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CONNECTICUT'S MOTOR VEHICLE INSURANCE COMPLIANCE PROGRAM

By: Janet L. Kaminski Leduc, Senior Legislative Attorney

You asked what program the Department of Motor Vehicles (DMV) has in place to verify if people are maintaining the minimum motor vehicle insurance required by state law for private passenger vehicles.

SUMMARY

Connecticut law requires private passenger vehicle owners to provide and continuously maintain a minimum amount of financial security (e.g., insurance), including liability coverage. Liability insurance covers bodily injury and property damage caused by a driver's negligence. The law requires a minimum of \$20,000 per person and \$40,000 per accident for bodily injury liability and \$10,000 per accident for property damage liability ([CGS §§ 38a-335](#) and [14-112\(a\)](#)).

DMV, insurance companies, and law enforcement officers partner to enforce compliance with the insurance requirement. DMV checks for insurance when a person registers a vehicle or DMV restores a driver's license after a suspension. Insurance companies notify DMV monthly of certain motor vehicle policies cancelled the prior month. DMV follows up on cancellation notices and suspends vehicle registrations when warranted. DMV also electronically forwards cancellation information to the Connecticut On-Line Law Enforcement Communications Teleprocessing (COLLECT) system that police officers access from their patrol cars.

INSURANCE CANCELLATION NOTIFICATION

Each insurer issuing private passenger motor vehicle liability insurance policies in Connecticut must notify DMV monthly of any policy cancelled in the prior month ([CGS § 38a-343a](#)). The notification must include the name of the named insured in the policy, policy number, vehicle identification number of each vehicle covered by the policy, and policy cancellation effective date.

In addition to notifying DMV of the policy cancellation, the insurer must provide the named insured with a warning notice that, among other things, informs him or her that (1) the cancellation will be reported to DMV, which will contact him or her to determine if the required insurance is being maintained, and (2) if coverage lapses at any time, DMV will cancel the vehicle registration and confiscate the license plates ([CGS § 38a-343\(b\)](#)).

INSURANCE COMPLIANCE PROGRAM

Upon receipt of the monthly cancellation reports from insurers, DMV reviews the data in conjunction with registration records to identify registered vehicle owners who have failed to continuously maintain insurance throughout the registration period. DMV mails letters to the identified registrants, who must respond within 30 days with proof of insurance ([CGS § 38a-343a\(b\)](#)). If a person does not reply to the letter with proof of insurance, DMV initiates a registration suspension process, which includes an opportunity for a hearing ([CGS §§ 14-12c](#) and [14-12g](#)).

A person who receives a letter and cannot prove he or she continuously maintained insurance can enter into an insurance compliance consent agreement with DMV, obtain insurance, and pay a \$200 fine.

DMV maintains a database with cancelled insurance information. The database is not directly accessible by police officers and is not a real-time system. Instead, DMV provides the Department of Emergency Services and Public Protection (DESPP) the cancelled insurance information electronically on a weekly basis. The data transfer uploads to DESPP's COLLECT system, which all law enforcement officers can access from their patrol cars. When an officer queries a license plate in COLLECT, the code "CAN/INS" appears if DESPP has been made aware of cancelled insurance.

Officers take enforcement action whenever a motor vehicle operator appears to have violated state law. A person's failure to produce an insurance identification card constitutes evidence that he or she failed to maintain the required insurance. A person convicted of operating a private passenger automobile without the required insurance is subject to a fine of between \$100 and \$1,000. Connecticut law also requires DMV to suspend his or her vehicle registration and driver's license for one month for a first conviction and six months for subsequent convictions ([CGS § 14-213b\(c\)](#)). A motorist whose registration has been suspended may also have his or her license plates confiscated and vehicle impounded ([CGS § 14-12h](#)).

OTHER RESOURCES

For information about:

- automobile insurance requirements in Connecticut, see OLR Report [2008-R-0493](#);
- DMV's insurance compliance program, see <http://www.ct.gov/dmv/cwp/view.asp?a=1523&Q=270154&dmvNavPage=%7C52413%7C>; and
- real-time insurance verification systems in other states, see OLR Report [2012-R-0332](#).

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