



DRIVING WITHOUT AUTOMOBILE INSURANCE

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UNINSURED MOTORISTS

The percentage of drivers who drive without insurance varies greatly from state to state. In 2009, Mississippi had the highest uninsured motorist ratio, 28%, and Massachusetts had the lowest, 4.5%, according to the Insurance Information Institute (III). In the same year, an estimated 9.5% of Connecticut's licensed drivers were uninsured, compared to an average 13.8% nationally. For more information on uninsured motorists, see the [III's website](#).

QUESTION

During fiscal years (FYs) 10 to 12, how many people violated state law requiring motorists to maintain automobile insurance ([CGS §§ 14-213b](#) and [38a-371](#)) and what were the dispositions for those offenses?

SUMMARY

In Connecticut, it is illegal to operate a motor vehicle without having the required minimum automobile insurance ([CGS § 14-213b](#)). It is also illegal to fail to insure a private motor vehicle ([CGS § 38a-371](#)).

According to Connecticut Judicial Department data, there were 75,882 instances in FYs 10 to 12 in which police cited a person for not having automobile insurance. Of these, 62,869 (83%) were for operating a vehicle without insurance under [CGS § 14-213b](#) and 13,013 (17%) were for failing to insure a private motor vehicle under [CGS § 38a-371](#). Of the 75,882 offenses, 85 (less than 1%) resulted in convictions; 4,531 (6%) entered guilty pleas; and 63,499 (84%) were nolle (i.e., not prosecuted). In 7,591 (10%) cases, the person cited failed to appear in court.

OFFENSES AND DISPOSITIONS

The Connecticut Judicial Department compiles data on criminal offenses, including the illegal operation of a motor vehicle without minimum insurance ([CGS § 14-213b](#)) and failure to insure a private motor vehicle ([CGS § 38a-371](#)). Tables 1 and 2 provide the number of offenses by disposition for these two statutes for FYs 10 through 12, the most recent three fiscal years for which complete data is available.

Table 1: Illegal Operation of a Motor Vehicle without Minimum Insurance ([CGS § 14-213b](#))

	<i>FY 10</i>	<i>FY 11</i>	<i>FY 12</i>	<i>Three-year TOTALS</i>
TOTAL OFFENSES	21,028	21,504	20,337	62,869
Convictions	30	23	24	77 (<1%)
Guilty Pleas	1,466	1,332	1,312	4,110 (7%)
Bond Forfeiture	56	45	54	155 (<1%)
Failure to Appear	2,143	2,340	2,204	6,687 (11%)
Jury – Guilty	1	0	0	1 (0%)
Jury – Not Guilty	0	0	0	0 (0%)
Judge – Not Guilty	5	1	0	6 (0%)
Nolles (not prosecuted)	17,327	17,763	16,743	51,833 (82%)

Source: Connecticut Judicial Department, as reported to the Office of Fiscal Analysis

Table 2: Failure to Insure a Private Motor Vehicle ([CGS § 38a-371](#))

	<i>FY 10</i>	<i>FY 11</i>	<i>FY 12</i>	<i>Three-year TOTALS</i>
TOTAL OFFENSES	4,662	4,398	3,953	13,013
Convictions	3	4	1	8 (<1%)
Guilty Pleas	141	123	157	421 (3%)
Bond Forfeiture	5	4	2	11 (<1%)
Failure to Appear	310	331	263	904 (1%)
Jury – Guilty	0	0	0	0 (0%)
Jury – Not Guilty	0	0	1	1 (0%)
Judge – Not Guilty	2	0	0	2 (0%)
Nolles (not prosecuted)	4,201	3,936	3,529	11,666 (90%)

Source: Connecticut Judicial Department, as reported to the Office of Fiscal Analysis

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