

NATIONAL CONFERENCE OF STATE LEGISLATURES
EMPLOYMENT AND INSURANCE PROGRAM

Compulsory Auto Insurance and Financial Responsibility Laws
State Reporting Programs

State	Financial Responsibility	Compulsory	Year	Program Type						Information Requirements					
				Database	Sampling	Notice	Policy Verification ¹	Evidence ²	Passive	Full Information Book	New Policies	Termination or Lapse	Policy Changes	Positive Verification	Negative Verification
Alabama	§32-7-6	§32-7A-6	2000		X §32-7A-7		X §32-7A-7	RG, SC ³ §32-7A-10(d) AC §32-7-6 EV 32-7A-6							
Alaska	§28.20	§28.22.011					AC ⁴ §28.22.031(b)	SC §28.10.021(a)(2) AC §22.021							X Adm
Arizona	§28-4001 to 4153	§28-4135	1997	X §28-4148			X §28-4142, 3	SC §28-4142 TS §28-4135 AC §28-4134			X §28-4148	X §28-4148			
Arkansas	§27-19	§27-22-104	1997	X §22-107				RG §27-13-102 TS §27-22-104(a)(2) AC §27-19-504		X §22-107					
California	Veh §16020	Veh §16020	1992				AC Veh §16057	RG Veh §4000.37 TS Veh §16028 AC Veh §16050 EV Veh §16020							
Colorado	§42-7-401	§10-4-705	1997	X §42-7-604				RG §42-3-105(c)(1) TS §42-4-1409(3) AC §42-4-1409(5) EV §42-3-112(2,8)		X §42-7-606					
Connecticut	§14-112	§38a-371	1993	X §38a-343a, h			X §14-12c	RG, SC §14-12b AC §14-108a EV §14-13				X §38a-343a			

¹ "AC" indicates states verifying auto insurance policies after reported accidents only.

² States require evidence of insurance upon certain occasions, including "RG" = registration; "TS" = traffic stop; "AC" = accident; "DL" = Drivers Licensing. "SC" indicates state requires motorist upon registration to self-certify possession of auto insurance, but not document. "EV" designates a law requiring the motorist to maintain evidence of insurance inside the vehicle at all times.

³ Alabama permits self-certification in counties where registration is conducted by mail or electronically.

⁴ Alaska randomly verifies insurance policies of 10 to 20 percent of motorists involved in traffic accidents.

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Delaware	21 §2901	21 §2118	1991		X ⁵ 21 §2118q	X Adm		RG 21 §2118m EV 21 §2118p DL 21 §2118u ⁶			X (high risk only)				X
District of Columbia	§40-401	§35-2103	1985			X §35-2103(d)(3)(a)	X §35-2103(d)(2)	SC §35-2103(d)(1)			X §35-2103(d)(3)(a)				
Florida	§324	§627.733	1989	X §627.736 (9)(a)			X §627.736 (9)(a)	RG §320.02(5)(a) TS §316.646(2) AC §324.051 EV §316.646(1)		X §627.736 (9)(a)	X §627.736 (9)(a)	X §627.736 (9)(a)			X Adm
Georgia	§40-9	§40-6-10	1990			X ⁷ §40-5-71		TS §40-6-10(a)(2) EV 40-6-10(a)(1)			X §40-5-71				
Hawaii	§431:10C	§431:10C-104						TS §431:10C-107 AC §287-4							
Idaho	§49-1201	§49-1229						SC §49-1230 AC §49-1302(1) EV §49-1232							
Illinois	§625-5/7-100 et seq.	§625-5/7-601	1989		X §625-5/7-604		X §625-5/7-203	SC §625-5/3-405 EV §625-5/7-602							X §7-604(e)
Indiana	§9-25-1	§9-25-4-3	1991				AC §9-25-5-8	RG §9-25-4-2 TS §9-25-5-1 AC §9-25-5-2							X §9-25-5-8
Iowa	§321A	§321.20B	1997					TS 321.20B(4a)	X §321A.5						
Kansas	§40-3101	§40-3104					X §40-3118(a)	SC §40-3118(a) EV §3104(d)							
Kentucky	§304.39	§304.39-080(5)	1996			X §304.39-085		EV §304.39-117			X §304.39-085				

⁵ Delaware never implemented the random sampling program provided for in Title 21 §2118q. Instead, the Division of Motor Vehicles established a notice law requiring insurers to notify the Division of cancellations, terminations and nonrenewals during the first two years of a policy for assigned or sub-standard risk policyholders.

⁶ Delaware requires proof of insurance at proceedings to examine the driving records of an individual and determine the status of the operator's license.

⁷ Georgia notification law requires insurers to report only cancellations and terminations occurring within 180 days from the original inception of the policy.

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Louisiana	§32:850 to 1043	§32:861	1997	X §32:86 3.2				RG §32:862 TS §32:863.1B AC §32:872A EV §32:863.1A			X §32:86 3.2	X §32:86 3.2			
Maine	29A §1551 et seq.	29A §1601	1993				AC 29A §1602	RG 29A §402 TS 29A §1601.2 AC 29A §1601.2							AC 29A §1602
Maryland	Trans §17	Trans §17-104	1999			X ⁸ Trans §17- 106(b)		SC Trans §17-104(a) EV Trans §17104(b)				X Trans §17- 106(b)			X Trans §17- 108a2
Massachusetts	§90:34A	§90:1A	1988			X §90:34 B		RG §90:1A			X §90:34 B	X §90:34 B	X §90:34 B		
Michigan	§257.501 et seq.	§500.3101						RG §257.227 EV §500.3102(3)							
Minnesota		§65B.48	1994			X §169.7 99	X §169.0 9.13(4)	EV, TS §169.791.2 AC §169.09.3				X §169.7 99			
Mississippi	§63-15	§63-15-4						EV §63-15-4(2)(a) TS §63-15-4(3)	X §63-5- 9						
Missouri	§303	§303.025	2000		X ⁹ §303.0 26.3			SC §303.026.2 EV §303.024.5 AC §303.040.1							
Montana	§61-6-101 et seq.	§61-6-301						EV §61-6-302 SC 61-6							
Nebraska	§60	§60-528						RG §60-528							
Nevada	§485	§485.185	1993	X §485.3 14				RG, SC §482.215 EV §485.187.1(c) AC §485.190 TS §484.792		X §485.3 14					
New Hampshire	§264	Non-compulsory					AC 264:3(I V)	AC §264:3(I)	X §264:2 5						X 264:3(I V)

⁸ Maryland HB 1089-1999 repealed the state's random sampling program (Trans §17-108) effective January 1, 2000 in favor of a database program implemented in June 2000.

⁹ Missouri SB 19-1999 enacted a database program to be implemented in January 2001.

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New Jersey	39:6A	§39:6B-1	1990	X §17:33 B-41			X §39:6- 25	SC §39:3-4 TS §39:3-29 AC §39:4-130, 131		X §17:33 B-41					X §39:6- 25
New Mexico	§66-5	§66-5-205			X §66-5- 232D			SC §66-5-234 AC §66-7-209							X §66-5- 232D
New York ¹⁰	Vehicle and Traffic §310 to 368	Vehicle and Traffic §312		X VT §313.4		X VT §313.2	X VT §313.4(c)	RG VT §312.1(a) EV VT §312.1(b) AC VT §318.12			X VT §313.4(a)	X VT §313.4(a)			X VT §313.4(c)
North Carolina	§20-309 et seq.	§20-309				X §20- 309(e)		DL §20-7(c1)(1)r AC §20-166.1				X §20- 309(e)			
North Dakota	§26.1-41; §§39-16, 16.1	39-08-20						EV §39-08-20 AC §39-08-09							
Ohio	§4509	§4509.101	1997		X §4509. 101(a) (3)(c)			SC §4503.20 TS §4509.101(D)(2) AC §4509.06							
Oklahoma	47 §7	47 §7-601	1983			X §608		RG §47-7-01.1(g)(1) EV §47-7601.1(g)(2)				X §608			
Oregon	§806	§806.010	1993		X §806.1 50		X §806.1 70	SC §803.370(8) TS §806.012 AC §811.725 EV §806.012							X §806.1 50
Pennsylvania	75 §1701 et seq.	75 §1786				X 75 §1786 (e)		SC 75 §1305(d) TS 75 §6308(b) AC 75 §3744				X 75 §1786 (e)			
Rhode Island	§§31-31, 32, 47	§31-47-3.1	1993		X ¹¹ §31- 47-8.1			SC §31-47-3.1 TS §31-47-12 AC §31-26-16							
South Carolina	§56-9	§56-10-10		X §§56- 10-40, 551				SC §56-10-220, 56-10-10 EV §56-10-225 TS §56-7-12				X §§56- 10-40, 551			

¹⁰ New York's notification program, requiring insurers to report cancellations and terminations, will be supplemented, effective January 31, 2002, by "an up-to-date insured vehicle identification database" requiring insurers to report electronically cancellations, terminations, non-renewals, and new policies.

¹¹ The Rhode Island Division of Insurance never implemented the random sampling program provided for in §31-47-8.1 due to lack of funding.

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South Dakota	§32-35	§32-35-113						TS §32-35-114							
Tennessee	§55-12	Non-compulsory							X §55-12-105						
Texas	Trans §601	Trans §601.051						RG Trans 502.153 EV Trans §601.053 AC Trans 502.023							
Utah	§41-12a	§41-12a-301(2)(a)	1994	X §41-2a-803				TS §41-12a-303.2		X §31A-22-315					
Vermont	23 §800-48	23 §800													
Virginia	§46.2-200 to 506	Not compulsory ¹² §46.2-706	1993			X §46.2-706.1	X §46.2-706	SC §46.2-706 AC §46.2-372(D)							
Washington	§46.29	§46.30.020						EV §46.30.030 AC §46.52.030							
West Virginia	§17D	§17D-2A3	1984			X §2A-5		SC §17A-3-3(e) TS, AC §17D-2A-6 EV §17D-2A-4				X §2A-5			
Wisconsin	§344	Non-compulsory	1984						X §344.12						
Wyoming	§31-9	§31-9-405						EV §31-8-201 TS §31-4-103					X §8-203		

Sources: NCSL, NAI, and AAMVA (January 2000)

For more information, please contact:

Cheye Calvo

NCSL, Employment and Insurance

(303) 830-2200

cheye.calvo@ncsl.org

¹² Virginia law requires every person registering an uninsured motor vehicle to pay a \$500 annual fee (§46.2-706) to the Uninsured Motorist Fund to be distributed proportionately among insurers writing uninsured motorist coverage on motor vehicles registered in this Commonwealth (§46.2-710; §38.2-3001).