

# Penalties for Driving Without Auto Insurance

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## Issue

What are the penalties for driving an uninsured vehicle in Connecticut? Is there a penalty under state law for causing an accident while driving an uninsured vehicle? (This report updates and replaces OLR Report [2016-R-0037](#).)

## Summary

Under state law, anyone who wants to receive or retain a driver's license or motor vehicle registration must obtain and continuously maintain at least a minimum amount of financial security (e.g., auto insurance), including liability coverage and uninsured and underinsured motorist coverage (CGS §§ [38a-334](#) to [38a-343](#) and [38a-371](#)).

A person is subject to penalties under state law for (1) operating a vehicle without insurance (CGS § [14-213b](#)), (2) failing to maintain insurance (CGS § [38a-371](#)), and (3) failing to carry proof of insurance (CGS § [14-13](#)). In addition, the person's vehicle registration and driver's license may be suspended for failing to maintain insurance and an uninsured vehicle may be impounded if it has a suspended registration (CGS §§ [14-12g](#) and [14-12h](#)). There is no separate penalty under state law for causing an accident while driving without insurance.

## Minimum Auto Insurance Required

Connecticut law requires a driver to maintain a minimum amount of auto insurance, including liability and uninsured and underinsured motorist (UI/UM) coverage.

Liability coverage covers bodily injury to other people and property damage. Effective January 1, 2018, the law requires a minimum coverage of \$25,000 per person and \$50,000 per accident for bodily injury and \$25,000 per accident for property damage (CGS §§ [38a-335](#) and [14-112\(a\)](#), as amended by [PA 17-114](#)).

UI/UM coverage covers bodily injury to the vehicle owner, relatives living with the owner, and passengers injured in an accident caused by (1) an uninsured driver, (2) a driver whose bodily injury liability limits are insufficient, or (3) a hit-and-run driver. The standard UI/UM coverage is an amount equal to a policy's bodily injury liability, but an owner may purchase up to double that amount. Effective January 1, 2018, the law requires at least \$25,000 per person and \$50,000 per accident (CGS § [38a-336](#)).

## **Penalties for Driving Without Insurance**

### ***Operating a Vehicle Without Insurance***

The owner of a private passenger motor vehicle or vehicle with a combination or commercial registration that is registered or required to be registered in Connecticut is prohibited from operating or permitting the operation of the vehicle without maintaining the insurance required by law. Failure of the vehicle operator to produce an insurance identification card constitutes prima facie evidence that the owner has not maintained the required insurance (CGS § [14-213b](#)).

A person who violates this statute is subject to a fine of \$100 to \$1,000. However, an owner of a vehicle with a commercial registration who knowingly operates or permits the operation of the vehicle without the required insurance is guilty of a class D felony (a fine of up to \$5,000, imprisonment up to five years, or both).

In addition, the law requires the Department of Motor Vehicles (DMV) to suspend the vehicle owner's registration and driver's license for one month for a first conviction and six months for subsequent convictions. DMV is prohibited from restoring a person's license until he or she has provided evidence of having the required insurance for each motor vehicle registered in his or her name. A person whose license and registration have been suspended must also pay a \$175 restoration fee before DMV will restore the license and registration (CGS §§ [14-213b](#) and [14-50b](#)).

## ***Failing to Maintain Insurance***

The owner of a private passenger motor vehicle required to be registered in Connecticut who operates it or permits it to be operated without maintaining the insurance required by law is guilty of a class C misdemeanor (a fine of up to \$500, imprisonment up to three months, or both) (CGS § [38a-371](#)).

## ***Failing to Carry Proof of Insurance***

A vehicle owner must carry a vehicle's automobile insurance identification card and registration in the vehicle at all times. An offense is an infraction subject to a \$50 fine (combined with other applicable fees, the total penalty is \$117) (CGS § [14-13](#)).

## ***Registration and License Suspended***

Insurers notify DMV monthly of automobile insurance policies cancelled in the preceding month (CGS § 38a-343). If DMV determines that the owner of a registered vehicle is not maintaining the required insurance, the law requires the DMV commissioner to issue the owner a notice of registration suspension (CGS § [14-12g](#)).

An owner who does not contest the determination may enter into a consent agreement with DMV, obtain the necessary insurance, and pay a civil penalty of \$200 in lieu of the registration suspension. DMV may suspend the owner's driver's license if, within 30 days after the registration suspension, the owner has not entered into a consent agreement, cancelled the registration, or transferred ownership of the vehicle. (The owner has an opportunity for a hearing.)

The law allows the commissioner to decline issuing a registration suspension notice if the vehicle registration is cancelled or he cannot establish that the violation occurred for longer than 14 days.

## ***Vehicle Impounded***

DMV maintains a record of all registrations suspended for failure to maintain insurance and makes the information, including related license plate numbers, available to the police. If a police officer observes an uninsured vehicle that has a suspended registration being operated on a public highway or parked in a parking area, the officer may confiscate the license plates and impound the vehicle. The vehicle owner cannot regain possession of the vehicle until he or she presents a valid registration and current auto insurance identification card. Any vehicle impounded for more than 45 days may be forfeited to the state (CGS § [14-12h](#)).

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