FINANCIAL RESPONSIBILITY PROGRAMS
AND PROCEDURES GUIDE

OCTOBER, 1997

COMPiled BY
INSURANCE INDUSTRy COMMITTEE
ON
MOTOR VEHICLE ADMINISTRATION
The Insurance Industry Committee on Motor Vehicle Administration (IICMVA) consists of representatives from the three property/casualty trade associations, their affiliated member companies and independent companies. Its members write most of the motor vehicle and commercial insurance in the United States. The IICMVA is not a lobbying organization nor is it involved in legislation. Its function is to be a liaison between the insurance industry and state motor vehicle departments. The IICMVA advises and assists these agencies in the implementation of laws such as those relating to financial responsibility, compulsory security, driver licensing and motor vehicle records.
Certification of liability insurance coverage for the future is a basic element in all financial responsibility laws. In order to reinstate a driving privilege after a driver license suspension, an insurance company is called upon to certify liability coverage for the future, usually three years, for the affected individual. While the basic certification concept is for the most part rather uniform among the states having financial responsibility laws, there are a number of procedural variations.

The Financial Responsibility Programs and Procedures guide, (formerly the Uniform Financial Responsibility Forms Programs Administrative Procedures Guide) has been compiled by the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) with the very substantial assistance of the motor vehicle department financial responsibility administrators of the states.

State financial responsibility laws are based on the original Uniform Vehicle Code, Chapter 7 - Financial Responsibility. While this chapter was deleted from the Code in 1971 by action of the National Committee on Uniform Traffic Laws and Ordinances, it continues to be the basis for all financial responsibility laws and is also found in most compulsory insurance laws. This chapter was updated and financial responsibility was put back into the UVC in 1992.

Future proof of insurance is a critical feature in the enforcement of the sanctions contained in financial responsibility laws. When an insurer files certification of insurance with a state, it is, in effect, guaranteeing liability coverage for the named individual for a specified period of time. The act of certification creates a “motor vehicle liability policy” under which:

“The liability of the insurance carrier with respect to the insurance required by this chapter shall become absolute whenever injury or damage covered by said motor vehicle liability policy occurs; said policy may not be cancelled or annulled as to such liability by any agreement between the insurance carrier and the insured after the occurrence of the injury or damage; no statement made by the insured or on his behalf and no violation of said policy shall defeat or void said policy.”

Whenever an insurer files certification, it is “on the risk” until it files a cancellation notice with the state. UVC Section 7-315 reads as follows:

“An insurer may not terminate a motor vehicle liability policy unless the insurer files with the department a notice of termination within 10 days after the effective date of termination. A motor vehicle liability policy subsequently procured shall on the effective date of its certification terminate the insurance previously certified.”

Failure by an insurer to file a cancellation notice, as required, can result in an indefinite extension of the coverage so certified.
In order to administer the above quoted provisions of the financial responsibility law, standard procedures and forms were developed many years ago for use by the states and insurers. The Procedures Guide covers all types of future proof filings regardless of the forms terminology that may be in effect in any given state. It also highlights any individual state variations both as to forms and procedures.

While the most common certificate in use is the AAMVA Uniform Financial Responsibility Form SR22, there are two basic variations on the use of this form. The most commonly used is the specified vehicle version in which one or more motor vehicles are described on the SR22. The other approach is the so-called all-inclusive in which the form applies to all owned vehicles. There is also a semi-all-inclusive version which differs from the all-inclusive in that it certifies coverage for all vehicles insured by the filing company as opposed to all vehicles owned by the individual in the case of the all-inclusive filing. Another feature of the semi-all-inclusive form involves the cancellation notice requirements. It has a self-terminating clause whereby the filing automatically terminates when the state’s requirement ends in the given case. A cancellation notice is required only if the insurance is cancelled prior to that time. Further information is provided in the sections dealing with specific states.

The most commonly used forms are the SR22 certificate and the SR26 termination notice. The SR23 is used when a fleet risk is involved. The SR24 was originally designed to be a notice of change of motor vehicle. In recent years the use of the SR24 has almost disappeared. When notification of a change of vehicle is required by the state, a replacement SR22 is generally utilized. In a few jurisdictions, a change of vehicle requires an SR26 and SR22.

Another aspect of the program that has changed in recent years in most jurisdictions is the duplicate filing requirement wherein a copy of the form is returned to the filing insurer. This procedure has been generally found to be superfluous. It adds to handling expense without serving any useful purpose. This cumbersome procedure is gradually being replaced by electronic transmission of filings.

Finally, special note should be made of the situation in which an individual certified for future proof in one state moves to another state.

A person needs a future proof financial responsibility certificate because of either an actual or pending driver license suspension. The suspension action is lifted upon receipt of the certificate by the state agency and is re-imposed if the filing is terminated by the insurer during the filing requirement period.

If a person changes state of residence while a certificate is in effect, the insurer may terminate coverage (termination is required if an automobile insurance plan policy (assigned risk) is involved or the company does not do business in the new state) when notified of the change of address. This results in the reimposition of the driver license suspension. Depending on the states involved, a new certificate may have to be filed in the old state, new state, both states or neither one. When called upon to make a filing in a state other than the current residence state in which the policy is issued, an insurer, if it is continuing the policy in effect, should respond with a filing in that state provided it is licensed to write automobile insurance in that state. A policy does not necessarily have to be written in the same state where a filing is required.
In any specific instance of a filing problem involving an interstate change of residence, the FR administrators in each state should be contacted to determine the appropriate handling necessary to resolve the problem.
The Procedures Guide contains for each state a separate complete description of the future proof program. General instructions include preparation of forms, filing of forms and electronic filings by insurers. Any special state variations are specifically covered.
FINANCIAL RESPONSIBILITY
A Brief Overview

“Financial Responsibility” is defined in Black’s Law Dictionary, 5th edition, as a “term commonly used in connection with motor vehicle insurance equivalents.” (Emphasis added) The term “equivalent” is defined as “equal in value, force, measure, volume, power, and effect or having equal or corresponding import, meaning or significance; alike, identical.”

“Financial Responsibility Acts” as defined in Black’s Law Dictionary, means “state statutes which require owners of motor vehicles to produce proof of financial accountability as a condition to acquiring a license and registration so that judgments rendered against them arising out of the operation of the vehicles may be satisfied.”

It is generally accepted, as a condition for operating on a state’s (or the nation’s) roadways, a driver has agreed to be financially responsible for any harm or damage caused through the operation of his or her vehicle. A driver may comply with this duty by purchasing “adequate” motor vehicle insurance as defined by a minimum amount identified in a state’s statute. A driver who fails to comply with this duty by not having insurance (or an adequate amount of insurance) or who has demonstrated a traffic safety and financial accountability concern to other roadway users through some other action (i.e., accumulation of convictions and/or accident involvement), may be required to satisfy a state’s financial responsibility law in order to maintain a driver license.

Following are four circumstances which may require a driver to comply with a state’s financial responsibility laws in order to maintain a valid driver license:

1. Unsatisfied Judgment

When a driver is involved in a motor vehicle crash for which he or she is determined to be at fault and for which the driver is either underinsured or uninsured, a court having jurisdiction over the matter may render a judgment to the other party (plaintiff) against the driver (defendant) for the cost of damages. The judgment against a driver will state the amount of damages (including in some cases interest), and specify the time period in which the amount must be paid. Should the driver not pay (i.e., satisfy) the judgment within the time specified, the plaintiff can ask the court to request the licensing authority to suspend the defendant’s driver license and/or registration plates.

The defendant will have two options in seeking the restoration of their driver license:
1) Pay the judgment in full.
2) Enter into a Partial Payment Agreement (PPA) with the plaintiff AND comply with the state’s financial responsibility law, which may include:
   a) Regularly scheduled payments made to the plaintiff, AND
   b) File proof of financial responsibility (in the form of insurance, securities, cash, or bond, depending on a state’s law) with the licensing authority.
2. **Operation of Uninsured Motor Vehicle**

   In some states when a driver is convicted of driving while uninsured, the driver must comply with the state’s financial responsibility requirements. The driver may be required to file a proof of financial responsibility (in the form of insurance, securities, cash, or bond, depending on a state’s law) for a time period defined by state statute with the state’s licensing authority. A driver’s failure to submit a valid Financial Responsibility filing may result in the suspension of the person’s driver license and/or registration plates.

3. **Convictions**

   Some states will require a driver convicted of a specific driving offense, such as an alcohol offense of “Operating Under the Influence of Intoxicating Alcohol”, to comply with that state’s financial responsibility requirements. Similar to the “operation of uninsured motor vehicle” (above), the driver may be required to file a proof of financial responsibility (in the form of insurance, securities, cash, or bond, depending on a state’s law) for a time period defined by state statute with the state’s licensing authority. A driver’s failure to submit a valid Financial Responsibility filing, may result in the suspension of the person’s driver license and/or registration plates.

4. **Crash (or accident) Involvement**

   A driver who is involved in a crash and who is unable to demonstrate financial accountability (through either insurance or other financial assets), may be required to comply with that state’s financial responsibility requirements. The driver may be required to file a proof of financial responsibility (in the form of insurance, securities, cash, or bond, depending on a state’s law) for a time period defined by state statute with the state’s licensing authority. A driver’s failure to submit a valid Financial Responsibility filing, may result in the suspension of the person’s driver license and/or registration plates.

Note: Special thanks to Richard J. Borucki, Michigan Dept. Of State, Author of this overview.
SR-22, CERTIFICATE OF INSURANCE

AAMVA UNIFORM FINANCIAL RESPONSIBILITY FORM

Insured

Name

Last

First

Middle

Address

Case Number

Driver's License Number

Birth Date

Social Security Number

Current Policy Number

Effective From

This certification is effective from _______ and continues until cancelled or terminated in accordance with the financial responsibility laws and regulations of this State. The insurance hereby certified is provided by:

☐ OWNER’S POLICY: Applicable to (a) the following described vehicle(s), (b) any replacement(s) thereof by similar classification, and (c) any additionally acquired vehicles of similar classification for a period of at least 30 days from the date of acquisition.

☐ OPERATOR’S POLICY: Applicable to any non-owned vehicle.

FINANCIAL RESPONSIBILITY INSURANCE CERTIFICATE

(State)

The company signatory hereto hereby certifies that it has issued to the above named insured a motor vehicle liability policy as required by the financial responsibility laws of this State, which policy is in effect on the effective date of this certificate.

Date

IRB 35418

By

Signature of Authorized Representative

G 4222
SR-23, NOTICE FOR FLEETS

SR-23 AAMVA UNIFORM FINANCIAL RESPONSIBILITY FORM

Name
Last
First
Middle

Address

Current Policy Number ___________________________ Effective From ___________________________

This notification is effective from ___________________________ and continues until cancelled or termin-
ated in accordance with the financial responsibility laws and regulations of this State.

(State)

FINANCIAL RESPONSIBILITY NOTICE FOR FLEETS

The company signatory hereto hereby gives notice that it has issued to the above named insured an automobile liability
policy providing limits of liability at least equal to the limits required by the financial responsibility laws of this State,
which policy is in effect on the effective date stated above.

☐ ☐ ☐

Notificiation Date ___________________________ By ___________________________ Signature of Authorized Representative

IRB 35428 G 4223
SR-24, NOTICE OF CHANGE OF VEHICLE

AAMVA UNIFORM FINANCIAL RESPONSIBILITY FORM (Original)

<table>
<thead>
<tr>
<th>Insured</th>
<th>Name</th>
<th>Last</th>
<th>First</th>
<th>Middle</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
<th>Case Number</th>
<th>Driver's License Number</th>
<th>Birth Date</th>
<th>Social Security Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Current Policy Number: [Blank] Effective From: [Blank]

This notification is effective from: [Blank]

NOTICE OF CHANGE OF VEHICLE UNDER FINANCIAL RESPONSIBILITY INSURANCE CERTIFICATE

The company signatory hereto hereby gives notice that the insurance certified by the company in its Financial Responsibility Insurance Certificate herefore filed on behalf of the above named insured is amended as of the effective date of this notice to be applicable with respect to the motor vehicle described as:

<table>
<thead>
<tr>
<th>Model Year</th>
<th>Trade Name</th>
<th>Identification Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

and is no longer applicable as of such date to the motor vehicle described as:

Name of Insurance Company: [Blank]

Date: [Blank] By: [Blank] Signature of Authorized Representative [Blank]

USPD (Ed. 8-71) UNIFORM PRINTING & SUPPLY DIV. 1RS 1643B
SR-26, NOTICE OF CANCELLATION OR TERMINATION

COMPLETION INSTRUCTIONS FOR SR-22, SR-24, AND SR-26
(Refer to the state pages for variations in forms and procedures)

INSURED
- Complete the name and address of the insured.

SR-22 OWNER'S POLICY
- Enter the name of the person under whose policy the filing is being made.
- Type ON BEHALF OF on the same line.
- Type the name of the person for whom the filing is being made.

CASE NUMBER
- Do not complete unless indicated by special state instructions.
COMPLETION INSTRUCTIONS FOR SR-22, SR-24, AND SR26
(Continued)

DRIVERS LICENSE NUMBER

• Complete if birthdate is unavailable.

BIRTHDATE

• Complete if driver’s license number is unavailable.

SOCIAL SECURITY NUMBER

• Do not complete unless indicated by special state instructions.

OWNER’S POLICY (SR-22 ONLY)

• Mark this block if applicable.

MODEL YEAR, TRADE NAME, IDENTIFICATION NUMBER

• Complete appropriately.

UNCAPTIONED AREA AFTER IDENTIFICATION NUMBER

• Complete if required by special state instructions used for miscellaneous information.

OPERATOR’S POLICY (SR-22 ONLY)

• Mark this block if applicable.

STATE

• Enter the name of the state where the filing is to be made.

COMPANY CODE

• Enter the company code before the name of the insurance company, if required. This number may be obtained from the Administrator.
<table>
<thead>
<tr>
<th>State</th>
<th>Property Damage in Excess of</th>
<th>Personal Injury or Death</th>
<th>Days to File Report</th>
<th>Minimum Policy Coverage Limits (in Thousands)</th>
<th>Length of Time Proof of FR must be Maintained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>$250 ($32-7-5)</td>
<td>Yes</td>
<td>10</td>
<td>20/40/10 ($32-7-2)</td>
<td>3 years ($32-7-31)</td>
</tr>
<tr>
<td>Alaska</td>
<td>$500 ($28.20.230)</td>
<td>Yes</td>
<td>10</td>
<td>50/100/25 ($28.20.070)</td>
<td>3 years ($28.20.540)</td>
</tr>
<tr>
<td>Arizona</td>
<td>$500 ($28-567)</td>
<td>Yes</td>
<td>30</td>
<td>15/30/10 ($28-1102)</td>
<td>3 years ($28-1178)</td>
</tr>
<tr>
<td>California</td>
<td>$500 ($16000 Vehicle Code)(^1)</td>
<td>Yes</td>
<td>10</td>
<td>15/30/5 ($16056 V.C.)</td>
<td>3 years ($16480 V.C.)</td>
</tr>
<tr>
<td>Colorado</td>
<td>$1,000 ($42-7-202)(^3)</td>
<td>Yes</td>
<td>10</td>
<td>25/50/15 ($42-7-103)</td>
<td>3 years ($42-7-408)</td>
</tr>
<tr>
<td>Connecticut</td>
<td>$1,000 ($14-108a)</td>
<td>Yes</td>
<td>3</td>
<td>20/40/10 ($14-112)</td>
<td>12 months ($14-1121)</td>
</tr>
<tr>
<td>Delaware</td>
<td>$500 (21 §4203)(^3)</td>
<td>Yes</td>
<td>Immediately</td>
<td>15/30/10 (21 §101)</td>
<td>N/A</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>$200 (18 §803)</td>
<td>Yes</td>
<td>5</td>
<td>25/50/10 (26 §610)</td>
<td>3 years (18 §805)</td>
</tr>
</tbody>
</table>

NAII/statreq.sam
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Florida</td>
<td>$500 ($316,066)²</td>
<td>Yes</td>
<td>10</td>
<td>10/20/10 ($324,021)</td>
<td>3 years ($324,131)</td>
</tr>
<tr>
<td>Georgia</td>
<td>$500 ($40-9-2)</td>
<td>Yes</td>
<td>10</td>
<td>15/30/10 ($40-9-2)</td>
<td>1 year ($40-9-80)</td>
</tr>
<tr>
<td>Hawaii</td>
<td>$1,000 ($287-4)</td>
<td>Yes</td>
<td>1</td>
<td>10/20/5 ($287-25)</td>
<td>3 years ($287-40)</td>
</tr>
<tr>
<td>Idaho</td>
<td>$750 ($49-1305)</td>
<td>Yes</td>
<td>Immediately</td>
<td>25/50/15 ($49-117)</td>
<td>3 years ($49-1220)</td>
</tr>
<tr>
<td>Illinois</td>
<td>$500 (625 §5/11-406)</td>
<td>Yes</td>
<td>10</td>
<td>20/40/15 (625 §5/7-203)</td>
<td>3 years (625 §5/7-304)</td>
</tr>
<tr>
<td>Indiana</td>
<td>$750 ($9-26-1-2)</td>
<td>Yes</td>
<td>10</td>
<td>23/50/10 ($9-25-4-5)</td>
<td>3 years ($9-25-7-3)</td>
</tr>
<tr>
<td>Iowa</td>
<td>$500 ($321.266)</td>
<td>Yes</td>
<td>3</td>
<td>20/40/15 ($321A.21)</td>
<td>2 years ($321A.29)</td>
</tr>
<tr>
<td>Kansas</td>
<td>$300 ($8-1606)</td>
<td>Yes</td>
<td>Immediately, with exceptions</td>
<td>25/50/10 ($40-3107)</td>
<td>3 years ($40-3118)</td>
</tr>
<tr>
<td>Kentucky</td>
<td>$500 ($189.635)</td>
<td>Yes</td>
<td>10</td>
<td>10/20/5 ($187.290)</td>
<td>N/A</td>
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</table>

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<table>
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<tbody>
<tr>
<td>Louisiana</td>
<td>$500 (32 §871)</td>
<td>Yes</td>
<td>10</td>
<td>10/20/10 (32 §900)</td>
<td>3 years (32 §908)</td>
</tr>
<tr>
<td>Maine</td>
<td>$500 (29 §783)</td>
<td>Yes</td>
<td>immediately</td>
<td>20/40/10 (29 § 783)</td>
<td>3 years</td>
</tr>
<tr>
<td>Maryland</td>
<td>($20-107)^*</td>
<td>Yes</td>
<td>15</td>
<td>20/40/10 (§17-103)</td>
<td>N/A</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>$1,000 (90 §26)</td>
<td>Yes</td>
<td>5</td>
<td>20/40/5 (90 §24A)</td>
<td>N/A</td>
</tr>
<tr>
<td>Michigan</td>
<td>$400 ($257.622)^©</td>
<td>Yes</td>
<td>Immediately</td>
<td>20/40/10 (§257.520)</td>
<td>3 years (§257.528)</td>
</tr>
<tr>
<td>Minnesota</td>
<td>$1,000 (§169.09)</td>
<td>Yes</td>
<td>10</td>
<td>10/60/10 (§65B.49)</td>
<td>N/A</td>
</tr>
<tr>
<td>Mississippi</td>
<td>$250 (§63-15-9)</td>
<td>Yes</td>
<td>10</td>
<td>10/20/5 (§63-15-3)</td>
<td>3 years (§63-15-61)</td>
</tr>
<tr>
<td>Missouri</td>
<td>$500 (§303.040)</td>
<td>Yes</td>
<td>30</td>
<td>25/50/10 (§303.020)</td>
<td>3 years (§303.044)</td>
</tr>
<tr>
<td>Montana</td>
<td>$400 (§61-7-109)</td>
<td>Yes</td>
<td>10</td>
<td>25/50/10 (§61-6-103)</td>
<td>3 years (§61-6-142)</td>
</tr>
</tbody>
</table>

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<table>
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</thead>
<tbody>
<tr>
<td>Nebraska</td>
<td>$500 ($60-505)</td>
<td>Yes</td>
<td>10</td>
<td>25/50/25 ($60-501)</td>
<td>3 years ($60-524)</td>
</tr>
<tr>
<td>Nevada</td>
<td>$350 ($484.229)</td>
<td>Yes</td>
<td>10</td>
<td>15/30/10 ($485.185)</td>
<td>3 years ($485.3099)</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>$1,000 ($264:25)</td>
<td>Yes</td>
<td>15</td>
<td>25/50/25 ($264:20)</td>
<td>3 years ($264:7)</td>
</tr>
<tr>
<td>New Jersey</td>
<td>$500 ($39:4-130)</td>
<td>Yes</td>
<td>10</td>
<td>15/30/5 ($39:6-25)</td>
<td>3 years ($39:6-45)</td>
</tr>
<tr>
<td>New Mexico</td>
<td>$500 ($66-7-207)</td>
<td>Yes</td>
<td>5</td>
<td>25/50/10 ($66-5-208)</td>
<td>1 year ($66-5-229)</td>
</tr>
<tr>
<td>New York</td>
<td>$1,000 ($605, Vehicle and Traffic Law)</td>
<td>Yes</td>
<td>10</td>
<td>25/50/10 ($311, V.T.L.)</td>
<td>3 years ($330, V.T.L.)</td>
</tr>
<tr>
<td>North Carolina</td>
<td>$500 ($20-166.1)</td>
<td>Yes</td>
<td>1</td>
<td>25/50/15 ($20-279.1)</td>
<td>2 years ($20-279.29)</td>
</tr>
<tr>
<td>North Dakota</td>
<td>$1,000 ($39-08-09)</td>
<td>Yes</td>
<td>5</td>
<td>25/50/25 ($39-16.1-02)</td>
<td>3 years ($39-16.1-19)</td>
</tr>
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### STATUTORY FINANCIAL RESPONSIBILITY REQUIREMENTS

<table>
<thead>
<tr>
<th>State</th>
<th>Property Damage in Excess of</th>
<th>Personal Injury or Death</th>
<th>Days to File Report</th>
<th>Minimum Policy Coverage Limits (in Thousands)</th>
<th>Length of Time Proof of FR must be Maintained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ohio</td>
<td>$400 ($4509.01, §4509.06)</td>
<td>Yes</td>
<td>30</td>
<td>12.5/25/7.5 ($4509.01)</td>
<td>5 years ($4509.45)</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>$300 (47 §10-108)</td>
<td>Yes</td>
<td>10</td>
<td>10/20/10 (47 §7-204)</td>
<td>3 years (47 §7-335)</td>
</tr>
<tr>
<td>Oregon</td>
<td>$500 ($811.725)*</td>
<td>Yes</td>
<td>3</td>
<td>25/50/10 ($806.070)</td>
<td>3 years ($806.245)</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>Any acct.. not investigated by a police officer (75 §3747)*</td>
<td>Yes</td>
<td>5</td>
<td>15/30/5 (75 §1702)</td>
<td>See footnote.</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>$500 (§31-26-6)</td>
<td>Yes</td>
<td>10</td>
<td>25/50/25 (§31-32-2)</td>
<td>1 year (§31-32-33)</td>
</tr>
<tr>
<td>South Carolina</td>
<td>$400 ($56-9-350)</td>
<td>Yes</td>
<td>15</td>
<td>15/30/5 ($56-9-353)</td>
<td>3 years ($56-9-620)</td>
</tr>
<tr>
<td>South Dakota</td>
<td>$500/per person or $1,600/per accident (32-34-7)</td>
<td>Yes</td>
<td>3</td>
<td>25/50/25 (§32-35-2)</td>
<td>3 years (§32-35-95)</td>
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<tr>
<td>Tennessee</td>
<td>$400 ($55-12-104)</td>
<td>Yes</td>
<td>20</td>
<td>25/50/10 ($55-12-102)</td>
<td>5 years ($55-12-114)</td>
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*NAIL/statreq.sam*
## STATUTORY FINANCIAL RESPONSIBILITY REQUIREMENTS

<table>
<thead>
<tr>
<th>State</th>
<th>Accident Report Filing Requirements</th>
<th>Financial Responsibility Requirements</th>
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<tbody>
<tr>
<td></td>
<td>Property Damage in Excess of</td>
<td>Minimum Policy Coverage Limits (in Thousands)</td>
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<tr>
<td>Texas</td>
<td>$500 (6701h §4)¹</td>
<td>20/40/15 (6701h §1)</td>
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<td>Utah</td>
<td>$750 (§41-6-35)</td>
<td>25/50/15 (§31A-22-304)</td>
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<td>Vermont</td>
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<td>20/40/10 (23 §800)</td>
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<td>Virginia</td>
<td>$1,000 (§46.2-373)</td>
<td>25/50/20 (§46.2-472)</td>
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<td>Washington</td>
<td>$300 (§46.52.030)</td>
<td>25/50/10 (§46.29.260)</td>
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<td>West Virginia</td>
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<td>20/40/10 (§17D-4-2)</td>
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<td>Wisconsin</td>
<td>$200; $500 for state- or governmenyt owned vehicles. (§346.70)</td>
<td>25/50/10 (§344.01)</td>
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<td>Wyoming</td>
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<td>25/50/20 (§31-9-405)</td>
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<td>Yes</td>
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NALI/statreq_sara
STATUTORY FINANCIAL RESPONSIBILITY REQUIREMENTS

Footnotes

1 Requires the person responsible for the property damage to provide evidence of FR to the other driver, owner or person in charge of the damaged property.

2 §42-7-202 also requires a police officer to submit an accident report (regardless of the amount of property damage) if one of the participants cannot show proof of insurance.

3 21 §4203 also requires the filing of an accident report if it appears that an alcohol-impaired driver was involved in the accident.

4 §316.066 stipulates that a driver need not submit an accident report if a police officer submits the report as required by §324.051.

5 No accident reports are required if: (1) a police officer files a report; or (2) a person is physically unable to make a report.

6 Accident reports are to be submitted to the investigating police officer who then shall forward the report to the Director of the State Police.

7 §39:6-25 requires the filing of proof of FR if a driver is involved in an accident resulting in injury, death or property damage to one person amounting to greater than $200.

8 §311 also requires wrongful death coverage in the amount of 50/100.

9 §806.075 requires coverage in the amounts of 50/100/10 for those previously convicted of DUI, proof of which shall be maintained for three years.

10 Pennsylvania law is a combination of financial responsibility, compulsory liability and no-fault insurance reparation systems.

11 6701 §5 requires the filing of proof of FR if a driver is involved in an accident resulting in injury, death or property damage to one person amounting to greater than $1,000.
UNIFORM VEHICLE CODE

and

MODEL TRAFFIC ORDINANCE

1992

National Committee on Uniform Traffic Laws and Ordinances

Alexandria, VA
CHAPTER 7
Vehicle Insurance and Financial Responsibility

ARTICLE I—COMPULSORY INSURANCE

§ 7-101—Vehicles must be insured

(a) An owner shall not permit the operation of an uninsured vehicle upon a highway or upon property open to use by the public unless hereinafter expressly exempted.

(b) A person shall not knowingly drive an uninsured vehicle upon a highway or upon property open to use by the public unless hereinafter expressly exempted.

(c) For the purposes of this article, "uninsured vehicle" shall mean a vehicle of a type required to be registered under this code for which a vehicle insurance policy meeting requirements of the laws of this State and of the (commissioner of insurance) is not in effect. (NEW SECTION, 1971; REVISED, 1992.)

§ 7-102—Registration without insurance prohibited; suspension authorized

(a) The department shall not issue or renew the registration for any vehicle not covered by a vehicle insurance policy meeting requirements of the laws of this State and of the (commissioner of insurance) unless hereinafter expressly exempted.

(b) Upon a showing by its records or other sufficient evidence that the required insurance has not been provided or maintained for a vehicle, the department may suspend its registration under § 3-704 until the owner of the vehicle has provided evidence satisfactory to the department of current compliance with the requirements of this article. (NEW SECTION, 1971, REVISED, 1992.)

§ 7-103—Exempt vehicles

The following vehicles and their drivers are exempt from this article:

1. A vehicle owned by the United States Government, any state or political subdivision;
2. A vehicle for which cash, securities or a bond in the amount of $5,000 has been deposited or posted with the department upon such terms and conditions providing the same benefits available under a required vehicle insurance policy as shall be prescribed by the (commissioner of insurance);
3. A vehicle owned by a self-insurer certified as provided in § 7-501; (REVISED, 1992.)
4. An implement of husbandry or special mobile equipment which is only incidentally operated on a highway or property open to use by the public;
5. A vehicle operated upon a highway only for the purpose of crossing such highway from one property to another;
6. A commercial vehicle registered or proportionally registered in this and any other jurisdiction provided such vehicle is covered by a vehicle insurance policy complying with the laws of any other jurisdiction in which it is registered; (NEW, 1971.)
7. A vehicle moved solely by human or animal power; or (NEW, 1975.)
8. A vehicle owned by a nonresident and not registered in this state. (NEW, 1992.)

§ 7-104—Evidence of insurance

(a) The department may require the owner of a vehicle to provide evidence of the existence of a vehicle insurance policy on a form or in a manner approved by the department. (REVISED, 1992.)
§ 7-105—Termination of insurance

Upon termination of a new vehicle insurance policy within 180 days of the inception date of the coverage, the insurer shall notify the department upon a form or in a manner approved by it immediately following the date after which the policy will not be reinstated to maintain continuous coverage in force. (REVISED, 1992.)

ARTICLE II—FINANCIAL RESPONSIBILITY—SECURITY FOLLOWING ACCIDENT

§ 7-201—Application of article

The provisions of this article requiring deposit of security and suspensions for failure to deposit security shall apply to the owner and driver of any vehicle of a type subject to registration under this code which is involved in an accident within this State which has resulted in bodily injury to or death of any person or damage to the property of any one person in excess of ($______), when there is a reasonable probability that a judgment may be rendered against the person required to post security if the issue is brought before a court of competent jurisdiction. (NEW, 1992.)

§ 7-202—Security required; notices; disposition

(a) The department shall determine the amount of security necessary to satisfy any judgment required of any person up to the maximum limits set forth in § 7-206 upon the basis of the accident reports or other pertinent and reliable information received from motorists and others submitted as required by chapter 10 of this code and shall give notice as provided in § 2-314 to each person of its determination of the amount required to be deposited. When requested by a person involved in an accident or that person’s insurance agent or company, the department shall advise whether the information received was sufficient to invoke a security deposit demand and the amount required to be deposited.

(b) The department may reduce or increase the amount of security ordered in any case if in its judgment the amount previously ordered is inappropriate. The department shall give notice as provided in § 2-314 to each person affected by such adjustment of security. If the security previously ordered has been deposited, the deposit shall be adjusted accordingly.

(c) The security deposited in accordance with this section shall be distributed:

1. For the payment of any settlement of a claim arising out of the accident at the discretion of the department; or
2. For the payment of a judgment or judgments rendered against the person required to make the deposit for damages arising out of the accident.

(d) Any deposit in excess of a judgment against such person shall be returned provided there are no suits pending, judgments outstanding, or unsatisfied claims arising out of the same accident.

(e) Any security remaining on deposit after (two) years from the date of the deposit shall be returned to the person who made it upon presentation of satisfactory evidence to the department that:

1. No action for damages arising out of the accident for which deposit was made is pending against any person on whose behalf the deposit was made; or
2. There is no existing unpaid judgment rendered against any person on whose behalf the deposit was made. (NEW, 1992.)

(f) The provisions of this section shall not be construed to limit the return of any deposit of security under any other provision of this chapter authorizing a return. (NEW SECTION, 1992.)
§ 7-203—Failure to deposit security—suspensions

Should any person required under § 7-202 to deposit or increase security fail to do so within (60) days after notice of the security requirement has been given, the department shall immediately take suspension action under § 7-210. (NEW, 1992.)

§ 7-204—Exceptions to requirement of security

Notwithstanding the provisions of § 7-201, the security and suspension requirements shall not apply:
1. To the owner or driver if either had in effect at the time of the accident security meeting the requirements of § 7-206 or § 7-306;
2. To the owner or driver of a vehicle if at the time of the accident the vehicle was being operated by or leased to the United States, this State or one of its political subdivisions, or a municipality;
3. To the owner or driver of a vehicle if at the time of the accident the vehicle was being operated by or under the direction of a police officer in the performance of official duties; or
4. Unless there is a reasonable probability that a judgment may be rendered against the person who is being required to post security if the issue is brought before a court of competent jurisdiction. (NEW SECTION, 1992.)

§ 7-205—Release from liability

(a) A person shall be relieved of the requirement for deposit of security if he or she is released from liability by all other persons injured or damaged in the accident.
(b) A covenant not to sue shall relieve the parties thereto as to each other from the security requirements.
(c) If the department has evaluated the injuries or damage to any minor in an amount not more than ($__) the department may accept, for the purposes of this article only, evidence of a release from liability executed by a natural guardian or a legal guardian on behalf of the minor without the approval of any court or judge.
(d) The requirements for a security deposit shall be waived if there is no outstanding suit or unsatisfied judgment within (two) years of the date of the accident. (NEW SECTION, 1992.)

§ 7-206—Requirements of policy or bond

(a) No policy or bond shall be effective unless issued by an insurance or surety company authorized to do business in this State, except as provided in subsection (b) of this section, and unless the policy or bond is subject to a limit, exclusive of interest and costs, of not less than ($__) because of bodily injury to or death of one person in any one accident, to a limit of not less than ($__) because of bodily injury or death of two or more persons in any one accident, and to a limit of not less than ($__) because of injury to or destruction of property of others in any one accident.
(b) If an insurance or surety company is not authorized to do business in this State, it must execute a power of attorney authorizing the commissioner to accept service on its behalf of notice or process in any action upon a policy or bond arising out of the accident.
(c) The department may rely upon the accuracy of the information in a required report of an accident as to the existence of insurance or a bond unless or until the department has reason to believe the information is erroneous.
(d) An owner's or operator's policy of liability insurance shall be as defined by law. (NEW SECTION, 1992.)
§ 7-207—Right to hearing; notice; request for hearing; waiver; scope of hearing

(a) Any owner or driver who is required to post security under this article is entitled to a hearing before the commissioner or a designated representative before a determination of the amount of security required becomes final and before the suspension of the person's drivers license or registration. The hearing shall be held in the county most convenient for the parties and witnesses, as determined by the department.

(b) If a hearing is desired by the owner or driver, the request must be submitted in writing to the department within 30 days of giving of notice of the security requirement which is being contested but if the person is physically unable to make the request within that time, it must be made within 30 days of the date on which the person becomes physically able to do so. Failure to do so waives the right to a hearing.

(c) The commissioner shall give at least 30 days' written notice of the hearing to all interested parties. The notice must contain a brief explanation of the proceedings to be taken and the possible consequences of an adverse determination.

(d) The hearing shall determine:
1. Whether the owner or driver is subject to the security requirements of this article;
2. Whether the amount of security deposit required of the owner or driver under the provisions of § 7-202 is appropriate; and
3. Whether there is a reasonable probability that a judgment may be rendered against the owner or driver. (NEW SECTION, 1992.)

§ 7-208—Agreement for payment of damages

(a) Any two or more of the persons involved in or affected by an accident may at any time enter into a written agreement for the payment of an agreed amount with respect to all claims of these persons because of bodily injury, death, or property damage arising from the accident. The agreement may provide for payment in installments.

(b) The department, to the extent provided by any written agreement, shall not require the deposit of security and shall terminate any prior order of suspension. If security has previously been deposited in accordance with § 7-202, the department shall immediately return such security to the depositor.

(c) On determination by the department that a person is in default on any payment under an agreement and that the parties are unable to reach an accommodation, the department shall take suspension action under § 7-210. (NEW SECTION, 1992.)

§ 7-209—Application to nonresidents, unlicensed drivers, unregistered vehicles, and accidents in other states

(a) If the owner or driver of a vehicle of a type subject to registration in this State is involved in an accident and has no license or registration in this State, the driver shall not be allowed a license, nor shall the owner be allowed to register any vehicle in this State, until the requirements of this chapter have been met.

(b) When a nonresident's operating privilege is suspended under § 7-210, the department shall transmit a certified copy of the record of the action to the appropriate official in the state in which the nonresident resides or is licensed or both.

(c) Upon notification that the operating privilege of a resident of this State has been suspended or revoked in any other state for failure to deposit security for the payment of judgments arising out of a motor vehicle accident, the department shall suspend the license of the resident driver and the registration of the motor vehicle involved in the accident, if known. The suspension shall continue until the resident furnishes evidence of compliance with the law of the other state relating to the deposit of security. (NEW SECTION, 1992.)
§ 7-210—Suspension of license and registration

(a) Whenever the department determines that a person has failed to deposit or maintain security as required by this article or has defaulted on an agreement under § 7-208, the department shall immediately suspend the license of that person to operate a motor vehicle and the registration of all vehicles owned by that person.

(b) The suspension of license and registration shall remain in effect until:

1. Security is deposited as required under this chapter;
2. The person in default has corrected the default to the satisfaction of the other party; or
3. At least one year has elapsed following the effective date of the suspension and the department has received satisfactory evidence that there is no outstanding suit or unsatisfied judgment arising out of the accident. (NEW SECTION, 1992.)

ARTICLE III—FINANCIAL RESPONSIBILITY—PROOF FOR THE FUTURE

§ 7-301—Application of article

The provisions of this article requiring the deposit of proof of financial responsibility for the future shall apply to any person:

(a) Who has been convicted of one or more of the following offenses under this code:

1. Any offense requiring the revocation of a license under § 6-206;
2. Driving a motor vehicle upon a highway of this state while the privilege to do so is suspended or revoked, in violation of § 6-303;
3. Operating or knowingly permitting the operation upon a highway of this state of a motor vehicle the registration of which has been canceled, suspended, or revoked, in violation of § 3-702;

(b) Who has failed to pay a judgment arising out of ownership, maintenance, or use of a vehicle subject to registration under this code;

(c) Who has failed to file and maintain security as required under § 7-202, or

(d) Whose driver's license has been suspended or revoked under § 6-207 or § 6-211 of this code. (NEW SECTION, 1992.)

§ 7-302—Definitions

The following words and phrases when used in this article mean:

(a) Certified motor vehicle liability policy: An owner's or operator's policy of liability insurance, certified in accordance with § 7-307 as proof of financial responsibility for the future, and issued, except as otherwise provided in § 7-307, by an insurer duly authorized to transact business in this state. An owner's or operator's policy shall be as defined by law.

(b) Excess or Additional Coverage: Any policy which grants the coverage required for a motor vehicle liability policy may also grant any lawful coverage in excess of or in addition to the coverage specified for a motor vehicle liability policy. Excess or additional coverage shall not be subject to the provisions of this chapter. With respect to a policy which grants the excess or additional coverage, the term "motor vehicle liability policy," shall apply only to that part of the coverage which is required by this section.

(c) Proof of financial responsibility for the future: Wherever used in this article the terms "proof" or "proof of financial responsibility" shall be synonymous with the term "proof of financial responsibility for the future." The methods of giving proof specified in § 7-306 shall be required as proof of financial responsibility for the future. Such proof shall provide liability coverage for accidents arising out of the ownership, maintenance, or use of a motor vehicle of a type subject to registration, in amounts specified in § 7-206, occurring subsequent to the effective date of the proof.
(d) Judgment: The term "judgment" shall have the same meaning as specified in § 7-401. (NEW SECTION, 1992.)

§ 7-303—Action of department when proof required

When the department determines that a person is subject to the proof requirements of this article under § 7-301, the department shall give notice as provided in § 2-314 that the person is required to deposit proof of financial responsibility for the future with the department.

§ 7-304—Failure to deposit proof—suspensions

(a) Should any person required under § 7-301 to deposit proof of financial responsibility for the future fail to do so within (60) days after notice of the proof requirement has been given, the department shall immediately suspend the license of that person to operate a motor vehicle and the registration of all vehicles owned by that person.

(b) The suspension of license and registration shall remain in effect until:
   1. Proof is deposited and maintained as required under this article; or
   2. Proof is no longer required under § 7-314.

(c) No drivers license shall be issued and no motor vehicle shall be registered in the name of the person during the period of the suspension. (NEW SECTION, 1992.)

§ 7-305—Action in respect to nonresidents

(a) When the department suspends or revokes a nonresident's operating privilege because of a conviction, the privilege shall remain suspended or revoked unless that person gives and maintains proof of financial responsibility.

(b) If the defendant named in any certified copy of a judgment reported to the department is a nonresident, the department shall transmit, by any suitable means including electronic transmission, a copy of the judgment or a statement of facts relative to the judgment to the motor vehicle administrator in the state where the defendant is a resident or is licensed. (NEW SECTION, 1992.)

§ 7-306—Methods of giving proof

Proof may be given by filing any of the following:

1. A certificate of insurance under § 7-307;
2. A bond under § 7-308;
3. A certificate of deposit of money or securities under § 7-309; or
4. A certificate of self-insurance under § 7-310. (NEW SECTION, 1992.)

§ 7-307—Proof by certificate of insurance

(a) Proof may be furnished by filing with the department the written certificate of an insurer authorized to do business in this State that there is in effect a motor vehicle liability policy for the benefit of the person required to furnish proof. The certificate shall specify the certificate effective date and by appropriate reference all vehicles covered thereby, unless the policy is issued to a person who is not the owner of a motor vehicle. The department may authorize the filing of such certificates by any appropriate means, including by electronic transmission.
(b) If an insurer is not authorized to do business in this state, the department may accept a written certificate provided that the certificate otherwise conforms with the provisions of this chapter and the insurer complies with the following conditions with respect to the policies certified:

1. The insurer executes a power of attorney authorizing the commissioner to accept service on its behalf of notice or process in any action arising out of a motor vehicle accident in this State; and
2. The insurer agrees in writing that such policies shall be deemed to conform with the laws of this state.

(c) If an insurer not authorized to transact business in this State but qualified to furnish proof defaults in any undertakings or agreements, the department shall not accept as proof any certificate of the insurer so long as the default continues. (NEW SECTION, 1992.)

§ 7-308—Proof by bond

(a) Proof may be evidenced by the bond of a surety company authorized to transact business in this State, or a bond with at least two individual sureties each owning real estate in this State and together having equities equal in value to at least twice the amount of the bond. The real estate shall be scheduled in the bond as approved by a judge of a court of record and the bond shall be conditioned for payment of the amounts specified in this chapter. The bond shall be filed with the department and shall not be canceled except after 10 days written notice to the department.

(b) A bond shall constitute a lien in favor of the State upon the scheduled real estate of any surety upon the filing of notice to that effect by the department in the office of the proper court of the county or city where such real estate is located. The lien shall exist in favor of any holder of a final judgment against the person who has filed the bond, for damages because of bodily injury to or death of any person, or for damage because of injury to or destruction of property resulting from the ownership, maintenance, use, or operation of a vehicle of a type subject to registration under the laws of this State after the bond is filed.

(Here add provisions, in conformity with local practice, to regulate the recording of such liens.)

(c) If a judgment rendered against the principal on a bond is not satisfied within 30 days after it has become final, the judgment creditor may, for such person's own use and benefit and at such person's expense, bring an action or actions in the name of the State against the company or persons executing the bond, including an action to foreclose any lien that may exist on the real estate of a person who has executed the bond. (NEW SECTION, 1992.)

§ 7-309—Proof by certificate of deposit

(a) Proof may be evidenced by a certificate of the (state treasurer) that the person named therein has deposited ($____) in cash or securities which may be legally purchased by savings banks or trust funds of a market value of ($____). The (state treasurer) shall not accept any deposit and issue a certificate unless accompanied by evidence that there are no unsatisfied judgments of any character against the depositor in the county where the depositor resides.

(b) A deposit shall be held by the (state treasurer) to satisfy any execution on a judgment issued after the deposit was made against the person making the deposit for damages because of bodily injury to or destruction of property resulting from the ownership, maintenance, use, or operation of a vehicle of a type subject to registration under the laws of this State. Money or securities so deposited shall not be subject to attachment or execution unless the attachment or execution arises out of a suit for damages. (NEW SECTION, 1992.)
§ 7-310—Proof by certificate of self-insurance

(a) Any person in whose name more than 25 vehicles are registered in this State may qualify as a self-insurer by obtaining a certificate of self-insurance issued by the department as provided in this subsection.

(b) The department may upon the application of a person issue a certificate of self-insurance when it is satisfied that the person has and will continue to have the ability to satisfy a judgment.

(c) On not less than 30 days' notice and a hearing pursuant to the notice, the department may upon reasonable grounds cancel a certificate of self-insurance. Failure to pay any judgment within 30 days after the judgment has become final shall constitute a reasonable ground for the cancellation of a certificate of self-insurance. (NEW SECTION, 1992.)

§ 7-311—Owner may give proof for others

The owner of a motor vehicle may give proof on behalf of such person's employee or a member of the immediate family or household of the owner. (NEW, 1992.)

§ 7-312—Substitution of proof

The department shall consent to the cancellation of any bond or certificate of insurance or the department shall direct and the (state treasurer) shall return any money or securities to the person entitled thereto upon the substitution and acceptance of other adequate proof. (NEW, 1992.)

§ 7-313—Other proof may be required

Whenever any proof filed under the provisions of this article no longer fulfills the purposes for which it is required, the department shall require other proof in accordance with this article and shall suspend the license and registration pending the filing of other proof. (NEW, 1992.)

§ 7-314—Duration of proof; when proof may be canceled or returned

(a) The requirement of proof shall terminate in either of the following situations:

1. After three years from the date the proof is required if during the preceding three year period the department has not received notice of a conviction which would require the suspension or revocation of the license or registration of the person by or for whom the proof was furnished; or

2. In the event of the death of the person on whose behalf the proof was filed or permanent incapacity of the person to operate a motor vehicle.

(b) The department shall not consent to the cancellation of any bond or the return of any money or securities if any action for damages covered by the proof is pending or any judgment is unsatisfied, or if the person who has filed a bond or deposited money or securities has within one year preceding the request been involved as a driver or owner in any motor vehicle accident resulting in injury or damage to the person or property of others. An affidavit from the applicant as to the nonexistence of such action, or that the applicant has been released from all liability, or has been finally adjudicated not to be liable, shall be sufficient evidence in the absence of evidence to the contrary. (NEW SECTION, 1992.)

§ 7-315—Notice of termination of a motor vehicle liability policy

An insurer may not terminate a motor vehicle liability policy unless the insurer files with the department a notice of termination within 10 days after the effective date of the termination. A motor vehicle liability policy
§ 7-316—Forged proof

Any person who forges, or without authority signs, any evidence of proof of financial responsibility for the future or who files or offers for filing any evidence of proof knowing or having reason to believe that it is forged or signed without authority shall be guilty of a misdemeanor. (NEW, 1992.)

ARTICLE IV—FINANCIAL RESPONSIBILITY—NONPAYMENT OF JUDGMENT

§ 7-401—Meaning of "judgment"

For the purpose of this article, the term "judgment" shall mean any enforceable judgment which has become final by expiration without appeal of the time within which an appeal might have been perfected, or which has become final by final affirmance on appeal rendered by a court of competent jurisdiction of any state or of the United States upon a cause of action arising out of the ownership, maintenance, or use upon a highway or property open to use by the public of any vehicle or a type subject to registration under the laws of this state, for damages, including damages for care and loss of services, because of bodily injury to or death of any person, or for damages because of injury to or destruction of property, including the loss of use thereof, or upon a cause of action on an agreement of settlement for such damages. (FORMERLY § 7-201; RENUMBERED, 1992.)

§ 7-402—When courts to report nonpayment of judgments

Whenever any person fails within (30) days to satisfy any judgment, it shall be the duty of the clerk of the court, or of the judge of a court which has no clerk, in which any such judgment is rendered within this state to forward to the department immediately a certified copy of such judgment (and a certificate of facts relative to such judgment, upon a form provided by the department, which certificate shall be prima facie evidence of the facts therein stated.) (FORMERLY § 7-202; REVISED AND RENUMBERED, 1992.)

§ 7-403—Further action with respect to nonresidents

If the defendant named in any certified copy of a judgment or a certificate of facts relative to such judgment is a nonresident, the department shall transmit a certified copy of the judgment or a certificate of facts relative to such judgment to the motor vehicle administrator in the state where the defendant is a resident. (FORMERLY § 7-203; REVISED AND RENUMBERED, 1992.)

§ 7-404—Suspension for nonpayment of judgments

The department, upon receipt of a certified copy of a judgment or a certificate of facts relative to such judgment pursuant to § 7-402, shall forthwith suspend the license and registration and any nonresident's operating privilege of any person against whom such judgment was rendered, except as hereinafter otherwise provided in this chapter. (FORMERLY § 7-204; REVISED AND RENUMBERED, 1992.)
§ 7-405—Exception in relation to government vehicles

The provisions of § 7-404 shall not apply with respect to any such judgment arising out of an accident caused by the ownership or operation, with permission, of a vehicle owned or leased to the United States, this State or any political subdivision of this State, or a municipality thereof. (FORMERLY § 7-205; REVISED AND RENUMBERED, 1992.)

§ 7-406—Exception when insurer liable or insolvent

(a) No license, registration, or nonresident's operating privilege of any person shall be suspended under the provisions of this chapter if the department shall find that an insurer was obligated to pay the judgment upon which suspension is based, at least to the extent and for the amounts specified in § 7-408, but has not paid such judgment for any reason. A finding by the department that an insurer is obligated to pay a judgment shall not be binding upon such insurer and shall have no legal effect whatever except for the purpose of administering this section. Whenever in any judicial proceedings it shall be determined by any final judgment, decree, or order that an insurer is not obligated to pay any such judgment, the department, notwithstanding any contrary finding thereto made by it, shall forthwith suspend the license and registration and any nonresident's operating privilege of any person against whom such judgment was rendered, except as hereinafter provided.

(b) The department shall not suspend a license, registration, or nonresident's operating privilege of any person if the insurance applicable to such person or the vehicle being operated by such person was placed with an insurer which was authorized to do business in this State and which, subsequent to the accident involving the owner or driver and prior to settlement of the claim therefor, went into liquidation so that no benefit accrued to the owner or driver by reason of its having provided such insurance. (FORMERLY § 7-206; REVISED AND RENUMBERED, 1992.)

§ 7-407—Suspension to continue until judgments paid

License, registration, or nonresident's operating privilege shall remain suspended and shall not be renewed, nor shall any license or registration be thereafter issued in the name of such person, including any person not previously licensed, unless and until every judgment is stayed, satisfied in full, lapsed without being revived, or to the extent provided, subject to the exceptions stated in §§ 7-406 and 7-409. (FORMERLY § 7-207; REVISED AND RENUMBERED, 1992.)

§ 7-408—Payments sufficient to satisfy judgments

(a) Judgments herein referred to shall, for the purpose of this article only, be deemed satisfied:

1. When ($___) has been credited upon any judgment or judgments rendered in excess of that amount because of bodily injury to or death of one person as the result of any one accident; or

2. When, subject to such limit of ($___) because of bodily injury to or death of one person, the sum of ($___) has been credited upon any judgment or judgments rendered in excess of that amount because of bodily injury to or death of two or more persons as the result of any one accident; or

3. When ($___) has been credited upon any judgment or judgments rendered in excess of that amount because of injury to or destruction of property of others as a result of any one accident.

(b) Provided, however, payments made in settlements of any claims because of bodily injury, death, or property damage arising from such accident shall be credited in reduction of the amounts provided for in this section. (FORMERLY § 7-208; REVISED AND RENUMBERED, 1992.)
§ 7-409—Installment payment of judgments; default

(a) A judgment debtor upon due notice to the judgment creditor may apply to the court in which judgment was rendered for the privilege of paying judgment in installments and the court, in its discretion and without prejudice to any other legal remedies which the judgment creditor may have, may order and fix the amounts and times of payment of the installments.

(b) The department shall not suspend a license, registration, or nonresident's operating privilege, and shall restore any license, registration, or nonresident's operating privilege suspended following nonpayment of a judgment, when the judgment debtor obtains such an order permitting the payment of such judgment in installments, and while the payment of any said installment is not in default. (FORMERLY § 7-209; RENUMBERED, 1992.)

§ 7-410—Action if breach of agreement

In the event the judgment debtor fails to pay any installment as specified by order, then upon notice of default, the department shall suspend the license, registration, or nonresident's operating privilege of the judgment debtor until judgment is satisfied, as provided in this article, except that after default, the judgment debtor may again apply, after due notice to the judgment creditor, to the court which allowed installment payments within 30 days after the default for resumption of the privilege of payments by installments, if past-due installments are first paid. (FORMERLY § 7-210; REVISED AND RENUMBERED, 1992.)

ARTICLE V—MISCELLANEOUS PROVISIONS

§ 7-301—Self-insurers

(a) Upon condition of providing the same benefits available under a required vehicle insurance policy, any person in whose name more than 25 vehicles are registered in this State may qualify as a self-insurer by obtaining a certificate of self-insurance issued by the department as provided in subsection (b) of this section.

(b) The department may, in its discretion, upon the application of such a person, issue a certificate of self-insurance when it is satisfied that such person is possessed and will continue to be possessed of ability to pay the same benefits available under a required vehicle insurance policy. Such certificate may be issued authorizing a person to act as a self-insurer for either property damage or bodily injury, or both.

(c) Upon not less than five days notice and a hearing pursuant to such notice, the department may upon reasonable grounds cancel a certificate of self-insurance. Failure to pay any valid claim within 90 days of its submission or any judgment within 30 days after such judgment shall have become final shall constitute a reasonable ground for the cancellation of a certificate of self-insurance (FORMERLY § 7-107; RENUMBERED, 1992.)

§ 7-302—Right of appeal to court

Any order or act of the commissioner under the provisions of this chapter shall be subject to review ________ (here insert language indicating scope of the review) by (appeal) (writ of certiorari) to the ________ court at the instance of any party in interest. The court shall determine whether the filing of the (appeal) (petition for such writ) shall operate as a stay of any such order or act and the court shall summarily hear the matter. The court may, in disposing of the issue before it, modify, affirm or reverse the order or act of the commissioner in whole or in part. (FORMERLY § 7-303; REVISED AND RENUMBERED, 1992.)
§ 7-503—Chapter not to prevent other process

Nothing in this chapter shall be construed as preventing the plaintiff in any action at law from relying for relief upon the other processes provided by law. (FORMERLY § 7-304; RENUMBERED, 1992.)

§ 7-504—Effect of discharge in bankruptcy

A discharge in bankruptcy or by any other insolvency law following the rendering of any such judgment shall relieve the judgment debtor from the requirements of this chapter except that the requirement to deposit proof of financial responsibility for the future under article III of this chapter is not affected by any such discharge of the judgment. (NEW, 1992.)

§ 7-505—Transfer of registration to defeat purpose of code prohibited

1. If an owner's registration has been suspended, the registration shall not be transferred nor the vehicle to which such registration was issued be registered in any other name until the department is satisfied that the transfer of registration is proposed in good faith and not for the purpose or with the effect of defeating the purposes of this chapter.

2. Nothing in this section shall in any way affect the rights of any lien holder, conditional vendor, chattel mortgagee or lessor of a vehicle registered in the name of another as owner who becomes subject to the provisions of this chapter.

3. The department shall suspend the registration of any vehicle transferred in violation of the provisions of this section. (NEW SECTION, 1992.)

§ 7-506—Past application of chapter

This chapter shall not apply with respect to any accident or judgment arising from it or violation of the motor vehicle laws of this State occurring prior to the effective date of this chapter. (NEW, 1992.)

§ 7-507—Informative publication

(a) The department shall develop and regularly make available to vehicle registrants written information explaining this chapter, including an easily understandable recitation of rights and responsibilities.

(b) The department shall prepare and submit a report on the implementation and enforcement of this chapter to the legislature every (three) years following adoption of this code. The report shall include, at a minimum, an estimate of the number of uninsured motorists in this state; the number of motorists whose drivers licenses have been suspended for failure to comply with the compulsory insurance, financial security, nonpayment of judgments, and future proof provisions; the number of uninsured cases settled and the aggregate monies collected and distributed under the financial security provisions; the number of motorists for whom future proof filings have been made and a categorical breakdown of those filings by the type of conduct which triggered the future proof requirement. The department may elect to collect and report on other facets of the program as well. The report shall be considered public information and shall be made available to interested persons for a reasonable fee. (NEW SECTION, 1992.)
ALABAMA

I. General

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment and driver license suspension as a result of a major conviction.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial), SR23 (initial - fleets) and SR26 (cancellation) are used.

III. Filing Procedures

A. Two copies of the certificate are required, one retained, one returned to the insurer as a filing receipt.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. Five or more vehicles constitute a fleet - use SR23.

F. For fewer than five vehicles, an individual SR22 certificate must be filed for each vehicle.

G. The SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

H. Filings are to be mailed to:

Alabama Department of Public Safety
P.O. Box 1471
Montgomery, Alabama 36102-1471

IV. Electronic Filing

Electronic filing procedures were not available at the time of preparation of this guide.
ALASKA

I. General

NOTE: As of 7-1-96, the following is not being enforced due to elimination of the FR unit. However, suspensions and future proof will still be continued as it relates to the mandatory insurance law.

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgments and any driver license suspension or revocation for any reason including a major conviction and points.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 all-inclusive (initial filing) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than the named insured (on behalf of).

E. There is no special fleet program since filings are all-inclusive.

F. Specific owners policy preparation requirements:

   On the SR22 where "year model," "trade name" is located, the following is entered:
   "Applicable to all motor vehicles owned by the named insured that are subject to registration in Alaska."

G. The SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

H. Filings are to be mailed to:

   Alaska Division of Motor Vehicles
   P.O. Box 20020
   Juneau, Alaska 99802-0020
IV. Electronic Filing

Electronic filing procedures were not available at the time of preparation of this guide.
I. General

A. Future proof of insurance certificates (SR22) are required in cases of a driver license or vehicle registration suspension resulting from an unsatisfied judgment; a major conviction; for a driver license or nonresident driving privilege suspension as a result of refusing to submit to a designated test of the blood-alcohol or drug content; and for a driver license or nonresident driving privilege suspension or revocation as a result of a conviction for driving while under the influence of intoxicating liquor or drugs.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is three years except that filings for unsatisfied judgment suspensions are for two years after full satisfaction of judgment as long as a valid Arizona driver license and/or vehicle registration exists.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial filing), SR23 (initial filing - fleets), SR24 (change of vehicle) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are not acceptable.

D. A filing can not be made for an insured other than the named insured (on behalf of).

E. Three or more vehicles constitute a fleet - use SR23.

F. If separate filings are made for different vehicles, an SR26 cancellation filing will cancel only one policy and the driver is still covered under the remaining certificates. Each certificate must be canceled if coverage on all vehicles is terminated.

G. The SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage.

H. Filings are to be mailed to:

   Arizona Motor Vehicle Division
   P.O. Box 2100, Mail Drop 535-M
   Phoenix, Arizona 85001-2100
IV. Electronic Filing

The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
ARKANSAS

I. General

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment and driver license suspension as a result of a major conviction.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial filing) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made only for an employee of a named insured (on behalf of).

E. Fleet filings are not utilized.

F. The SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

G. Filings are to be mailed to:

   For DWI -
   
   Driver Control
   P.O. Box 1272
   Little Rock, Arkansas  72203

   Unsatisfied Judgment -

   Safety Responsibility
   P.O. Box 1272
   Little Rock, Arkansas  72203

IV. Electronic Filing

Electronic filing procedures were not available at the time of preparation of this guide.
I. General

A. Future proof of insurance certificates are required in cases of unsatisfied judgment, major conviction actions, negligent operator suspensions or revocations, and failure to have liability coverage at the time of an accident.

B. The filing requirement period is three years. Certain civil judgment suspensions may require longer periods.

II. Forms

A California Insurance Proof Certificate, SR22/SR1P (Rev. 4/91), (sample attached) is used to notify the DMV of insurance coverage.

A. A motor vehicle liability policy (SR22) is an owner's policy, or an operator's policy, or both, allowing reinstatement from any DMV sanction.

B. An automobile liability policy (SR1P) is a policy covering only vehicles identified in the policy, and allows only reinstatement of specific DMV sanctions, primarily those resulting from uninsured accidents and negligent driving.

A Notice of Cancellation of California Insurance Proof Certificate, SR26/SR1PF (Rev. 4.91) (sample attached) is used to notify the Department of Motor Vehicles of insurance coverage termination.

III. Filing Procedures

A. A single copy of the proof certificate is required.

B. Authorized preparer signatures are required. The forms may be computer printed, however, they must meet the department's exact standardized specifications and form size.

C. Facsimile signatures are acceptable.

D. The Notice of Cancellation of California Insurance Proof Certificate, SR26/SR1PF (Rev. 4/91), must be filed within 10 days after the termination of coverage.

E. Filings are to be mailed to:

California Department of Motor Vehicles
P.O. Box 932338
Sacramento, California  94232-3380

IV. Electronic Filing

Magnetic tape transmission of proof information is available as an alternative to paper certificates.
CALIFORNIA INSURANCE PROOF CERTIFICATE
Department of Motor Vehicles
P. O. Box 932338
Sacramento, CA 94232-3380

The company named below, which is authorized to do business in the State of California, certifies that it has issued to or for the benefit of:

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<tr>
<th>NAME</th>
<th>DRIVER LICENSE NO.</th>
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A motor vehicle liability policy is defined in Section 16450 of the Vehicle Code of the State of California.

IF OTHER THAN BROAD COVERAGE CHECK APPROPRIATE BOX.

☐ Owner's policy covering all motor vehicles registered to the insured.
☐ Operator's policy covering the use by the insured of any motor vehicle not registered to the insured.

Cancellation or termination of this policy shall be in accordance with the laws and regulations of the State of California.

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<th>NAME OF INSURANCE COMPANY</th>
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SR-22 (REV. 1/90)
NOTICE OF CANCELLATION
OF
CALIFORNIA INSURANCE PROOF CERTIFICATE

Department of Motor Vehicles, P. O. Box 932338, Sacramento, CA 94232-3380

The company named below gives notice that the California Insurance Proof Certificate issued to or for the benefit of:

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Is cancelled in accordance with the laws and regulations of the State of California.

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SA-26/SF-1PP (REV. 10/27)
COLORADO

I. General

A. Future proof of insurance certificates (SR22) are required in the following situations:

1. At the a security deposit is accepted under the Financial Responsibility Act.

2. Upon reinstatement of any revocation.

3. Upon reinstatement of a suspension for failure to satisfy a judgment resulting from a motor vehicle accident.

4. Upon reinstatement of a financial responsibility suspension three years after the accident that caused the suspension. It's one year for accidents that occurred prior to 7-1-95.

5. Upon reinstatement of a withdrawal of a driving privilege because of a physical or mental disability unless the person is participating in a rehabilitation program and has been issued a rehabilitation instruction permit.

6. Upon reinstatement after cancellation of a probationary license or issuance of an ignition interlock device probationary driver license.

B. The filing requirement period is variable depending upon the withdrawal action.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial filing), SR23 (initial filing - fleets) and SR26 (cancellation) are used. The DMV does not maintain a supply of blank forms. All submitted forms must be completed properly to be acceptable.

III. Filing Procedures

A. One copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than the named insured (on behalf of) provided the person's name is reflected on the policy.

E. More than 25 vehicles constitute a fleet - use SR23.

F. For 25 or fewer vehicles, they are to be listed on the back of the certificate.

G. The SR26 cancellation form must be filed within 10 days after termination of coverage. Certificates remain on file until terminated by an SR26.
H. Filings are to be mailed to:

Department of Revenue
Motor Vehicle Division
Driver Services, Room 164
Denver, Colorado  80261-0016

IV. Electronic Filing

Electronic filing procedures have been tested and are available from AAMVAnet.
CONNECTICUT

I. General

A. Future proof of insurance certificates (SR22) are required in the following situations:

1. Violation of the mandatory insurance law.

2. Driver license suspensions as a result of a major conviction, i.e., 14-112, 14-112C, 14-213B, 14-222, 14-224, 14-227A CT GEN. STAT.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is one year from the required date if certain requirements are met. (Revised per 14-112(i) CT GEN. STAT.)

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used. The filings are all-inclusive (no vehicle description, covers all owned or operated vehicles).

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. Since all-inclusive filings are utilized, there is no special handling for fleets.

F. Connecticut has some specific preparation requirements:

1. On the SR22 in the space where "year model," "trade name" is located, the following is entered: "All vehicles owned or operated by the insured." For certificates filed for minors, the date of birth is also to be shown.

2. Filings for non-owner policies are completed by:

   a. Checking the block preceding the words "OPERATOR'S POLICY."

   b. Deleting the words "non-owned" in the sentence "Applicable to any non-owned vehicle."

   c. Typing in the words "All vehicles owned or operated by the insured" in the space above the "OPERATOR'S POLICY" section.

NOTE: Examples of three acceptable SR22 forms are attached.
G. Insurance companies must notify the DMV within 10 days of cancellation of the SR22. Certificates will remain on file for a period of one year from the date of restoration or until an SR26 is received, or notification to the DMV is made by either the operator or insurer or its agent.

H. Filings of SR22s are to be mailed to:

Department of Motor Vehicles
60 State Street
Financial Responsibility, Room 305
Wethersfield, Connecticut 06161

IV. Electronic Filing

The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
Correct SR22 because both boxes checked
Correct SR-22 Both Boxes Checked
Correct SR-22

FINANCIAL RESPONSIBILITY FORM

8125-A (12-80)

Insured's Name

Insured's Address

Driver's License No. 04/25/44

Current Policy Number 8051217-5

Effective From 02/08/94

This certification is effective from 02/08/94 and continues until cancelled or terminated in accordance with the financial responsibility laws and regulations of this State. The insurance hereby certified is provided by an:

Owner's Policy: Applicable to (a) the following described vehicle(s), (b) any replacement(s) thereof by similar classification, and (c) any additionally acquired vehicles of similar classification for a period of at least 30 days from the date of acquisition.

Model Year Trade Name Identification No. Yes No

ANY AND ALL VEHICLES OWNED OR OPERATED

Operator's Policy: Applicable to any non-owned vehicle

CONNECTICUT

FINANCIAL RESPONSIBILITY INSURANCE CERTIFICATE

The company signatory hereto hereby certifies that it has issued to the above named insured a motor vehicle liability policy as required by the financial responsibility laws of this State, which policy is in effect on the effective date of this certificate.

Date 02/10/94

Name of insurance company

Signature of authorized representative
DISTRIBUTION OF COLUMBIA

I. General

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment and driver license suspension as a result of a major conviction.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial), SR23 (initial - fleets) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of) provided that person is an employee or member of the household or family of the named insured.

E. Five or more vehicles constitute a fleet.

F. For fewer than five vehicles all vehicles registered to the owner must be listed on the form.

G. The SR26 cancellation must be filed not less than 30 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

H. Filings are to be mailed to:

   Bureau of Motor Vehicle Services
   Customer Services Division/Insurance
   Operations Branch
   65 K Street N.E., Room 200
   Washington, D.C. 20002

IV. Electronic Filing

The bureau is interested in developing electronic filing programs with insurers, as soon as a new motor vehicle computer system is developed.
Delaware does not administer a financial responsibility future proof law.
I. General

A. Future proof of insurance certificates (SR22) are required in cases of:

1. Unsatisfied judgment.
2. Driver license suspension as a result of a major conviction.
3. Conviction point system suspension.
4. Uninsured automobile accidents that meet the reporting criteria.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used. The filings are all-inclusive (no vehicle description, covers all owned vehicles). In addition to the SR26, Form FR74 is used when person injury protection coverage is canceled.

III. Filing Procedures

A. Three copies of the certificate are required with the state.

   Insured - to expedite clearance with the state.
   Issuing company - confirmation of receipt.
   State - retained for reference.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made on behalf of a resident of the named insured's household.

E. Since all-inclusive filings are utilized, there is no special handling for fleets.

F. The SR26 cancellation notice must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.
G. Filings are to be mailed to:

Department of Highway Safety and Motor Vehicles
Division of Driver Licenses
Bureau of Financial Responsibility
Neil Kirkman Bldg.
2900 Apalachee Parkway
Tallahassee, Florida  32399-0585

IV. Electronic Filing

The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
GEORGIA

I. General

A. Future proof of insurance certificates (SR22/SR22A) are required in cases of:

1. Unsatisfied judgment (SR22A).
2. Habitual Violator with a probationary license (SR22).

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period may be six months, one year or three years depending on the circumstances.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 and SR22A (initial), SR23 (initial - fleet) and SR26 (cancellation) are used.

III. Filing Procedures

A. Two copies of the certificate are required as follows:

1. One for department file.
2. One for the individual.

B. Authorized preparer signatures are not required.

C. Facsimile signatures not required.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. Five or more vehicles constitute a fleet - use SR23.

F. For fewer than five units, vehicle descriptions should be entered on the front of the form.

G. The SR26 cancellation form must be filed so as to be received by the department not less than 20 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

H. If an SR22 is not stamped "Premium Finance," the department considers the policy to be paid in full. If the policy is canceled before normal lapse, the next SR22 filing must be issued on a paid-in-full policy which carries a new policy number.

I. The named insured and name on the certificate must be the same as the owner's name contained in the department's registration DPS computer file.
J. Filings are to be mailed to:

**SR22s and 23s and 26s**
Department of Public Safety
Revocation and Suspension Section
P.O. Box 1456
Atlanta, Georgia 30371-2303

**SR22As**
Department of Public Safety
Insurance Unit
P.O. Box 1456
Atlanta, Georgia 30371-2303

IV. **Electronic Filing**

Electronic filing procedures were not available at the time of preparation of this guide.
GEORGIA SAFETY RESPONSIBILITY INSURANCE CERTIFICATE

To be filed with the Department of Public Safety
Bureau of Safety Responsibility or No-Fault Insurance Section, P.O. Box 1456, Atlanta, Georgia 30371-2303

Place of
Accident
Date of Accident
Name of Insured
Last Name  First  Middle
Address of Insured
Current Policy Number
Effective From

This certification is effective from and continues until canceled or terminated in accordance with the financial responsibility laws and regulations of this state.

The company signatory hereto hereby certifies that it has issued to the above named insured a motor vehicle liability policy as required by the financial responsibility laws of this State, which policy is in effect on the effective date of this certificate.

If space below is insufficient to contain all motor vehicles covered, prepare list on paper of identical width and pass on.

<table>
<thead>
<tr>
<th>Year of Model</th>
<th>Trade Name</th>
<th>Model</th>
<th>Body Type</th>
<th>Serial No.</th>
<th>Motor No.</th>
</tr>
</thead>
</table>

Name of Insurance Company
Date
By

[Signature] Authorized Representative

MAIL ORIGINAL AND BOTH COPIES TO

DEPARTMENT OF PUBLIC SAFETY
BUREAU OF SAFETY RESPONSIBILITY OR INSURANCE UNIT
P.O. BOX 1456
ATLANTA, GEORGIA 30371-2303
HAWAII

I. General

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment, uninsured accident, no insurance, major convictions (D.U.I., etc), license suspension/revocations for driving convictions, moving violation conviction/at fault for major accident. First time offender of compulsory insurance law not required to file SR22.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used.

III. Filing Procedures

A. An original plus one copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. The SR26 cancellation form must be filed so that the department will receive the notice of at least 10 days prior to the effective date of termination. Certificates remain on file until terminated by an SR26.

F. Filings are to be mailed to the jurisdiction requesting it:

Financial Responsibility Section
City & County of Honolulu
P.O. Box 30340
Honolulu, HI 96820-0340

Oahu County

Driver License Section
Department of Finance
4444 A Rice Street, Ste 480
Lihue, HI 96766

Kauai County

Mr. Carmelito Villa, Manager
Motor Vehicles & Licensing
1580 Kaahumanu Avenue
Wailuku, HI 96793

Maui County
IV. Electronic Filing

Electronic filing procedures were not available at the time of preparation of this guide.
IDAHO

I. General

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment and driver license suspension as a result of a major conviction.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of) providing both names are shown on the form.

E. There is no special fleet handling.

F. The SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

G. Filings are to be mailed to:

Idaho Transportation Department
Driver Services
P.O. Box 7129
Boise, Idaho 83707

IV. Electronic Filing

Electronic filing procedures were not available at the time of preparation of this guide.
ILLINOIS

I. General

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment and any license revocation.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial filing), special SR23 (initial filing - fleets) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. Twenty-five or more vehicles constitute a fleet - use special SR23 (see attached).

F. For fewer than 25 vehicles complete the insurance information portion of the motorist report form.

G. The SR26 cancellation form must be filed with 15 days advance notice. The 15 day period begins on the date of receipt by the department. Certificates remain on file until terminated by an SR26.

H. SR22/26 filings are to be mailed to:
   Secretary of State
   Safety Responsibility Section
   2701 S. Dirksen Parkway
   Springfield, Illinois  62723

   SR23 Forms are to be mailed to:

   Illinois Department of Transportation
   Accident Records Section
   3215 Executive Park Drive
   Springfield, Illinois  62766
IV. Electronic Filing

The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
Notice of Policy for Fleets of 25 or More Automobiles
Illinois Motor Vehicle Law

The company signatory hereto gives notice that it has issued to

Name of Insured

Address of Insured

an automobile liability policy in form approved by the Director of Insurance described as follows:

Policy No. ________________________________
Policy effective from ____________ to ____________

Bodily Injury Liability □ Limit of at least $20,000/$40,000.
Property Damage Liability □ Limit of at least $15,000.
Owner’s Policy □ Applicable with respect to all owned automobiles.

______________________________
Name of Insurance Company

______________________________
Date ____________

______________________________
Signature of Authorized Representative

(In the event of cancellation of the policy, written notice thereof is to be filed with the Safety Responsibility Section, Department of Transportation, Springfield, Illinois 62796.)

The Department of Transportation is requesting disclosure of information that is necessary to accomplish the statutory purpose as outlined under Transportation’s section 7-202 of the Illinois Vehicle Code. Disclosure of this information is VOLUNTARY. This form has been approved by the State Firms Management Center.

SR 23 (Rev. 2/88)  IL 494-0719
INDIANA

I. General

A. Future proof of insurance certificates (SR22) are required in cases of driver license suspension as a result of a major conviction.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is for three years. All SR22s are to be completed with "Until canceled" in place of an expiration date.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial), SR23 (initial - fleets), and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may not be made for an insured other than the named insured (on behalf of).

E. Twenty-five or more vehicles constitute a fleet - use SR23.

F. For fewer than 25 vehicles a listing of units should be attached to the certificate.

G. The SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

H. Filings are to be mailed to:

   Bureau of Motor Vehicles
   Division of Safety Responsibility and Driver Improvement
   IN Gov. Center-North
   100 N. Senate Avenue
   Indianapolis, IN 46204-2214

IV. Electronic Filing

The bureau was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
IOWA

I. General

A. Future proof of insurance certificates (SR22) are required in cases of suspension or revocation of driver licenses based on convictions, judgments or implied consent.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is two years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial), SR23 (initial - fleets), and SR26 (cancellation) are used.

III. Filing Procedures

A. The original copy of the certificate is required.

B. Authorized preparer signatures are not required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than the named insured (on behalf of).

E. There is no department regulation defining the size of a fleet. Use of the SR23 is suggested when five or more vehicles are involved. With fewer than five, attach a list to the certificate.

F. The SR26 cancellation form must be filed so as to provide the department with 10 days advance notice. Certificates remain on file until terminated by an SR26.

G. Filings are to be mailed to:

   Iowa Department of Transportation
   Office of Driver Services
   Park Fair Mall, 100 East Euclid
   P.O. Box 9204
   Des Moines, Iowa 50306-9204

IV. Electronic Filing

The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
I. General

A. Kansas does not have a financial responsibility law but accepts the SR22 and SR26 in connection with major convictions such as driving under the influence.

B. Filing of an SR22 does not render liability coverage absolute.

C. The filing requirement period is one year and terminates automatically with no notice to the division at that time. If coverage terminates in less than 12 months, an SR26 is necessary.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) can be used and is preferred when evidence of insurance is requested by the department but are not required except for certain major convictions and violation of the compulsory insurance law.

III. Filing Procedures

A. A single copy of the certificate or statement is required. Not necessary to list the vehicles insured.

B. Authorized preparer signatures are not required.

C. Facsimile signatures and forms are acceptable. If faxed, do not follow up with a hard copy.

D. A filing may not be made for an insured other than a named insured (on behalf of).

E. Twenty-five or more vehicles constitute a fleet.

F. The SR26 or other notice of cancellation, if necessary, must be filed immediately upon cancellation by the insured or company but not before actual termination of the policy.

G. Filings are to be mailed to:

   Driver Control Bureau
   P.O. Box 12021
   Topeka, Kansas 66612-2021

IV. Electronic Filing

Electronic filing procedures are available using the AAMVA.net system and prior approval of the Division of Vehicles.
KENTUCKY

Kentucky does not have a financial responsibility program.
LOUISIANA

I. General

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment, DWI convictions and implied consent.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years from the date of a DWI conviction, from the date of refusal arrest, and from the date a judgment is satisfied in full.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used. The IICMVA limited all-inclusive SR22 is acceptable.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable (if approved by the company) for 90 days only.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. Twenty-five or more vehicles constitute a fleet but since the SR23 is not used, it is suggested that in all multiple vehicle cases, a list of vehicles be attached to an SR22.

F. The SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

G. Filings are to be mailed to:

    Office of Motor Vehicles
    P.O. Box 64886
    Baton Rouge, Louisiana 70896

IV. Electronic Filing

Electronic filing procedures were not available at the time of preparation of this guide.
MAINE

I. General

A. Future proof of insurance certificates (SR22) are required in cases of driver license suspensions involving major convictions, point system and at fault in uninsured accidents.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial), SR24 (change of car) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. The SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

F. Filings are to be mailed to:

   Secretary of State
   Bureau of Motor Vehicles - State House Station #29
   Financial Responsibility Section
   Augusta, Maine 04333-0029

IV. Electronic Filing

Electronic filing procedures are not available.
MARYLAND

This state does not administer a security type financial responsibility law.
MASSACHUSETTS

Massachusetts does not have a financial responsibility law.
MICHIGAN

I. General

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment and involvement with MVACF (Motor Vehicle Accident Claims Fund); also Assigned Claims Fund with partial payments prior to 3-29-85.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three months, six months or one year until canceled.

II. Forms


III. Filing Procedures

A. One copy of the certificate is required. Notification of receipt, if requested, will be by form letter.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. Fleets are not handled under the program.

F. The SR26 cancellation form must be filed not less than 10 days prior to termination of coverage. The 10 day period starts on the date of receipt of the form by the department. Certificates remain on file until terminated by an SR26 or expiration of the certificate.

G. Filings are to be mailed to:

Michigan Department of State
Bureau of Driver & Vehicle Records
Action Processing Unit
Financial Responsibility
7064 Crowner Driver
Lansing, MI 48198-1570
IV. Electronic Filing

The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
MINNESOTA

I. General

A. Minnesota does not have a financial responsibility future proof program. However, there is a special program in place in which a unique form is required to be filed by the insurer in cases of failure to submit an accident report and situations involving insurance cancellation, no fault conviction and self-certifications.

B. A policy of liability insurance certified under the program is considered to provide absolute coverage.

C. There is no specified filing period. It is a one time filing.

II. Forms

Special Minnesota Form P.S. 35016-01 is used. See sample in this section.

III. Filing Procedures

A. A single copy of the form is required.

B. Authorized preparer signatures are required.

C. A filing may not be made for an insured other than a named insured (on behalf of).

D. Five or more vehicles constitute a fleet.

E. A separate certificate must be filed for each vehicle.

F. A 60 day notice of cancellation prior to the termination of coverage is required.

G. Filings are to be mailed to:

   Department of Public Safety
   No-Fault Unit
   Room 108, Transportation Bldg.
   395 John Ireland Blvd.
   St. Paul, Minnesota 55155

IV. Electronic Filings

The department was interested in developing electronic filing programs for cancellations with insurers at the time of preparation of this guide.
THIS CERTIFICATE OF INSURANCE IS REQUIRED BEFORE AN
OPERATOR'S REVOKED LICENSE CAN BE REINSTATED

TO BE FILED WITH:
THE COMMISSIONER OF PUBLIC SAFETY — STATE OF MINNESOTA
116 TRANSPORTATION BUILDING
ST. PAUL, MINNESOTA 55155

<table>
<thead>
<tr>
<th>CERTIFICATE TO BE COMPLETED BY AUTHORIZED REPRESENTATIVE OF THE INSURANCE COMPANY (NOT THE AGENT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAME OF DRIVER</td>
</tr>
<tr>
<td>NAME OF INSURANCE COMPANY</td>
</tr>
<tr>
<td>POLICY NUMBER</td>
</tr>
</tbody>
</table>

SIGNATURE OF AUTHORIZED REPRESENTATIVE OF THE INSURANCE COMPANY (NOT THE AGENT) DATE
P.S. 38016–01
MISSISSIPPI

I. General

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment, and driver license suspensions involving major convictions and uninsured at-fault accidents.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial), SR23 (initial - fleets) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an employee of a named insured to drive company owned vehicles only.

E. Twenty-six or more vehicles constitute a fleet.

F. For fewer than 26 vehicles, a list of units is attached to the certificate.

G. The SR26 cancellation form must be filed not less than 5 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

H. Filings are to be mailed to:

   Department of Public Safety
   Post Office Box 958
   Jackson, Mississippi  39205

IV. Electronic Filings

Electronic filing procedures were not available at the time of preparation of this guide.
MISSOURI

I. General

A. Future proof of insurance certificates (SR22) are required in the following situations:

1. Unsatisfied judgment.
2. DWI administrative suspensions/revocations.
3. Conviction point system suspension/revocations.
4. Offenses under the mandatory insurance law.
5. Anytime an individual applies to a court for a hardship driver license.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is as follows:

1. Two years from the effective date of any point or administrative suspension/revocation and any unsatisfied judgment.
2. Three years from the eligible for reinstatement date of any mandatory insurance suspension.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 and SR22A (initial), SR24 (change of vehicle) and SR26 (cancellation) are used. Forms DOR 1938 in lieu of the SR22 and DOR 1939 in lieu of the SR22A may be used. Forms are provided to insurers by the department upon request. (See attached samples).

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of). That person is restricted to driving only the vehicles listed on the filing.

E. Five or more vehicles constitute a fleet. Use a separate certificate for each vehicle.

F. The SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.
G. Filings are to be mailed to:

Driver License Bureau
P.O. Box 200
Jefferson City, Missouri 65105

IV. Electronic Filings

The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
MISSOURI FINANCIAL RESPONSIBILITY INSURANCE CERTIFICATE

To be filed with the Safety Responsibility Unit, P. O. Box 506, Jefferson City, Missouri.
The company signature hereon hereby certifies that there is in effect on the effective date of this certi-
cificate a motor vehicle liability policy, as defined in the Motor Vehicle Safety Responsibility Law of Mis-
souri, issued by the company to:

<table>
<thead>
<tr>
<th>Name of Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

Filed on behalf of__________________________

Address

who is a member of (Household), (Immediate Family) or (Employee) of Insured.

Current Policy No.__________________________ Effective from__________________________

This certification is effective from__________________________and continues until canceled or
terminated in accordance with the financial responsibility laws and regulations of this state.
The insurance hereby certified is as follows:
The person on whose behalf this certificate is filed is covered only with respect to the operation of the
vehicle(s) described:

<table>
<thead>
<tr>
<th>Year of Model</th>
<th>Trade Name</th>
<th>Model</th>
<th>Body Type</th>
<th>Title No.</th>
<th>Motor No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

THIS CERTIFICATE FILED IN COMPLIANCE WITH SECTION 303.160 of the Missouri Motor
Vehicle Safety Responsibility Law.

Date__________________________

Name of Insurance Company

Signature of authorized representative

(This copy will be returned to the address shown on reverse side)
CERTIFICATION OF LIABILITY INSURANCE - MISSOURI FINANCIAL RESPONSIBILITY LAWS

INSURED IDENTIFICATION

FULL NAME: ____________________________

CURRENT ADDRESS: ____________________________

DRIVER LICENSE NUMBER: ____________________________

BIRTH DATE: __________________ SOCIAL SECURITY NUMBER: ____________________________

MISSOURI CASE NUMBER: ____________________________

CURRENT POLICY NUMBER: ____________________________

POLICY EFFECTIVE DATE: ____________________________

This certification is effective from __________ and continues until cancelled or terminated in accordance with the financial responsibility laws and regulations of Missouri. The insurance hereby certified is provided by an:

( ) OWNER'S POLICY (All vehicles owned by the above named insured must be listed by explicit description; MODEL YEAR, TRADE NAME, and VEHICLE IDENTIFICATION NUMBER)

( ) OPERATOR'S POLICY (Applicable to any non-owned vehicle)

The company signatory hereto hereby certifies that it has issued to the above named insured a motor vehicle liability policy as required by the financial responsibility laws of Missouri, which policy is in effect on the effective date of this certificate.

NAME OF INSURANCE COMPANY ____________________________

BY: ____________________________ DATE: ____________________________

(Authorized Representative Signature)
CERTIFICATE OF LIABILITY INSURANCE - MISSOURI FINANCIAL RESPONSIBILITY LAWS
(Chapter 303, Section 160, RSMo. - Family or Employer Liability Insurance Certification)

NAME OF POLICYHOLDER: ________________________________________________

FILED ON BEHALF OF: (FULL NAME) ______________________________________

CURRENT ADDRESS: _____________________________________________________

DRIVER LICENSE NUMBER: ______________________________________________

MISSOURI CASE NUMBER: ______________________________________________

CURRENT POLICY NUMBER: _____________________________________________

POLICY EFFECTIVE DATE: ________________________________________________

This certification is effective from __________________ until cancelled or terminated in accordance with the financial responsibility laws and regulations of Missouri. The insurance hereby certified is as follows:

The person on whose behalf this certificate is filed is covered only with respect to the operation of the vehicle(s) described:

<table>
<thead>
<tr>
<th>YEAR</th>
<th>MODEL</th>
<th>TRADE NAME</th>
<th>BODY TYPE</th>
<th>VEHICLE IDENTIFICATION NUMBER</th>
</tr>
</thead>
</table>

The company signatory hereto hereby certifies that there is in effect on the effective date of this certificate a motor vehicle policy as required by the financial responsibility laws of Missouri.

NAME OF INSURANCE COMPANY ________________________________________________

BY: __________________________________ DATE: ____________________________

(Authorized Representative Signature)
I. General

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment and driver license revocation as a result of a major conviction.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. Twenty-five or more vehicles constitute a fleet.

F. A list of vehicles is attached to the SR22.

G. The SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

H. Filings are to be sent to:

   Montana Motor Vehicle Division
   303 No. Roberts
   Helena, Montana  59620

IV. Electronic Filings

The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
NEBRASKA

I. General

A. Future proof of insurance certificates (SR22) are required in the following situations:

1. Unsatisfied judgment.
2. Court ordered driver license suspensions or revocations resulting from traffic violation convictions.
3. Conviction point system revocations.
4. Suspension for failure to provide proof of financial responsibility at the time of an accident.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is three years except that in cases involving uninsured accidents and unsatisfied judgments, the filing is required only on the date of license reinstatement.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial), SR23 (initial - fleet), SR24 (change of vehicle) and SR26 (cancellation) are used.

III. Filing Procedures

A. Only one copy of the certificate is required, unless the insurer wants a copy returned as a filing receipt.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. Twenty-five or more vehicles constitute a fleet - use SR23.

F. For fewer than 25 vehicles, descriptions can be listed on the back of the certificate.

G. The SR26 cancellation form must be mailed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.
H. Filings are to be sent to:

Department of Motor Vehicles
Attn: Financial Responsibility
301 Centennial Mall South
P.O. Box 94789
Lincoln, Nebraska 68509

IV. Electronic Filing

Electronic filing procedures were not available at the time of preparation of this guide.
I. General

A. Future proof of insurance certificates (SR22) are required under the following situations:

1. Unsatisfied judgment.

2. Any suspension which falls under Nevada Revised Statute 485 (no insurance, insurance verification denied, security deposit, etc.)

3. Any revocation action.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are not acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. Ten or more vehicles constitute a fleet.

F. Separate certificates are required for each vehicle.

G. The SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

H. Filings are to be mailed to:

   Department of Motor Vehicles and Public Safety
   Driver License Division - Withdrawal Section
   555 Wright Way
   Carson City, Nevada  89711-0400

   or
For insurance verification denied:

Department of Motor Vehicles & Public Safety  
Registration Division - Insurance Verification Section  
555 Wright Way  
Carson City, Nevada  89711-0800

IV. Electronic Filings

Electronic filing is available upon request, the acceptable format will be forwarded to the insurance company.
NEW HAMPSHIRE

I. General
   A. Future proof of insurance certificates (SR22) are required in the following situations:
      1. Major conviction driver license suspensions.
      2. Failing to stop and report when involved in an accident.
      3. Homicide or assault arising out of the operation of a motor vehicle.
      4. Two reckless operation convictions within five years.
      5. Poor driving record as determined after a hearing.
      6. Four speeding convictions in a calendar year.
      7. Prior to lifting Habitual Offender status and restarting license/operating privileges.
   B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.
   C. The filing requirement period is for a minimum of three years.

II. Forms
   AAMVA Uniform Financial Responsibility Forms SR22 all-inclusive (initial) and SR26 (cancellation) are used.

III. Filing Procedures
   A. Original and copy of the certificate is required. Copy returned to the insurer as a filing receipt.
   B. While official preparer signatures are required, the department shall not be responsible for validation of such signatures.
   C. Facsimile signatures are acceptable.
   D. A filing may be made for an insured other than a named insured (on behalf of).
   E. Since SR22 filings are all-inclusive (cover all owned vehicles) no vehicle description is furnished. Fleets require no special handling.
F. The SR26 cancellation form must be filed upon the termination of coverage. While the statute does not provide a specific number of days notice, it does state that continuous certificates shall remain in effect no less than 20 days after written notice is received by the director indicating cancellation.

G. Filings are to be mailed to:

New Hampshire Department of Safety
Division of Motor Vehicles
10 Hazen Drive
Concord, New Hampshire 03305

IV. Electronic Filings

Electronic filing procedures were not available at the time of preparation of this guide. However, there is an interest in establishing such programs in the future.
SR-22
AAMVA UNIFORM FINANCIAL RESPONSIBILITY FORM

Insured

Name

Last
First
Middle

Address

Case Number

Driver's License Number

Birth Date

Social Security Number

Current Policy Number

Effective From

This certification is effective from

and continues until cancelled or
terminated in accordance with the Financial Responsibility Laws and Regulations of this state.

OWNER'S POLICY: Applicable to (A) the following described vehicle(s), (B) any replacement(s) thereof by
similar classification, and (C) any additionally acquired vehicles of similar classification for a period of at least
30 days from the date of acquisition.

OPERATOR'S POLICY: Applicable to any non-owned vehicle.

NEW HAMPSHIRE FINANCIAL RESPONSIBILITY INSURANCE CERTIFICATE

This

The company signatory hereto hereby certifies that it has issued to the above named insured a
Motor Vehicle Liability Policy as required by the Financial Responsibility Laws of this state,
which policy is in effect on the effective date of this certificate.

Name of Insurance Company

Date

By

Signature of Authorized Representative
NEW JERSEY

New Jersey does not have a financial responsibility law.
NEW MEXICO

This state does not administer a security type financial responsibility law.
New York does not have a financial responsibility future proof program. There is a special program for non-resident fleets in which special SR23 (initial) and SR26 (cancellation) forms are utilized (samples below).

State of New York - Department of Motor Vehicles 
Insurance Services Bureau 

FLEET COVERAGE CERTIFICATE

The following named insured has been issued a standard provisions automobile liability policy or a surety bond in form and amounts sufficient to meet the requirements of the New York State Financial Security Act and the Comprehensive Automobile Insurance Reparations Act (No-fault Law).

John Q. Fleetowner 
Insured/Principal 

967 Main Street, Anytown, NY 11229 
Address

This policy or bond, applicable to all owned automobiles, is effective November 30, 1987 
and is in force until terminated.

When policy or bond is cancelled written notice must be filed with the Commissioner of Motor Vehicles.

Policy/Bond Number: FGX3456789013 
Name of Insurance Company: ABC Insurance Company

Date: November 10, 1987 
by Authorized Representative

NOTICE OF CANCELLATION OR TERMINATION OF SR-23 CERTIFICATE

FILED UNDER THE NEW YORK STATE SAFETY RESPONSIBILITY ACT AND FINANCIAL SECURITY LAW

The applicable insurance policy or bond issued to the insured (principal) has been cancelled.

John Q. Fleetowner 
Name of Insured/Principal

987 Main Street, Anytown, NY 11229 
Address

Policy or Bond Number: FGX3456789013 

Effective Date of Cancellation/Termination: November 30, 1988

By Authorized Representative of Surety

(To be filed with the Commissioner of Motor Vehicles)
NORTH CAROLINA

North Carolina does not administer a financial responsibility future proof law.
I. General

A. Future proof of insurance certificates (SR22) are required for refusal of alcohol test, Driving Under Influence/Actual Physical Control convictions, Driving Under Suspension/Revocation if time exceeds 90 days.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is one year except that filings for unsatisfied judgments are for as long as the judgment is rendered.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial filing), SR23 (initial filing - fleets), SR24 (change of vehicle), and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. Five or more vehicles constitute a fleet - use SR23.

F. For fewer than five vehicles, an individual list of vehicles is attached to a single SR22 form. If separate filings are made for different vehicles, an SR26 cancellation filing will cancel only one policy and the driver is still covered under the remaining certificates. Each certificate must be canceled if coverage on all vehicles is terminated.

G. SR26 must not be received more than 10 days after effective cancellation of coverage.

H. Filings are to be mailed to:

Drivers License and Traffic Safety Division  
608 East Boulevard Avenue  
Bismarck, North Dakota  58505-0700

IV. Electronic Filing

The department was not interested in developing electronic filing programs with insurers at the time of preparation of this guide.
OHIO

I. General

A. Future proof of insurance certificates (SR22) are required in the following situations:

1. Unsatisfied judgment.
2. Driver license suspensions as a result of major convictions.
3. 12 point suspensions (habitual traffic offender).
4. Non-compliance suspension established administratively or by the courts.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is three years for offenses occurring prior to 4-20-95; five years for offenses occurring thereafter.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. Twenty-five or more vehicles constitute a fleet. All units must be shown on the form or by an attached list.

F. The SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

G. Filings are to be mailed to:

Ohio Motor Vehicle Bureau
P.O. Box 16520
Columbus, Ohio 43266-0020
IV. Electronic Filing

Department is involved in electronic transmission of SR22/26s and bonds. Will also accept tape to tape information.
Future proof financial responsibility repealed on 9-1-94 per House Bill 2413.
OREGON

I. General

A. Future proof of insurance certificates (SR22) are required in the following situations:
   1. Unsatisfied judgment.
   2. Failure to submit an accident report. This creates an uninsured accident suspension which is mandatory for one year. Hardship permit only.
   3. Driver license suspension as a result of a major conviction or a conviction for driving uninsured.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used. An SR22/SR26 combined form is also used.

III. Filing Procedures

A. Only the original of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. There is no special fleet handling. Additional vehicles may be listed on the back of the certificate with an additional sheet if necessary.

F. The SR26 cancellation form must be filed within 10 days after the effective date of cancellation but not more than 30 days prior to the termination date. The Division does not notify or return SR22 certificates to insurers when the proof required period expires.

G. Filings are to be mailed to:

   Oregon Motor Vehicles Division
   1905 Lana Avenue, NE
   Salem, Oregon 97314
IV. Electronic Filings

The division was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
OREGON FINANCIAL RESPONSIBILITY INSURANCE CERTIFICATE

INSURED

NAME ___________________________  LAST  FIRST  MIDDLE

ADDRESS

DRIVER'S LICENSE NUMBER ___________________________

BIRTHDATE ___________________________

NEW  REPLACEMENT  TERMINATED

POLICY NUMBER ___________________________

EFFECTIVE DATE OF CANCELLATION OR TERMINATION ___________________________

AT 12:01 A.M

The company signatory hereto hereby gives notice that its Certificate or Notice as indicated above heretofore filed on behalf of the named insured is cancelled or terminated as of the effective date stated above.

The company signatory hereto hereby certifies that it has issued to the above named insured a motor vehicle liability policy as required by the financial responsibility laws of this State, which policy is in effect on the effective date of this certificate.

[ ] OWNER'S POLICY  [ ] OPERATOR'S POLICY

MODEL YEAR ___________________________

TRADE NAME ___________________________

IDENTIFICATION NUMBER ___________________________

PLATE NUMBER ___________________________

New Policy Number ___________________________

Effective from ___________________________

and continues until cancelled or terminated in accordance with the financial responsibility laws and regulations of this State.

[ ] STATE FARM MUTUAL AUTO INSURANCE CO.  [ ] STATE FARM FIRE AND CASUALTY CO

DATE ___________________________

BY ___________________________

SIGNATURE OF AUTHORIZED REPRESENTATIVE
PENNSYLVANIA

Pennsylvania does not administer a financial responsibility future proof law.
RHODE ISLAND

I. General

A. Future proof of insurance certificates (SR22) are required in cases of driver license suspension as a result of major conviction or a number of convictions.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period varies and is set by the court.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used. Blanket fleet filings are made on Form GU1338.

III. Filing Procedures

A. Two copies of the certificate are required, one retained, one returned to the insurer as a filing receipt.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of) as long as it is an operators certificate.

E. Ten or more leased vehicles constitute a fleet - use GU1338.

F. The SR26 cancellation form must be filed so as to be received by the division 10 days prior to the cancellation date. Certificates remain on file until terminated by an SR26.

G. Filings are to be mailed to:

Division of Motor Vehicles
286 Main Street, Room 103
Pawtucket, Rhode Island 02860

IV. Electronic Filing

Electronic filing procedures are not available.
SOUTH CAROLINA

I. General

A. Future proof of insurance certificates (SR22) are required in the following situations:

1. Unsatisfied judgment.
2. Driver license suspension as a result of a major conviction.
3. Conviction point system suspension.
4. Accident security.
5. Uninsured motorist.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial), SR23 (initial - fleets) and SR26 (cancellation) are used. Effective 6-3-96, the Dept. of Public Safety can only issue the class license relevant to the insured vehicle type shown on the SR22.

III. Filing Procedures

A. Three copies of the certificate are required, one for microfilming, one for departmental use and one returned to the insurer as a filing receipt.

B. Authorized preparer signatures are required.

C. Facsimile stamped signatures are acceptable.

D. A filing may be made for an insured (employee or relative) other than a named insured (on behalf of).

E. Twenty-six or more vehicles constitute a fleet - use SR23.

F. For fewer than 26 vehicles, a list of units may be attached to the certificate.

G. The SR26 cancellation form must be filed so as to be received by the division at least 10 days and not more than 40 days prior to the effective date of cancellation. Certificates remain on file until terminated by an SR26.
H. Filings are to be mailed to:

South Carolina Department of Public Safety  
P.O. Box 100178  
Columbia, South Carolina 29202-3178

For SR22/26 and SR23 use same address.

IV. A non-resident may make application to be exempt from filing an SR22 if appropriate documents are submitted along with certification that the non-resident has applied for another license. This is contingent upon the non-resident having satisfied all other requirements except the filing of the SR22.

V. Electronic Filings

The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
SOUTH DAKOTA

I. General

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment and a driver license suspension as a result of a major conviction.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is three years except that filings for unsatisfied judgments are for as long as the judgment is rendered and three years from date of satisfaction.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial filing), SR24 (change of vehicle) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing can not be made for an insured other than the named insured (on behalf of).

E. For fewer than five vehicles, an individual list of vehicles is attached to a single SR22 form. If separate filings are made for different policies, an SR26 cancellation filing will cancel only the policy indicated and the driver is still covered under the remaining certificates. Each certificate must be canceled if coverage on all vehicles and policies are terminated.

F. The SR26 cancellation form must be filed within 15 days after the termination of coverage.

G. Filings are to be mailed to:

Department of Commerce & Regulation
Driver Licensing
118 West Capitol Avenue
Pierre, South Dakota 57501

IV. Electronic Filing

The department currently does not have the capability to handle electronic filings.
TENNESSEE

I. General

A. Future proof of insurance certificates (SR22) are required in the following situations:
   1. Unsatisfied judgment.
   2. Driver license suspension as a result of a major conviction.
   3. Conviction point system suspension.
   4. Failure to establish financial responsibility after an accident.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is five years. However, if proof is maintained for a period of 3 years subsequent to the last revocation, the individual may be relieved of the filing at that time.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required. After microfilming, it is returned to the insurer.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. There is no provision for fleet filings.

F. The SR26 cancellation form must be filed not less than 20 days prior to the termination of coverage. Certificates remain on file until terminated by an SR26.

G. Insurers must enter their NAIC number on the SR22/26 certificates.

H. Filings are to be mailed to:

   Tennessee Department of Safety
   P.O. Box 945
   Nashville, Tennessee  37202-0945
IV. Electronic Filing

The department is developing electronic filing programs with insurers on a limited basis at the time of preparation of this guide.
TEXAS

I. General

A. Future proof of insurance certificates (SR22) are required in the following situations:
   1. Unsatisfied judgment.
   2. Driver license suspension as a result of major conviction.
   3. Uninsured accident.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is two years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial), SR23 (initial - fleets) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of) only in the case of an employer for an employee.

E. Twenty-five or more vehicles constitute a fleet - use SR23.

F. For fewer than 25 vehicles, use the back of the certificate.

G. The SR26 cancellation form must be filed within five days after notice or cancellation of the policy. Certificates remain on file until terminated by an SR26.

H. Filings are to be mailed to:

   Texas Department of Public Safety
   P.O. Box 15999
   Austin, Texas  78761-5999

IV. Electronic Filing

The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
**AAMVA UNIFORM FINANCIAL RESPONSIBILITY FORM**

(Original)

**Insured**

<table>
<thead>
<tr>
<th>Name</th>
<th>Last</th>
<th>First</th>
<th>Initial</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Case Number</th>
<th>Driver's License Number</th>
<th>Birth Date</th>
<th>Social Security Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Current Policy Number**

**Effective From**

This certification is effective from 

and continues until canceled or terminated in accordance with the financial responsibility laws and regulations of this State. The insurance hereby certified is provided by:

- **OWNER'S POLICY:** Applicable to (a) the following described vehicle(s), (b) any replacement(s) thereof by similar classification, and (c) any additionally acquired vehicles of similar classification for a period of at least 30 days from the date of acquisition.

<table>
<thead>
<tr>
<th>Model Year</th>
<th>Trade Name</th>
<th>Specification Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Covers all motor vehicles covered by the liability insurance policy**

- **TEXAS FINANCIAL RESPONSIBILITY INSURANCE CERTIFICATE**

The undersigned hereby certifies that it has issued to the above named insured a motor vehicle liability policy as required by the financial responsibility laws of this State, which policy is in effect on the effective date of this certificate.

- **Date**

- **Signature of Authorized Representative**
I. General

A. Future proof of insurance certificates (SR22) are required in the following situations:
   1. Unsatisfied judgment.
   2. Driver license suspension or revocation as a result of a major conviction. (See exceptions below)
   3. Conviction point system suspension.
   4. Uninsured vehicle owner.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years.

D. Utah no longer requires an SR22 for driver license suspension due to a DUI or drug-related offense.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial), SR23 (initial - fleets) and SR26 (cancellation) are used. The SR22 is all-inclusive.

III. Filing Procedures

A. Two copies of the SR22 and SR26 are required. One copy is returned to the insurer if the company requires a copy. If no copy required, the SR22 copy is shredded.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may not be made for an insured other than a named insured (on behalf of).

E. Since all filings are all-inclusive, there is no fleet program. Use the SR23 for fleet insureds.

F. The SR26 cancellation form must be filed within 10 days after the date of termination. Certificates remain on file until terminated by an SR26.
G. Filings are to be mailed to:

   Driver License Division
   4501 South 2700 West
   P.O. Box 30560
   Salt Lake City, Utah  84130-0560

IV. Electronic Filing

   The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
IV. Electronic Filing

The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.

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### SR-22 AAMVA UNIFORM FINANCIAL RESPONSIBILITY FORM

**Insured**
- **Name**
- **Last**
- **First**
- **Middle**
- **Address**

<table>
<thead>
<tr>
<th>Case Number</th>
<th>Driver's License Number</th>
<th>Birth Date</th>
<th>Social Security Number</th>
</tr>
</thead>
</table>

**Current Policy Number**

**Effective From**

This certification is effective from ________ and continues until cancelled or terminated in accordance with the Financial Responsibility Laws and Regulations of this state.

**Owner's Policy:** Applicable to (A) the following described vehicle(s), (B) any replacement(s) thereof by similar classification, and (C) any additionally acquired vehicles of similar classification for a period of at least 30 days from the date of acquisition.

<table>
<thead>
<tr>
<th>Model Year</th>
<th>Trade Name</th>
<th>Identification Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All vehicles owned or operated by the insured.</td>
<td></td>
</tr>
</tbody>
</table>

**Operator's Policy:** Applicable to any non-owned vehicle.

---

### FINANCIAL RESPONSIBILITY INSURANCE CERTIFICATE

**State:** UTAH

The company signatory hereto hereby certifies that it has issued to the above named insured a Motor Vehicle Liability Policy as required by the Financial Responsibility Laws of this state, which policy is in effect on the effective date of this certificate.

**Name of Insurance Company**

**Date**

**By**

**Signature of Authorized Representative**

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VERMONT

I. General

A. Future proof of insurance certificates are required in the following situations:

1. Unsatisfied judgment.
2. Driver license suspension as a result of a major conviction.
3. Three moving violations within a two year period if there is no insurance in effect at the time of the third violation.
4. Uninsured in an at-fault accident.

B. A policy of liability insurance certified by a future proof filing is considered to provide absolute coverage.

C. The filing requirement period is three years, but will be extended if suspended for any reason other than failure to file insurance or physical disabilities.

II. Forms

Special Vermont form TA-VI-03 is equivalent to the all-inclusive SR22. Form TA-VI-04 is equivalent to the SR26 cancellation form. Sample copies are attached.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized signatures are required.

C. Facsimile signatures are acceptable if the department is notified.

D. A filing may be made for an insured other than a named insured (on behalf of).

E. Since filings are all-inclusive there is no special fleet program.

F. The TA-VI-04 cancellation form must be filed not less than 10 days prior to the termination of coverage. Certificates remain on file until terminated.

G. Filings are to be mailed to:

Department of Motor Vehicles
120 State Street
Montpelier, Vermont 05603
Attention: DIC
IV. Electronic Filing

The department was interested in developing electronic filing programs with insurers at the time of preparation of this guide.
STATE OF VERMONT
AGENCY OF TRANSPORTATION
DEPT. OF MOTOR VEHICLES
MONTPELIER, VT 05603-0001

CANCELLATION OF INSURANCE CERTIFICATE

NAME & ADDRESS OF ASSURED

[Signature]

Dr. License Number

Date of Birth

Cancellation Effective Date

Policy Number

*If Joint/Minority/Restoral Cancelling for a specific vehicle

*Yes No If yes, state vehicle identification number here:

The company, in accordance with the Vermont Traffic Laws, hereby cancels the insurance certificate as checked and identified above.

NOTE:

1) Twenty days notice required by the Department of Motor Vehicles prior to Master Bus cancellations.
2) Fifteen days notice required by the Department of Motor Vehicles prior to Financial Responsibility cancellations.
3) Ten days notice required by the Department of Motor Vehicles prior to all other cancellations

Date of

[Signature]

[Name of Insurance Company]

[License or DRN #]
I. General

A. Future proof of insurance certificates (SR22) are required in the following situations:
   1. Unsatisfied judgment.
   2. Driver license suspension as a result of a major conviction.
   3. Uninsured motor vehicle suspension.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used.

III. Filing Procedures

A. One copy of the certificate is required.

B. Authorized preparer signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of) only in the case of an employer on behalf of an employee.

E. Twenty-one or more vehicles constitute a fleet - use SR23.

F. For fewer than 21 vehicles, attach a list to the SR22 certificate.

G. The SR26 cancellation form must be filed not later than 15 days after a firm cancellation. "Firm" is defined as that date after which a new policy must be issued to reinstate coverage. Certificates remain on file until terminated by an SR26.

H. Filings are to be mailed to:

   Department of Motor Vehicles
   Insurance Monitoring Division
   P.O. Box 27412
   Richmond, Virginia  23269-0001
IV. Electronic Filing

The department is interested in developing electronic filing programs with insurers. At the time of preparation of this guide there were more than 28 insurers on line with the FR division.
WASHINGTON

I. General

A. Future proof of insurance certificates (SR22) are required in the following situations:
   1. Unsatisfied judgment.
   2. Driver license suspension or revocation as a result of a mandatory conviction.
   3. Continuing offenders, interest of safety, habitual traffic offenders, implied consent.
   4. Affidavit of non-suit.
   5. Deposit security for uninsured accident.

B. SR22 certification is the only form of future proof requirement.

C. The filing requirement period is three years from the license reinstatement eligibility date.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may be made for an insured other than a named insured (on behalf of) as long as the insured is named on the policy (SR22 certificate).

E. There is no special fleet program. A separate certificate must be filed for each vehicle.

F. The SR26 cancellation form must be filed so that the department will receive the notice at least 10 days prior to the effective date of termination. Certificates remain on file until terminated by an SR26.
G. The SR22 must be fully completed as follows:

1. With full name.
2. Date of birth.
3. Three digit company code issued by the Dept. of Licensing.
4. Policy number.
5. Must be written for Washington State vehicle coverage.
6. Effective date.
7. Signature.
8. Date typed.

H. Filings are to be mailed to:

   Department of Licensing
   Driver Services Division
   Reinstatement Unit
   Olympia, Washington  98504

IV. **Electronic Filings**

   Electronic filing program has been tested and is available from AAMVA.net.
Future proof financial responsibility repealed in 1989.
I. General
   A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment and all driver license reinstatements after license revocation.
   
   B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.
   
   C. The filing requirement period is three years.

II. Forms
   AAMVA Uniform Financial Responsibility Forms SR22 all-inclusive (initial) and SR26 (cancellation) are used.

III. Filing Procedures
   A. A single copy of the certificate is required (will accept FAX’d SR22s).
   
   B. Authorized preparer signatures are required.
   
   C. Facsimile signatures are acceptable.
   
   D. A filing may be made for an insured other than a named insured (on behalf of).
   
   E. There is no special fleet program since all filings are all-inclusive.
   
   F. The SR26 cancellation form must be filed so as to be received at least 10 days prior to the effective date of termination.
   
   G. Filings are to be mailed to:
      
      Wisconsin Department of Transportation
      C&R Section
      P.O. Box 7917
      Madison, Wisconsin  53707-7917

IV. Electronic Filing
   An electronic filing program has been implemented and is available from AAMVA.net.
**ALL INCLUSIVE FILING**

**AAMVA UNIFORM FINANCIAL RESPONSIBILITY FORM**

**Name:** Jones, John A.  
**Insured**  
**Liscence Plate:**  
**Address:** 1234 Main St, Madison WI 53700

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>Effective Date</th>
<th>Term Date</th>
<th>Effective Year</th>
<th>Term Year</th>
</tr>
</thead>
</table>

This certification is effective from March 1, 1991, and continues until cancelled or terminated in accordance with the financial responsibility laws and regulations of this State. The insurance hereby certified is provided by:

**OWNER POLICY:** Applicable to (a) the following described vehicle(s), (b) any replacement(s) thereof by similar classification, and (c) any additionally acquired vehicles of similar classification for a period of at least 30 days from the date of acquisition.

<table>
<thead>
<tr>
<th>Make Model</th>
<th>Identification Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pontiac</td>
<td>444444444</td>
</tr>
</tbody>
</table>

**OPERATOR'S POLICY:** Applicable to any non-owned vehicle.

**WISCONSIN FINANCIAL RESPONSIBILITY INSURANCE CERTIFICATE**

The company signatory hereto hereby certifies that it has issued to the above named insured a motor vehicle liability policy as required by the financial responsibility laws of this State, which policy is in effect on the effective date of this certificate.

**Name of Insurance Company:** XYZ INS CO OF WISCONSIN  
**Date:** 03-01-91  
**By:**

This exact format is to be used for all owned and non-owned motor vehicles.

---

**IN BEHALF OF FILING**

**AAMVA UNIFORM FINANCIAL RESPONSIBILITY FORM**

**Name:** Jones, Mary  
**Insured**  
**Liscence Plate:**  
**Address:** 1234 Main St, Madison WI 53700

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>Effective Date</th>
<th>Term Date</th>
<th>Effective Year</th>
<th>Term Year</th>
</tr>
</thead>
</table>

This certification is effective from March 1, 1991, and continues until cancelled or terminated in accordance with the financial responsibility laws and regulations of this State. The insurance hereby certified is provided by:

**OWNER POLICY:** Applicable to (a) the following described vehicle(s), (b) any replacement(s) thereof by similar classification, and (c) any additionally acquired vehicles of similar classification for a period of at least 30 days from the date of acquisition.

<table>
<thead>
<tr>
<th>Make Model</th>
<th>Identification Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pontiac</td>
<td>444444444</td>
</tr>
</tbody>
</table>

**OPERATOR'S POLICY:** Applicable to any non-owned vehicle.

**WISCONSIN FINANCIAL RESPONSIBILITY INSURANCE CERTIFICATE**

The company signatory hereto hereby certifies that it has issued to the above named insured a motor vehicle liability policy as required by the financial responsibility laws of this State, which policy is in effect on the effective date of this certificate.

**Name of Insurance Company:** XYZ INS CO OF WISCONSIN  
**Date:** 03-01-91  
**By:**

This exact format is to be used for filing on behalf of an individual by another insured. See 344.38 Wisconsin Statutes. License will be restricted to the exact vehicle or vehicles described.
WYOMING

I. General

A. Future proof of insurance certificates (SR22) are required in cases of driver license suspension as a result of a major conviction.

B. A policy of liability insurance certified by a future proof filing is not considered to provide absolute coverage.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 all-inclusive (initial) and SR26 (cancellation) are used.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized signatures are required.

C. Facsimile signatures are acceptable.

D. A filing may not be made for an insured other than a named insured (on behalf of).

E. Twenty-five or more vehicles constitute a fleet. A list of vehicles is not needed.

F. Certificates remain on file until terminated by an SR26. 30 days are allowed before suspension for no SR22.

G. Filings are to be mailed to:

   Department of Transportation
   P.O. Box 1708
   Cheyenne, Wyoming 82002-9019

IV. Electronic Filing

Electronic filing procedures were not available at the time of preparation of this guide.