles maintain insurance; regulations 485.317. Department to verify insurance for each motor vehicle registered in this State; 485.326. Suspension of license for failure to maintain insurance http://www.dmvnv.com/live.htm ; https://dmvapp.nv.gov/dmv/vr/vip/VPAccessCdInput.aspx

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24	District of Columbia	18.5%	15.2%	14.5%	15.7%	15.3%	11.9%	for owner: civil fine of \$500, increased 50% for subsequent offense; if not properly registered in the District and not insured, additional civil fine of \$140 if without insurance for 1-30 days, \$77/day thereafter up to \$2,500 for each violation	after 30-days notice, until provides proof of insurance and pays reinstatement fee and fine	<=30 days for first offense, <=60 days for subsequent				suspend license and registration pending the filing of proof of financial responsibility	DC ST § 31-2403. Required insurance § 31-2413. Penalties: adjudications § 50-1301.67 Requirement of other proof of financial responsibility; prior proof, suspension.
25	Georgia	11.9%	11.5%	11.6%	16.2%	15.7%	11.7%	\$25 fee if state's database finds a lapse of more than 10 days plus \$60 restoration fee; \$160 restoration fee if third or subsequent suspension of the owner's registration within 5 years; misdemeanor: fine \$200-\$1,000, jail <=12 months, or both	if database finds a lapse and no action is taken within 30 days to address the lapse				if such security not deposited within 30 days, license suspended	Ga. Code Ann., § 40-2-137 Minimum motor vehicle liability insurance; notice of issue, renewal, or consolidations; records; proof of insurance; lapse of coverage; fees; suspension § 40-6-10. Proof of minimum insurance; penalties § 40-9-32. Department to determine amount of security required; hearing; judicial review In 2002, established a database used by LEAs and registration officials to check insurance (375-8-1-.02. Insurer Reporting Requirements; 375-8-1-.04. Insurance Status Indicators); automatic notices of canceled insurance are sent to vehicle owners Ga Comp. R. & Regs. 375-8-1-.06 Civil penalties for uninsured vehicles	
26	Wisconsin	14.0%	14.2%	14.8%	15.0%	14.6%	11.7%	if no liability policy, fine <= \$500						must provide security if no insurance and bodily injury or death of any person or damage to property of any other person of \$1,000 or more	WSA 344.62. Motor vehicle liability insurance required 344.65. Violations 344.13. Secretary to determine amount of security required following accident and to give notice thereof 344.14. Suspension for failure to deposit security; impoundment of vehicle; exceptions 344.29. Proof of financial responsibility for the future required
27	Delaware	11.5%	12.2%	10.4%	13.5%	10.8%	11.5%	\$100 penalty + \$5/day after 30 days until the insurance is replaced; registration reinstatement fee of \$50; fine for first offense \$1,500-\$2,000, \$3,000-\$4,000 if subsequent within 3 years	until evidence of insurance and uninsured motorist penalty fee is paid	for 6 months				21 Del.C. § 2118 Requirement of insurance for all motor vehicles required to be registered in this State; penalty. 18 Del. Admin. Code 606-10.0 Random selection/verification. A report is due January 15, 2015, from the Undocumented Motorist Safety & Insurance Task Force (see 2014 Senate Joint Resolution No. 4).	

Rank (1), 2014	State	2005 ratio of UM to BI ("rate") (2)	2006 rate	2007 rate	2008 rate	2009 rate	2012 rate	Fine/jail/ Reinstatement Fee	Suspend registration, if operated by the owner, revoked for not more than 12 months	Suspend license revoked for not more than 12 months	No pay, no play (4)	Vehicle impounded	Offers a low-cost policy	Specific post-crash requirements	Notes	
28	Minnesota	12.5%	12.1%	11.9%	12.2%	13.0%	10.8%	misdemeanor or gross misdemeanor (if third conviction within 10 years, bodily harm or death); fine of \$200 or more (community service if indigent)	3 months for first violation; 6 months if second violation within 36 months; 1 year if subsequent within 36 months; \$50 reinstatement fee	3 months for first violation; 6 months if second violation within 36 months; 1 year if subsequent within 36 months				may require noncancelable insurance for <= 1 year	M.S.A. § 169.791. Criminal penalty for failure to produce proof of insurance \$ 169.797 Penalties for failure to provide vehicle insurance \$ 169.796, subdivision 3 from 2003 until repeal in 2007 included a requirement for a monthly sample of vehicle owners to provide proof of insurance	
29	Arizona	21.0%	19.2%	17.8%	14.0%	11.9%	10.6%	civil penalty of \$500 for first violation; \$750 if second within 36 months; \$1,000 if subsequent within 36 months	3 months for first violation; 6 months if second violation within 36 months; 1 year if subsequent within 36 months; \$50 reinstatement fee	3 months for first violation; 6 months if second violation within 36 months; 1 year if subsequent within 36 months	uninsured and drunk drivers, and drivers who intentionally commit other crimes, may not sue for economic or noneconomic damages				if bodily injury or death or property damage > \$500; may suspend license and registrations	Basic Policy A.R.S. § 28-4135 Motor vehicle financial responsibility requirement; civil penalties; evidence at hearing \$ 28-4151. Reinstatement fee; motor vehicle liability insurance enforcement fund
30	New Jersey	11.0%	11.2%	8.1%	12.7%	11.2%	10.3%	fine \$300 - \$1,000 and a period of community service to be determined by the court; if subsequent conviction, fine <= \$5,000, Imprisonment for 14 days, and community service for 30 days; \$250 surcharge annually for 3 years	1 year (may be reduced if has gotten insurance); 2 years if subsequent conviction	1 year (may be reduced if has gotten insurance); 2 years if subsequent conviction				Yes, the Basic Policy	proof of financial responsibility for 3 years	Basic Policy (limits of \$15k, in PIP, \$250k in medical benefits for catastrophic injuries, \$5k property damage; optional \$10k bodily injury; cannot buy uninsured, underinsured or collision and comprehensive coverage) N.J. Rev. Stat. 39:6A-4.5. Failure to maintain required medical expense coverage; effect on recovery for noneconomic loss 39:6-25. Security to satisfy judgments; damages or claims; suspension of license 39:6B-2. Penalties for failure to carry motor vehicle insurance coverage N.J.A.C. 13-19-13.1 Surcharges for three-year period; convictions; amounts
31	Virginia	9.9%	9.9%	9.4%	10.2%	10.8%	10.1%	Class 3 misdemeanor (fine <=\$500)	until payment of \$500 uninsured vehicle fee plus proof of future financial responsibility or 3 years	until payment of \$500 uninsured vehicle fee plus proof of future financial responsibility or 3 years; if operator but not owner, for >=30 days					VA Code Ann § 46.2-412. Time suspension or revocation § 46.2-435. Proof of financial responsibility to be furnished for each vehicle § 46.2-459 When other proof of financial responsibility required; suspension of license pending furnishing of proof required § 46.2-706. Additional fee; proof of insurance required of applicants for registration of insured motor vehicles; verification of insurance . . . - \$500 fee to register an uninsured vehicle § 46.2-707. Operating uninsured motor vehicle without payment of fee § 18.2-11. Punishment for conviction of misdemeanor	

Rank (1), 2014	State	2005 ratio of UM to BI ("rate") (1)	2006 rate	2007 rate	2008 rate	2009 rate	2012 rate	Fine/Jail/ Reinstatement Fee	Suspend registration	Suspend license	No pay, no play (4)	Vehicle Impounded	Offers a low cost policy	Specific post-crash requirements	Notes
32	Iowa	11.4%	11.2%	12.0%	12.2%	11.5%	9.7%	fine \$250, \$500 if involved in a crash			motorist may not collect noneconomic damages for injuries resulting from an accident if the motorist was using the vehicle while committing a felony	officer has discretion to impound if driver cannot prove financial liability coverage		if involved in a crash with injury, death, or more than \$1,500 in damage, will suspend license; \$200 civil penalty if license revoked or suspended	Iowa Code Title VIII Transportation/Subtitle 2 Vehicles/Chapter 321A Motor Vehicle Financial Responsibility/321A.5 Security required following accident — exceptions. 321A.32A Civil penalty — disposition — reinstatement. 321.20B. Proof of security against liability—driving without liability coverage 613.20 Limitation on liability for motor vehicle operation — felons 805.8A. Motor vehicle and transportation scheduled violations
33	Kansas	9.1%	9.6%	9.8%	9.3%	9.8%	9.4%	first conviction is a class B misdemeanor: \$300- owned by the \$1,000, <= 6 months in jail, or both; 2nd within 3 years is a class A misdemeanor: fine \$500-\$2,500	revoke registration of all vehicles owned by the owner of a vehicle in a crash until proof of financial security and paid reinstatement fee; \$100, \$300 if second or subsequent within one year	suspend license of driver and owner if involved in an accident, may not be reinstated until proof of financial security and has paid reinstatement fee; \$100, \$300 if second or subsequent within one year	no cause of action for recovery of noneconomic loss if operating an uninsured vehicle and no personal injury protection in most cases; prohibited from recovery if guilty of an alcohol- or drug-related violation in connection with the crash			if the person defaults on payments due as a result of a crash, license and registration suspended until no longer in default and person has filed proof of financial responsibility for a year	40-3104. Motor vehicle liability insurance coverage required; prohibited vehicle operation; verification; self-insurance; display of proof of financial security; penalties for failure to maintain financial security; reinstatement fees. 40-3118. Financial security as prerequisite to motor vehicle registration. . . ; reinstatement; prima facie evidence of operation of vehicle without financial security; unlawful acts; refund of unearned premium; proof of financial security by electronic means, restrictions. 40-3118(c). "The director of vehicles shall verify a sufficient number of insurance certifications each calendar year as the director seems necessary to insure compliance with the provisions of this act." 40-3130 Automobile accidents; recovery of noneconomic damages; limitations on; exceptions N.H. Rev. Stat. § 264:3 When Proof Required After Report of Accident 264:7 Suspensions 264.25 Conduct After Accident N.H. Code Admin. R. Saf-C 207.12 Cancellation of Requirement for Proof of Financial Responsibility
34	New Hampshire	11.7%	11.6%	11.3%	11.0%	10.9%	9.3%							if injury or death or property damage > \$1,000, suspend license and registration until judgment satisfied; must provide proof of financial responsibility for 3 years	N.H. Rev. Stat. § 264:3 When Proof Required After Report of Accident 264:7 Suspensions 264.25 Conduct After Accident N.H. Code Admin. R. Saf-C 207.12 Cancellation of Requirement for Proof of Financial Responsibility
35	North Carolina	13.4%	13.0%	11.9%	14.4%	13.5%	9.1%	class 3 misdemeanor; \$50 for first lapse in continuous coverage within 3 years, \$100 for second, \$150 for subsequent	registration may be revoked until coverage established; \$50 restoration fee; if revocation because of a crash during a lapse in coverage, 30 days				if a reportable accident	19A NCAC 3C.0303 Insurers must notify of policy termination 19A NCAC 3C.0305 Insurance lapse hearings N.C.G.S.A. § 20-279.5 Security required unless evidence of insurance . . . 20-309 Financial responsibility prerequisite to registration; must be maintained throughout registration period § 20-309.2. Insurer shall notify Division of actions on insurance policies § 20-311. Action by the Division when notified of a lapse in financial responsibility § 20-313. Operation of motor vehicle without financial responsibility a misdemeanor	

Rank (1), 2014	State	2005 ratio of UM to BI ("rate") (1)	2006 rate	2007 rate	2008 rate	2009 rate	2012 rate	Fine/jail/ Reinstatement Fee	Suspend registration	Suspend license	No pay, no play (4)	Vehicle impounded	Offers a low-cost policy	Specific post-crash requirements	Notes
36	Oregon	11.8%	11.1%	10.8%	10.9%	10.4%	9.0%	Class B violation: fine \$130-\$1,000 (presumptive \$260)			an uninsured plaintiff may not recover noneconomic damages; exceptions include intentional harm, during a felony			must make "future responsibility filing" if crash or found to be without insurance; license suspended for >= 1 year	O.R.S. § 806.010 Driving uninsured; offense and penalty 809.417. Suspension of driving privileges for failure to file accident report; driving uninsured; accidents that result in death, injury or serious property damage 806.150. Department verification of compliance program 806.200. Failure to make a future responsibility filing after an accident; offense and penalty 31.715. Injury or death arising out of motor vehicle operation; limitation on noneconomic damages; . . . 153.018. Fines 153.019. Presumptive fines for violations 153.021. Minimum fines
37	Hawaii	12.6%	12.5%	12.4%	13.7%	11.2%	8.9%	fine of \$500 for first offense and >= \$1,500 for each subsequent within 5 years; judge may substitute community service for fine (75-100 hours for first offense, 200-275 for second); if multiple convictions within any 5-year period, jail for <=30 days	3 months for first violation, 1 year for any subsequent within 5 years	suspend or revoke if multiple within any 5-year period		if multiple convictions within any 5-year period		suspend driver's license and registration after crash if no proof of financial responsibility until security in place or 1 year; proof of financial responsibility to be maintained for 3 years	W.S. 1977 § 31-4-103. Failure to maintain liability coverage; penalties; exceptions (includes requirements for a verification system) § 31-9-202. Suspension of license and registration after accident report; exclusions and security requirements § 31-9-205. Requirements for release of suspension § 31-9-401. Suspension and revocation of license and registrations until proof maintained; when proof required
38	Wyoming	8.5%	8.2%	8.8%	10.3%	8.1%	8.7%	misdemeanor; first conviction: imprisonment for <=6 months, fine of \$250 - \$750, or both; subsequent violation: <=6 months, \$500 - \$1,500, or both	on second or subsequent violation, until has met all obligations; if license suspended or revoked and no proof of financial responsibility	if convicted of no insurance and no proof of insurance within 30 days of notification, until proof provided				if bodily injury, death, or aggregate property damage of >=\$3,000; license suspended if required insurance expires or is terminated	23 V.S.A. § 800 Maintenance of financial responsibility § 801. Proof of financial responsibility required § 803. Proof of financial responsibility to be kept in force
39	Vermont	6.3%	5.8%	5.8%	6.0%	7.1%	8.5%	traffic violation, civil penalty of <=\$500							

Rank (1), 2014	State	2005 ratio of UM to BI ("rate") (1)	2006 rate	2007 rate	2008 rate	2009 rate	2012 rate	Fine/jail/ Reinstatement Fee	Suspend registration	Suspend license	No pay, no play (4)	Vehicle Impounded	Offers a low cost policy	Specific post-crash requirements	Notes
40	West Virginia	8.0%	8.7%	7.6%	10.1%	10.8%	8.4%	misdemeanor, fine of \$200-\$5,000, jail 15 days - 1 year, or both; also see "suspend license"	second and subsequent offenses within 5 years, until proof of security presented	first offense: 30 days or pay \$200 within 30 days; second or subsequent within 5 years, if not the vehicle owner, operator shall have the conviction placed on driver's license record		may impound if vehicle's registration is suspended until valid registration and a current automobile insurance identification card (if not reclaimed within 45 days, subject to forfeiture)		suspend license and registration unless covered and judgment stayed or satisfied	W. Va. Code, § 17D-2A-3 Required security; exceptions § 17D-2A-6a. Determining if required security is in effect (2010 SB 394); uses the IICMVA model; WV's DMV chose HDI Solutions in July 2011. Full implementation was expected in 2013. 17D-2A-7 Suspension or revocation of license, registration; reinstatement as amended by 2014 SB 427 § 17D-2A-9. Criminal penalty § 17D-4-5. Suspension for nonpayment of judgments; exceptions § 17D-4-6. Suspension to continue until judgments paid and proof given
41	Connecticut	10.6%	10.2%	9.4%	9.1%	9.5%	8.0%	\$200 civil penalty for no security	registration may be suspended for no security for > 14 days	if civil penalty not paid for > 30 days, until civil penalty paid and financial security established				if have violated certain statutes (not just after crash); may suspend or revoke registration if proof of financial responsibility not provided on demand	C.G.S.A. § 14-112 Proof of financial responsibility § 14-12c. Verification of security coverages. . . . § 14-12g. Suspension of motor vehicle registration for violation of mandatory security requirements. Suspension of motor vehicle operator's license. Consent agreements § 14-12h. Maintenance and compilation of record of all suspended registrations. Availability. Stop and detain procedures. Removal of plates. Seizure, impoundment and forfeiture of vehicle § 38a-371. Mandatory security requirements § 38a-343a. Notification of Commissioner of Motor Vehicles of the cancellation of private passenger motor vehicle liability insurance policies. When
42	South Dakota	7.0%	6.8%	6.9%	6.5%	8.6%	7.8%	Class 2 misdemeanor, <= \$500, <= 30 days in jail	vehicle may not continue to be registered if no proof of financial responsibility for the future	for 30 days-1 year; judge can allow work-related driving if financial responsibility established; \$50 reinstatement fee				license and registration suspended until judgment paid and proof of financial responsibility	SDCL 32-35-47.1. Fee for reinstatement of suspended license 32-35-57. Duration of suspension--Satisfaction of judgment--Proof of future financial responsibility Class 2 misdemeanor 32-35-63. Vehicles unregistrable absent proof of financial responsibility 32-35-113. Maintenance of financial responsibility--Violation as misdemeanor 32-35-121. Suspension of license as penalty for violation of 32-35-113 or 32-35-120 32-35-122. Restriction of driving privileges upon suspension under § 32-35-121 22-6-2. Misdemeanor classes and penalties--Restitution--Misdemeanor when no penalty imposed

Rank (1), 2014	State	2005 ratio of UM to BI ("rate") (1)	2006 rate	2007 rate	2008 rate	2009 rate	2012 rate	Fine/jail/ Reinstatement Fee	Suspend registration	Suspend license	No pay, no play (4)	Vehicle impounded	Offers a low-cost policy	Specific post-crash requirements	Notes	
43	South Carolina	10.1%	10.3%	9.4%	12.8%	10.7%	7.7%	may register an uninsured vehicle for \$550 fee; misdemeanor if not insured and has not paid uninsured vehicle fee; first offense: fine \$100-\$200 or imprisoned for 30 days; second offense within 5 years: fine \$200, imprisoned 30 days, or both; third or subsequent within 5 years: imprisoned 45 days - 6 months; \$200 reinstatement fee if license plate not surrendered, \$5/day fine (\$200 maximum for first offense)	suspended if convicted of operation without insurance or payment of uninsured vehicle fee, until uninsured vehicle fee paid and proof of future financial responsibility (for <=3 years); automatic upon lapse or termination of security; if notified to provide proof and no proof provided within 20 working days	suspended if convicted of operation without insurance or payment of uninsured vehicle fee, until uninsured vehicle fee paid and proof of future financial responsibility (for <=3 years); automatic upon lapse or termination of security; if notified to provide proof and no proof provided within 20 working days;					If results in death, injury, or property damage, may require future responsibility for <= 3 years; will also suspend driver's license and all registrations	In early 2010, state officials reported the state's verification system (since 2004) is a hybrid with cancellations and VIN matching. \$ 56-10-10. Security required on registered vehicles \$ 56-10-30. Automatic suspension of registration upon lapse or termination of security \$ 56-10-240. Requirement . . . penalties \$ 56-10-245. Per diem fine for lapse in required coverage \$ 56-10-510. Registration of uninsured motor vehicle; . . . \$ 56-10-520. Operating or permitting operation of motor vehicle without first paying uninsured motor vehicle fee; misdemeanor violation; . . . \$ 56-10-530. Involvement in accident resulting in death, injury or property damage when uninsured motor vehicle fee unpaid; suspension of driver's license, license plates and registration certificates; . . . \$ 56-10-640 (requires a database to check insurance) \$ 56-10-650. Suspension of owner's driving privileges and license plates of uninsured motor vehicle; notification of owner; proof of insurance
44	Idaho	9.5%	9.8%	9.2%	8.9%	7.9%	6.7%	first offense is infraction, fine of \$75; any subsequent within 5 years is misdemeanor, fine <=\$1,000, imprisonment <=6 months, or both		may suspend or revoke for <= 1 year				suspend license until judgment paid and proof of responsibility given	1.C. § 49-326. Authority of department to suspend, disqualify or revoke driver's license and privileges \$ 49-1229 Required motor vehicle insurance \$ 49-1428. Financial responsibility \$ 49-1204. Suspension for nonpayment of judgments \$ 49-1205. Suspension to continue until judgments paid and proof given \$ 49-1234. Online insurance verification system--Peace officer duties--Rulemaking (effective July 1, 2015; to use IICMVA standards)	
45	Nebraska	7.7%	7.5%	8.0%	7.4%	7.8%	6.7%	Class IV misdemeanor; fine \$100-\$500; may not be suspended; reinstatement fee of \$125 if license revoked, \$50 if license suspended; \$50 if registration suspended						if bodily injury, death, or property damage for one person > \$1,000, shall suspend unless security and proof of financial responsibility; also suspend registration if judgment not paid	Neb. Rev. St. § 60-387 Proof of financial responsibility required 60-3-136. Motor vehicle insurance data base; created; powers and duties; . . . has used a database on vehicle insurance since 2004, per http://www.dmv.ne.gov/dv/rns_overview.html 60-3-168. Proof of financial responsibility required; violation; penalty 60-505 02. Reinstatement of license or registration; filing of proof of financial responsibility; payment of fees 60-507. Accident; damage . . . ; suspend license; . . . ; proof of financial responsibility; failure to furnish information; effect 60-511. Suspension; duration; renewal; settlement by insurance carrier; effect 28-106. Misdemeanors; classification of penalties; sentences; where served	

Rank (1), 2014	State	2005 ratio of UM to BI ("rate") (1)	2006 rate	2007 rate	2008 rate	2009 rate	2012 rate	Fine/Jail/ Reinstatement Fee	Suspend registration	Suspend license	No pay, no play (4)	Vehicle Impounded	Offers a low cost policy	Specific post-crash requirements	Notes
46	Pennsylvania	7.1%	7.1%	7.0%	6.5%	6.6%	6.5%	Reinstatement fee, fine of \$300; \$50 may pay civil penalty of \$500 in lieu of registration suspension (option available only once in 12-month period)	3 months if traffic offense or accident; not restored until proof of financial responsibility and reinstatement fee paid; suspend if owner has ceased to maintain financial responsibility, after notice	3 months if traffic offense or accident, or until proof of financial responsibility and payment of \$25 reinstatement fee; an occupational limited license may be available		In certain cities, may impound if a fine for no insurance is not paid			75 Pa.C.S.A. § 1781 Notice of sanction for not evidencing financial responsibility 75 Pa.C.S.A. § 1783 Proof of financial responsibility before restoring operating privilege or registration 75 Pa.C.S.A. § 1784, Proof of financial responsibility following violation 75 Pa.C.S.A. § 1785 Proof of financial responsibility following accident 75 Pa.C.S.A. § 1786 Required financial responsibility 75 Pa.C.S.A. § 1960 Reinstatement of operating privilege or vehicle registration 75 Pa.C.S.A. § 1553 Occupational limited license 75 Pa.C.S.A. § 6309.1. Impoundment for nonpayment of fines 67 Pa. Code § 219.7 Suspension of operating privilege or revocation of vehicle registration 67 Pa. Code § 219.8. Proof of financial responsibility before restoring operating privilege or registration. 67 Pa. Code § 221.4. Suspension of vehicle registration.
47	North Dakota	3.9%	3.8%	4.5%	9.4%	9.1%	5.9%	Infraction: at least \$150 for first offense, at least \$300 if a second or subsequent within three years; must provide proof of insurance for 3 years	court "shall" impound the plates if a second or subsequent conviction, until person provides proof of insurance and pays \$20 fee	must get a duplicate license with a notation requiring that person to keep proof of liability insurance on file with the department; \$50 fee + \$50 to remove the notation	Basic or optional excess no-fault benefits are not payable to or on behalf of any person who is injured while in a motor vehicle owned by such person which is not insured			suspend driver's license if no appropriate financial security after a reportable accident	NDCL § 39-08-20. Driving without liability insurance prohibited.--Penalty § 39-06.1-06. Amount of statutory fees § 39-16-05. Suspension of license and when not applicable § 39-16.1-04. Suspension of license--Temporary release § 26.1-41-07. Persons not entitled to benefits
48	Utah	7.5%	7.7%	8.1%	8.2%	8.2%	5.8%	Class B misdemeanor: \$400 for a first offense; \$1,000 for a subsequent offense within 3 years; court may waive \$300 of penalty if got security before sentencing	revoked if notified no proof of insurance found in database for 3 consecutive months and not corrected after notice					If bodily injury, death, or property damage > \$1,500; suspend license and registration if required security not provided	U.C.A. 1953 § 41-12a-302 Operating motor vehicle without owner's or operator's security--Penalty § 41-12a-501. Post-accident security § 41-12a-803. [Uninsured Motorist Identification Database] Program creation--Administration--Selection of designated agent--Duties--Rulemaking--Audits § 41-12a-804. Notice--Proof--Revocation of registration--False statements--Penalties--Exemptions--Sales tax enforcement U.A.C. R708-32. Uninsured Motorist Identification Database

Rank (1), 2014	State	2005 ratio of UM to BI ("rate") (1)	2006 rate	2007 rate	2008 rate	2009 rate	2012 rate	Fine/jail/ Reinstatement Fee	Suspend registration	Suspend license	No pay, no play (4)	Vehicle impounded	Offers a low-cost policy	Specific post-crash requirements	Notes
49	New York	7.3%	6.1%	5.2%	5.8%	5.4%	5.3%	traffic infraction with fine \$150-\$1,500, imprisoned <=15 days, or both; additional civil penalty of \$750	if uninsured for > 7 days; may be revoked (restoration possible after a year); may terminate this suspension once in a 3-year period if pay a civil penalty: \$8/day for days 1-30 + \$10/day for days 31-50 + \$12/day for days 61-90	if uninsured for > 7 days and plates not surrendered within 90 days of date of termination of financial security; may be revoked for 1 year; may get a restricted use license		if accident resulting in bodily injury or death and no insurance, until final disposition of claim or 1 year (if no claim)		must maintain proof of financial responsibility in the future	McKinney's Consolidated Laws of New York Annotated Vehicle and Traffic Law § 312 Registration of motor vehicles § 313. Notice of termination (also establishes a vehicle insurance database) § 318. Revocation of registrations, drivers' licenses and non-resident privileges § 319. Penalties § 335. Security and proof required following accident 15 NYCRR Section 135.4. Initial procedures by department upon revocation or suspension 15 NYCRR Section 35.4. Operation of a motor vehicle without insurance
50	Maine	5.3%	5.1%	4.3%	3.7%	4.5%	4.7%	traffic infraction, forfeiture of \$100-\$500	upon conviction, until proof of financial responsibility provided	upon conviction, until proof of financial responsibility provided; may be issued a restricted license if "extreme hardship"				if crash with bodily injury or death to a person or apparent property damage of >=\$1,000, suspend license and registration of judgment debtor	29-A M.R.S.A. § 1601 Required maintenance of financial responsibility § 1602. Proof demanded § 1603. Suspension § 2251. Accident reports
51	Massachusetts	1.3%	1.4%	1.0%	4.2%	4.5%	3.9%	fine of <= \$500 for first offense; \$500-\$5,000, <= 1 year in jail, or both; also must pay the greater of \$500 or 1 year's premium for insurance for the highest rated territory and class or risk to the states or high risk plan	may revoke without hearing if uninsured	for 60 days, 1 year if subsequent within 6 years					M.G.L.A. 90 § 1A. Registration of motor vehicles; liability insurance; failure to maintain; revocation of certificate of registration; exemptions; school buses M.G.L.A. 90 § 34H. Revocation of registration of motor vehicle upon notice of cancellation of motor vehicle liability policy or bond; notice to owner; new certificate M.G.L.A. 90 § 34J. Operating motor vehicle without liability policy; bond or security deposit
															(1) Sources: Uninsured Motorists, 2008 Edition, 2011 Edition, and 2014 Edition; Insurance Research Council; pp. 9-10, 12-14 (2008), 29-37 (2011), 33-83 (2014). This methodology "produces a reasonable estimate of the proportion of accidents resulting in injury that are caused by uninsured or hit-and-run motorists . . . Nine insurers, representing approximately 50 percent of the private passenger auto liability insurance premiums within the U.S., participated in the study." (2014 edition, p. 25)
															(2) These columns focus on maintaining continuous insurance. Throughout, penalties were researched in the statutes of the various states. It is likely some penalties were missed. The authors welcome corrections and additions to all information presented. "States with strict penalties, such as high fines and driver's license suspensions, did not necessarily exhibit lower levels of uninsured motorists relative to other states. The effectiveness of various penalties in reducing the percentage of uninsured motorists is beyond the scope of this study." p. 15, 2008 Edition, p. 17, 2011 Edition
															(3) Rocky Mountain Insurance Association, http://www.rmia.org/auto/steering_through_your_auto_policy/Uninsured_Colorado.asp , accessed 8/19/14
															(4) Sources: cited statutes; "The Potential Effects of No Pay, No Play Laws," Insurance Information Institute press release, December 2012
															KLRJ, October 2015