

FINANCIAL RESPONSIBILITY PROGRAMS AND PROCEDURES GUIDE

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COMPILED BY INSURANCE INDUSTRY COMMITTEE ON MOTOR VEHICLE ADMINISTRATION (IICMVA)

IICMVA was formally organized in January 1968. Prior to this time, industry ad hoc committees were assembled as needed by each jurisdiction to assist with the implementation of compulsory insurance and financial responsibility laws.

Ad hoc committees, which operated at the individual state level, were restrictive and inconsistent in function and composition. IICMVA was formed to provide consistent, industry-wide exchange between the insurance industry and all jurisdictions.

IICMVA's basic organization is built around insurers and insurance trade associations. Property Casualty Insurers Association of America (PCI), the American Insurance Association (AIA), and the National Association of Mutual Insurance companies (NAMIC) comprise the three major trades. Non-affiliated insurers round out the IICMVA roster.

IICMVA is not a lobbying organization. Instead, the Committee serves as a liaison between the insurance industry and state motor vehicle departments in the following subject areas: drivers licensing, vehicle titling/registration, motor vehicle records, compulsory insurance laws, and financial responsibility programs. IICMVA also maintains a close working relationship with the American Association of Motor Vehicle Administrators.

This compilation was developed solely as a resource that might serve as a starting point for research regarding the subjects addressed. It should not be relied upon for any legal or business decisions. This compilation relies upon reported practices of the states and relevant agencies. Actual practices within the states and relevant agencies may vary from what they have reported. While efforts have been made to provide accurate and authoritative information, this compilation does not apply to all lines of business, is only updated periodically, and should not form the sole basis for compliance decisions.

FINANCIAL RESPONSIBILITY

An Overview

Financial Responsibility statutes 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 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 show future proof of financial responsibility by filing an SR22 or FR44 certificate with the state motor vehicle department in order to maintain a valid driver license:

1. Convictions

Some states will require a driver convicted of a specific driving offense, such as driving under the influence of alcohol or drugs, reckless driving, or another major driving violation, 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 for a time period defined by state statute. A driver’s failure to submit a valid SR22 Financial Responsibility filing may result in the suspension of the person’s driver license and/or registration plates.

2. 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 for a time period defined by state statute. A driver’s failure to submit a valid SR22 Financial Responsibility filing may result in the suspension of the person’s driver license and/or registration plates.

3. 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. A driver’s failure to submit a valid SR22 Financial Responsibility filing may result in the suspension of the person’s driver license and/or registration plates.

4. 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.

Note: Financial Responsibility overview originally compiled and authored by Richard J. Borucki, Michigan Department of State. Amended by IICMVA November 2014.

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 has been compiled by the IICMVA with assistance from the motor vehicle department financial responsibility administrators of the states.

The National Committee on Uniform Traffic Laws and Ordinances created the Uniform Vehicle Code and Model Traffic Ordinances to address governing vehicles on roadways. Although this committee suspended operations in 2008, many current state financial responsibility laws adopted, in whole or in part, provisions from Chapter 7 Financial Responsibility Laws of the model code.

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. State statutes commonly contain a provision providing 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 a financial responsibility certification, it is essentially "on the risk" for the state's minimum financial responsibility limits until it files a cancellation notice with the state. Most state statutes commonly read similar to the following:

“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.”

More commonly, the state will require advance notice of termination of the financial responsibility filing. 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 (or electronic file.) 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.

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.

Electronic transmission of SR22 certificates is gradually replacing paper processes. Further information detailing electronic transmission availability (mandatory or optional) is provided in each state section of this guide.

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 Financial Responsibility 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. Special state variations are noted.

Notices Used

The following notices are used as proof of insurance. Not all states use each of the notices.

SR-21 - Notice of Policy

This form shows that the Company has issued an automobile policy with limits of liability at least equal to the limits required by the financial responsibility laws of the state, and is commonly required after an accident or a traffic stop. States handle via either electronic files or paper forms. This process will not be explained further in this document, however it will be addressed in a separate compilation.

SR-22 - Certificate of Insurance

This form provides evidence of insurance when an insured is required to furnish proof of financial responsibility for the future. Because of the added costs and reasons involved in filing an SR-22 form, many states allow an additional charge to the insured. States handle via either electronic files or paper forms.

SR-22A - Certificate of Insurance

This form is used in place of or in addition to the uniform SR-22 when future proof of financial responsibility is needed because of an accident in Georgia, Florida, and Texas.

SR-23 - Notice for Fleets

This form is filed at the inception date of a policy insuring multiple automobiles, usually 5 or more, however this varies by state. It shows that a policy with limits of liability at least equal to the limits required by state law has been issued. If an accident report form indicates that an SR-23 is on file, the insurance information does not have to be completed. Determine if the SR-23 applies in your state for fleet FR filings.

SR-24 - Notice of Change of Vehicle – Rarely used, as a state may accept another method such as an amended SR22.

This form is filed to indicate a transfer of coverage when the insured replaces a vehicle for which an SR-22 form was previously filed. This form is completed the same way as the SR-22 form.

SR-26 - Notice of Cancellation or Termination

This form provides notice of cancellation or termination of the SR-22 and SR-23 forms previously filed with the state. The effective date of cancellation or termination is shown on the

SR-26. This form is filed before or after the cancellation or termination date depending on the requirements of the financial responsibility laws or regulations of the state.

Important

It is critical that this form be filed when the policy is terminated. Insurer may continue to have exposure under the policy for the vehicle listed on the SR-22 or similar notice until the SR-26 form is submitted, even if insurer has sent a termination notice on the policy.

FR-44 - Financial Responsibility for Major Driving Convictions

This form provides evidence of insurance when an insured is required to furnish proof of financial responsibility with higher minimum liability limits. The FR-44 is required when the owner or driver of a car is convicted of certain DUI-related offenses. The FR-44 filing is currently only used in Florida and Virginia.

FR-46 - Notice of Cancellation or Termination of FR-44 Filing

This form provides notice of cancellation or termination of the FR-46 form previously filed with the state. An FR-46 form must be filed with the state when the FR-44 form is no longer effective.

Important

It is critical that this form be filed when the policy is terminated. Insurer may continue to have exposure under the policy for the vehicle listed on the FR-44 or similar notice until the FR-46 form is submitted, even if insurer has sent a termination notice on the policy. The FR-46 filing is currently only used in Florida and Virginia.

COMPLETION INSTRUCTIONS FOR SR-22, SR-24, FR44, SR26, AND FR46

The driver information fields are critical for matching the financial responsibility filing to the correct driver at the state agency.

INSURED NAME

- Complete name of driver requiring the financial responsibility filing.

INSURED ADDRESS

- Complete address of driver requiring the financial responsibility filing.

DRIVERS LICENSE NUMBER

- Complete the driver's license number issued from the state requiring the financial responsibility filing.

BIRTHDATE

- Complete if birthdate is available.

SOCIAL SECURITY NUMBER

- Do not complete unless field on hardcopy forms. Only use social security number if indicated by special state instructions in compliance with the law.

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 the NAIC or another state assigned code, and may be obtained from the Administrator.

STATE OVERVIEW

Automobile Financial Responsibility Laws (Property Casualty Insurers Association of America Compilation)



Autobile_Financial_R
esp_Laws_Compli.pdf

ALABAMA

I. General

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

B. 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. Department keeps signatures on file as reference. Mail to address noted below.
- C. Facsimile signatures are acceptable.
- D. A filing may not be made for an insured other than a named insured (on behalf of).
- E. SR23 fleet filings are no longer used.
- 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.
- H. Filings are to be mailed to:

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

IV. Electronic Filing

Electronic filing program was not available at the time of preparation of this guide.

ALASKA

I. General

- A. Future proof of insurance certificates (SR22) is required in cases of unsatisfied judgments and any driver license suspension or revocation for any reason including a major conviction and points.
- B. The length required for an SR 22 filing varies with the action. Most license suspensions and revocations the length is 3 years. However, Unsatisfied Judgments and the 4th or more DUI convictions require the filing for as long as the driver is licensed. A first time DUI or Refusal conviction the requirement is 5 years, 2nd DUI or Refusal conviction is 10 years, third DUI or Refusal conviction is 20 years and the 4th conviction is for as long as they wish to have a driver's license. See website: <http://doa.alaska.gov/dmv/akol/sr22.htm> for public information.

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. Alaska does require verification of an SR 22 filing to be no more than 30 days old when submitted by an individual.

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 owner's 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 110221
Juneau, Alaska 99811-0221

IV. Electronic Filing

Electronic filing program was not available at the time of preparation of this guide. There are no plans to implement electronic submission.

ARIZONA

I. General

A. Future proof of insurance certificates (SR22) is 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. 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. Insurers are required to report electronically if they submit over 1,000 SR22 filings per calendar year.

If submitting hardcopy SR22 filing, a single copy of the certificate is required.

B. Authorized preparer signatures are required. Not required to file signatures with state.

C. Facsimile signatures are not acceptable.

D. A filing cannot 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. According to Arizona statute, 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. The Arizona Motor Vehicle Division states that the problem with sending a 10 day advance notice is when the customer pays at the last minute and the policy is not actually terminated. We receive the cancellation but not a renewal so then the driver is suspended unnecessarily.

H. Filings are to be mailed to:

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

Fax Exception: If the customer has been suspended due to a cancellation such as the above scenario, the SR22 or a no lapse letter may be faxed to 602-712-3288.

IV. Electronic Filing

Electronic filing program is available with and required. Arizona Mandatory Insurance Reporting System (AMIRS) requires the transmission of data through Electronic Data Interchange (EDI) using a standardized format. Insurers may contact Kyatto Nelson (602-712-8308), Sandy Wilson (602-712-4536), Terry Aydelott (602-712-6982) more information. The AMIRS Guide can be found at http://www.azdot.gov/docs/default-source/mvd-services/arizona-mandatory-insurance-reporting-system---guide-for-insurance-companies_082012.pdf?sfvrsn=2.

ARKANSAS

I. General

A. Future proof of insurance certificates (SR22) is only required by the Driver Control Section for conviction of negligent homicide. The Safety Responsibility Section and Unsatisfied Judgments Section do not require SR22, SR24 or SR26 for any reason.

B. 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. Not required to file signatures with state.

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 to terminate coverage. Certificates remain on file until terminated by an SR26. No advance notice statutory requirement found.

G. Filings are to be mailed to:

Driver Control

P.O. Box 1272 Room 1070

Little Rock, Arkansas 72203

AR accepts faxed filings to 501-682-7109

IV. Electronic Filing

Electronic filing program was not available at the time of preparation of this guide.

CALIFORNIA

I. General

A. Proof of insurance certificates are required to reinstate a driver license following unsatisfied judgment, major conviction actions, negligent operator suspensions or revocations, and failure to have liability coverage at the time of an accident.

B. Generally, the filing requirement period is three years. Uninsured accidents and civil judgment suspensions may require longer periods.

II. Forms

A California Insurance Proof Certificate, SR22/SR1P (Rev. 6/2000) 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 which requires proof of financial responsibility.

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 operator sanctions.

A Notice of Cancellation of California Insurance Proof Certificate, SR26/SR1PF (Rev. 6/2000) 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. The forms may be computer printed, however, they must meet the department's exact standardized specifications and form size.

B. Authorized preparer signatures are required. Not required to file signatures with state.

C. Facsimile signatures are acceptable.

D. The Notice of Cancellation of California Insurance Proof Certificate, SR26/SR1PF (Rev. 6/2000), 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

Electronic filing of proof information is available as an alternative to paper certificates. Proprietary VPN batch method used. Contact Will Carino in the DMV Information Services Branch (ISB) Automation Development Unit at (916) 657-5820 or via e-mail at wcarino@dmv.ca.gov for more information on filing electronically.

COLORADO

I. General

- A. Future proof of insurance certificates (SR22) is required in the following situations:
1. When a security deposit, promissory note, waiver of liability, or waiver of security is accepted under the Financial Responsibility Act.
 2. Upon reinstatement of any revocation, except for non-driving 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. Its 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 three years, but may be 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. Not required to file signatures with state.

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. 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

III. Electronic Filing

Electronic filing program is available. Colorado Motorist Insurance Identification Database (MIIDB) accepts electronic filings of SR22 and SR26 policies. Electronic filing procedures are available at www.colorado.gov/driveinsured.

CONNECTICUT

I. General

A. There is no longer a statutory provision imposing a requirement for an SR22 certificate of financial responsibility. The Connecticut DMV no longer uses or requires SR22 certificates for any reason. DMV personnel repeatedly advise that they do nothing with an SR22 Filing or an SR26 Filing that is submitted.

B. Connecticut Special Financial Responsibility Insurance Certificate

This certificate is used by mainly for commercial motor vehicle purposes, and when a minor registers a motor vehicle.

Commercial Motor Vehicle purposes include: Motor Vehicle Junk Yard, Leasing or Renting License, Dealers and Repairers, Transporters, Commercial Driving School, and Experimental Test Plates.

When an owner under the age of 18 is registering a motor vehicle in the State of Connecticut, an SR22 certificate of financial responsibility must be obtained from the insurance company, in accordance with Connecticut State Law Title 14 Sec. 14-14. This insurance must be on file at the Department of Motor Vehicles before the vehicle can be registered.

II. Forms

Connecticut Special Financial Responsibility Insurance Certificate
Form R1325d (6-06) IRB3613C

Connecticut Special Notice of Cancellation or Termination
Form GU1327g (07-09) IRB3616D

III. Filing Procedures

- A. A single copy of the certificate is required.
- B. Authorized preparer signatures are required. Not required to file signatures with state.
- C. Facsimile signatures are acceptable.
- D. The specific vehicle must be listed on the certificate.
- E. Notice of cancellation must be filed with the state at least 10 days in advance of the cancellation date.
- F. Filings are to be mailed to:

Department of Motor Vehicles
60 State Street
Wethersfield, Connecticut 06161

DELAWARE

Delaware does not administer a future proof financial responsibility program.

DISTRICT OF COLUMBIA

I. General

- A. Future proof of insurance certificates (SR22) is required in cases of unsatisfied judgment and driver license suspension as a result of a major conviction.
- B. The filing requirement period is three years from the conviction 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 preparer signatures are required. Not required to file signatures with state.
- 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 terminate coverage. No advance notice requirement. 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
Processing Center
95 M Street SW
Washington, D.C. 20024

DC accepts faxed filings to 202-729-7172

IV. Electronic Filing

The bureau has interest in developing electronic filing programs with insurers.

FLORIDA

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. Point system suspension or habitual traffic offender revocation
 - 4. Uninsured automobile accidents that meet the reporting criteria
- B. Future proof of insurance certificates (FR44) are required in cases of:
 - 1. DUI and Alcohol-related convictions

C. Future proof of insurance certificates (PIP/PDL SR22) are required in cases of:

1. Court conviction for no proof of insurance

*PIP/PDL SR22's are 6 month non-cancellable PIP/PDL policies. These requirements are maintained for two years.

D. The filing requirement is three years (except for PIP/PDL SR22's as noted above.)

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation). The filings are all-inclusive (no vehicle description, covers all owned vehicles). The Operator's SR22 applies to any non-owned vehicle.

FLHSMV Form FR44 (initial) and FR46 (cancellation). The filings are all-inclusive (no vehicle description, covers all owned vehicles). The Operator's FR44 applies to any non-owned vehicle.

III Filing Procedures

A. Electronic filing is required. Hardcopy forms are accepted on an exception basis. Customers requesting exceptions should visit their local Driver License Office or Tax Collector's Office offering driver licensing services.

B. Authorized preparer signatures are required. Not required to file signatures with state.

C. Facsimile signatures are acceptable.

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

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

F. According to Florida statute, 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. According to the Florida Department of Highway Safety and Motor Vehicles, the SR26/FR46 cancellation notice must be filed upon termination of the coverage. Certificates remain on file until terminated by an SR26 or FR46. Termination will result in the immediate suspension of the customer's driving privilege and registration if terminated before their requirement expires.

G. Filings are to be mailed to (state will accept filings for electronic submission errors and SR26/FR46 certificates):

Department of Highway Safety and Motor Vehicles
Division of Motorist Services
Bureau of Motorist Compliance
Neil Kirkman Bldg. M.S 98
2900 Apalachee Parkway

IV. Electronic Filing

Electronic filing is required. More information concerning our electronic process can be found at <http://www.flhsmv.gov/FRManualFTP/>. There is a Daily manual which will provide more information on SR22/FR44/SR26/FR46 transactions including required fields. You may contact FRRedesign@flhsmv.gov for more information on our electronic filing system, XML requirements and information on how to create an account to begin reporting.

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).
3. Reinstatement of license suspensions for no proof of insurance convictions (SR22A).

B. The filing requirement period may be six months, one year, or three years depending on the circumstances. Driver should contact Georgia to determine requirement.

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 required. Not required to file signatures with state.

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. *Note, State Reporting requirements and fleet ID card set the number of vehicles at two.

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. SR22A Information:

The insurance company must certify that the insured has in effect a valid liability insurance policy covering the required time span and this certification should be filed on the SR22A form. The initial SR22A filing must be paid in full for a period of 6 months. After the first 6 months, the Department of Driver Services will accept a premium financed SR22A provided:

1. It is clearly marked as premium financed;
2. Cancellation of the policy for nonpayment of premium is not allowable before the expiration of 180 days from the effective date of the policy. The policy may be canceled prior to the expiration of 180 days set forth above upon sufficient reason in the discretion of the Commissioner being made known to him in writing.

An SR-22A form that is not marked "Premium financed" is accepted on the basis that it is paid in full. The Department will not accept a cancellation notice (SR26) for non-payment of the premium and the policy must remain in effect for the statutory required length of time.

The Department must be given 30 days' notice by the insurance carrier prior to acceptable termination or cancellation.

J. Filings are to be mailed to:

Department of Driver Services
Validation Unit
P.O. Box 80447
Conyers, Georgia 30013

Filings may be faxed to 770-918-6256.

IV. Electronic Filing

Electronic filing program was not available at the time of preparation of this guide.

HAWAII

I. General

A. Future proof of insurance certificates (SR22) is 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. 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 original copy of the certificate is required.

B. Authorized preparer signatures are required. Not required to file signatures with state.

C. Facsimile signatures are acceptable.

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

E. According to Hawaii statute, 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. The Hawaii Motor Vehicle Division has stated "subsequent renewals of policies do not need to be updated." Once the filing requirement is over, Hawaii stated they do not need SR22 or SR26; it will be disposed of.

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

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

Financial Responsibility Section Kauai County
Driver Licensing Office
4444 Rice Street, Ste A480
Lihue, HI 96766

Financial Responsibility Section Maui County
Maui Mall Shopping Center
70 East Kaahumanu Ave, Ste A-17
Kahului, HI 96732

Financial Responsibility Section Hawaii County
Hilo Driver Licensing Office
349 Kapiolani Street
Hilo, HI 96720

IV. Electronic Filing

Electronic filing program was 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, violations of no insurance, and driver license suspension as a result of a major conviction.
- B. The filing requirement period is one - three years depending on the conviction.
- C. A driver who is convicted of an offense in Idaho for which financial responsibility is required must provide an SR22 written for Idaho, regardless if the person is licensed in Idaho or out of state.

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. Not required to file signatures with state.
- 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. The state has advised that if an SR26 on the electronic report is future dated for more than 3 days, it will show rejected. The

state receives a report of all accepted, rejected, and futures. They manually enter the rejected and future ones. The state enters the SR26 filings manually with the information they are provided.

G. Filings are to be mailed to:

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

Idaho accepts faxed filings to 208-332-4186 and emailed filings to ITDSR22@itd.idaho.gov.

IV. Electronic Filing

Electronic filing program is available via use of AAMVANet or Access Idaho. Idaho receives downloads once a business night for both. Idaho is also investigating use of IICMVA web service model. To learn more about electronic options, send Idaho an email to ITDSR22@itd.idaho.gov.

ILLINOIS

I. General

A. Future proof of insurance certificates (SR22) are required in cases for unsatisfied judgment, safety responsibility, supervision for mandatory insurance violations, individuals who had received three or more convictions for mandatory insurance violations and any license revocation.

B. Individuals who are convicted for driving without insurance will also receive a 3-month driver's license suspension with no driving permit available. If a second conviction occurs while the first suspension is in effect, the length of the second suspension increases to 6 months.

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. The Office of the Secretary of State maintains a list of authorized representatives for each insurance company. Email Gordon Wayman at

GWayman@ILSOS.NET.

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.

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 when the SR26 is postmarked by the insurance company and mailed to the Secretary of State. Certificates remain on file until terminated by an SR26 if SR22 is submitted originally as "valid until canceled." SR22s that are submitted originally with an expiration date are terminated automatically on that date. Only 12 month policies are accepted with expiration dates.

H. SR22/26 filings are to be mailed to:

Illinois Secretary of State
Safety & Financial Responsibility Section
2701 S. Dirksen Parkway
Springfield, Illinois 62723

SR23 Forms/Fleet Insurance are to be mailed to:

Illinois Department of Transportation
Accident Records Section
3215 Executive Park Drive
Springfield, Illinois 62766

Faxed filings are not accepted.

IV. Electronic Filing

Paper filings are accepted, although the preferred method is electronic.

Electronic filing program is available through the AAMVA program via use of AAMVANet. Illinois currently receives 93% of all SR22 and SR26 filings electronically. Companies interested in filing electronically should contact Gordon Wayman by email at gwayman@ilsos.net.

INDIANA

I. General

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

B. 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 as an exception to the standard transmission process. Indiana SR22 filings are required to be entered by processing into Indiana's secure website. The state will download information throughout the day.

B. Authorized preparer signatures are required. Not required to file signatures with state.

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

Electronic filing is mandatory. The BMV's Electronic Insurance Forms Submission (EIFS) program allows insurance providers to submit a number of different proofs of financial responsibility through the BMV on behalf of their customers. Four different proofs of financial responsibility (insurance) will be accepted electronically through this program including SR22, SR26, SR50 and a Certificate of Compliance (COC).

Information about the insurance submission program, the E-Insurance User Agreement and Insurance Verification log-in are available on our website at www.mybmv.com. Questions may also be submitted to sdickson@bmv.in.gov.

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. 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. AAMVA format required. Either small pink form or 8.5 by 11 white paper are acceptable.

B. Authorized preparer signatures are required. Not required to file signatures with state.

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
P.O. Box 9204
Des Moines, Iowa 50306-9204

If needed, faxed filings are acceptable - 515-239-1837.

IV. Electronic Filing

Electronic filing programs are available and encouraged. Iowa is pursuing legislative changes to require electronic submission of financial responsibility filings. One method available is an online website single entry process. Iowa has also created a web service electronic filing process, and a user guide is available. If a company wishes to pursue electronic filing, please contact Karen Ballard at karen.ballard@dot.iowa.gov.

KANSAS

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. 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. The driver is required to keep the SR22 valid and current with the state for 1 year. The 1 year begins when the division receives the SR22.

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. Not required to file signatures with state.

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

Faxed filings are acceptable by exception – 785-296-6851

IV. Electronic Filing

Electronic filing procedures are available using the AAMVAnet system and prior approval of the Division of Vehicles.

KENTUCKY

Kentucky does not administer a future proof 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. 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. Effective January 1, 2014 electronic filing is required.

III. Filings Procedures

A. Effective January 1, 2014 electronic filing is required, however if insurer must send paper copy this section applies.

A single copy of the certificate is required. Paper copies are accepted if the insured chooses to walk in and reinstate their driver's license. The company will still need to submit the SR22/26 filing electronically.

B. Authorized preparer signatures are required. Not required to file signatures with state.

C. Facsimile signatures are acceptable (if approved by the company).

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 permissible that in all multiple vehicle cases, a list of vehicles be attached to an SR22. According to the Louisiana representative, vehicles are not required to be listed on the SR22 filing. The appropriate owners or operators box should be checked.

F. According to Louisiana statute, the SR26 cancellation form must be filed not less than 10 days prior to the termination of coverage. According to Louisiana Office of Motor Vehicles, with the electronic filing process you cannot notify the state prior to the termination actually taking place or the filing will error out. Certificates remain on file until terminated by an SR26.

G. Filings are to be mailed to:

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

LA accepts faxed filings to 225-922-0158 as an exception if a customer needs to reinstate quickly.

IV. Electronic Filing

Louisiana legislation enacted in 2012 requires electronic filing of SR22 and SR26 certificates. The state will accept paper copies until January 1, 2014, at which time all companies should be reporting electronically. Companies may contact Ashley Spiers or Aleta Ward to obtain electronic reporting information regarding their proprietary method using ASCII and begin testing.

MAINE

I. General

A. Future proof of insurance certificates (SR22) are required in cases of driver license suspensions involving certain major convictions or an accumulation of convictions (2 or more OIU convictions, Habitual Offender Status, Failure to Provide Evidence of Insurance), “At Fault” drivers & owners involved in uninsured accidents and individuals who have been suspended for failing to pay in regards to monetary judgments stemming from uninsured accidents.

*An “IBO” filing does not allow a covered individual to register ANY vehicle. Covered individual is restricted to vehicles owned & registered by “IBO” individual.

B. The filing requirement period is three years.

*OUI, HO and JUDGMENT related SR22 requirements start upon the date of restoration. Therefore, an individual might have been suspended for many years but due to the type of suspension the SR22 requirement will not start its 3 year span until restoration occurs.

*Failure to Produce Evidence of Insurance and Uninsured Accident Case related SR22 requirements administratively start on a specific date and run 3 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. Not required to file signatures with state.

C. Facsimile signatures are acceptable.

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

*When an "IBO" SR22 is filed, it limits the individual covered to the vehicles owned & registered by the named "IBO" individual. An "IBO" SR22 does not allow a covered individual to register any vehicle.

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. Maine has stated that their interpretation of the statute is that insurers should only notify the state of a cancellation when the cancellation is absolute or in 10 ten days when a known termination will occur.

*When an SR26 is sent to cancel a policy and then an SR22 is re-filed with the same continuing policy number, the certification effective date must be equal to or later than the cancellation date of received SR26 in order to be accepted. There is no punitive action for a break of continuous coverage. As long as the new filing is received prior to the suspension date, no suspension or reinstatement fee is activated. An SR22 requirement is never "extended" due to a break in coverage or for not filing.

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

Faxes are accepted: Maine Financial Responsibility/Accident Section – 207-624-9132 or 207-624-9139

IV. Electronic Filing

Electronic filing program was not available at the time of preparation of this guide.

MARYLAND

Maryland does not administer a future proof financial responsibility program.

MASSACHUSETTS

Massachusetts does not administer a future proof financial responsibility program.

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).

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

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation), Michigan Motor Vehicle Financial Responsibility Owner's Policy Certificate FR-20, Michigan Financial Responsibility Certificate Operator's Policy Certificate FR-20A, and Notice of Cancellation Financial Responsibility Certificate FR-14 are used. Generic equivalents of the SR22/26, FR20/20A and FR14 are acceptable. Check with Michigan for details.

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. Not required to file signatures with state.

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
Action Processing Unit, Financial Responsibility
7064 Crowner Drive
Lansing, MI 48198

IV. Electronic Filing

Electronic filing program was not available 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 the Minnesota Certificate of Insurance form is required to be filed by the insurer. The Minnesota Department of Public Safety has indicated that an SR22 will also satisfy their requirement.

Reasons a Certificate of Insurance is needed:

- * The driver receives a "No insurance conviction" from court. This is the most serious insurance conviction and requires the driver to hold certified insurance for at least 1 year.
- * The driver receives two or more "failing to provide insurance" type convictions, or "no proof" reports from law enforcement. These are within a 5 year period.
- * The driver is trying to enroll into the ignition interlock program.
- * The driver is involved in a car accident and fails to provide insurance.

The Minnesota Certificate of Insurance is issued upon request from a policyholder or the DMV. Minnesota requires that before reinstatement of revoked driving privileges or revoked registration for no insurance, the operator must file the Certificate of Insurance. For these reasons, this form must be faxed to the following number>> 651-297-5574.

B. The Minnesota Ignition Interlock program began July 2011, giving privileges to drivers who have alcohol offenses on their driving records provided they use the ignition interlock device and meet other requirements. This process is administered by staff other than the insurance verification staff at the DMV. The Minnesota Certificate of Insurance form is used. This form must be faxed to the following number>> 651-797-1299.

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

II. Forms

Special Minnesota Form P.S. 35016-09 (02/10) is used. See sample in this section. The AAMVA Uniform Financial Responsibility Form SR22 is also accepted.

https://dps.mn.gov/divisions/dvs/forms-documents/Documents/DL_InsuranceCertification.pdf

Ignition Interlock Program Guidelines reference document:

<https://dps.mn.gov/divisions/dvs/programs/mn-ignition-interlock/Pages/program-guidelines.aspx>

III. Filing Procedures

A. A single copy of the form is required.

B. Authorized preparer signatures are required. Not required to file signatures with state.

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. Filings are to be mailed to:

Minnesota Department of Public Safety
Driver and Vehicle Services
445 Minnesota St., Suite 182
St. Paul, Minnesota 55101-5182

IV. Electronic Filings

Electronic filing program was not available at the time of preparation of this guide.

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. The filing requirement period is three years.

II. Forms

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

III. Filings Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required. Not required to file signatures with state.

C. Facsimile signatures are acceptable.

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

F. Insurance certified shall not be cancelled or terminated until at least five days after a notice of cancellation or termination (SR26) of the insurance shall be received in the office of the department. 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 Filing

Electronic filing program was 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. Administrative suspensions/revocations.
3. Conviction point system suspension/revocations.
4. Suspensions for failing to have insurance if an accident was involved.
5. Prior to the issuance of most restricted driving privileges (RDP).
6. Anytime an individual applies to a court for a limited driving privilege (LDP).

B. 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 suspension.

2. Three years from the eligible for reinstatement date of any mandatory insurance suspension if an accident was involved.

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.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required. Not required to file signatures with state.

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 10 days prior to the termination of coverage. Certificates remain active on file until terminated by an SR26.

G. Filings are to be mailed to:

Driver License Bureau
P.O. Box 200
Jefferson City, Missouri 65105-0200

Hardcopy filings may be faxed to 573-522-6062.

IV. Electronic Filings

Electronic filing program is available. Missouri uses the AAMVANet electronic SR22/26 application. Missouri specifically uses a FTP file submission process to physically handle the data exchange.

MONTANA

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. The filing requirement period is three years.

II. Forms

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

III. Filings Procedures

- A. A single copy of the certificate is required.
- B. Authorized preparer signatures are required. Not required to file signatures with state.
- 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:

Records and Driver Control Bureau
Motor Vehicle Division
PO Box 201430
Helena, MT 59620-1430

IV. Electronic Filing

State is moving to an electronic filing program. Method and requirements are in the process being developed. Currently ACORD and IICMVA are finalizing Financial Responsibility Web Service standards. Montana plans to utilize these standards for electronic filing of SR22s and SR26s.

NEBRASKA

I. General

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

1. Unsatisfied judgment, including default in payment on unsatisfied judgment.
2. Court ordered driver license 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. Default in payment when driver fails to make payments in agreement to satisfy damage/injury.
5. Suspension for conviction for No Proof of Insurance.

B. The filing requirement period is three years from the date eligible to reinstate a court or point revocation, three years from the date of ticket for No Proof of Insurance suspension resulting from a court conviction. For 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) and SR26 (cancellation) are used.

III. Filing Procedures

A. One copy of the certificate is required.

B. Authorized preparer signatures are required. Authorization letter including signatures must be submitted to state. Agent issued filings must be typed and include agency return address stamp somewhere on the filing.

C. Preprinted, stamped, or hand signed signatures are acceptable. Nebraska refers to the authorization letter submitted by the insurance company to see how signatures will appear on filings.

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

E. No special Fleet handling. SR23 is not used.

F. For fewer than 25 vehicles, descriptions can be listed on the back of the certificate. Nebraska requires SR22 coverage on every vehicle registered in the person's name. It is acceptable to list all vehicles or indicate "all owned vehicles" on the form.

G. Certificates remain on file until terminated by an SR26. The insurance so certified shall not be canceled or terminated until at least ten days after a notice of cancellation or termination of the insurance so certified is mailed to the insured. If the insurance is not reinstated by the insured

within ten days, the insurance carrier shall provide notice to the department by filing a notice of the cancellation.

H. Filings are to be sent to:

Department of Motor Vehicles
Attn: Financial Responsibility
301 Centennial Mall South
P.O. Box 94877
Lincoln, Nebraska 68509-4877

Faxes are not permitted.

IV. Electronic Filing

Electronic filing is available via use of AAMVANet. Nebraska is urging companies to utilize the electronic filing method, as this is preferred over paper processing. Nebraska has 3 pick-up times on work days (2 am, 10 am, and 3 pm.)

NEVADA

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. 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. Not required to file signatures with state.

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. 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:

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

Faxes are acceptable from the company or agent only.

IV. Electronic Filings

Electronic filing program was not available at the time of preparation of this guide.

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. 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. A single pink copy of the certificate is required.
- B. Authorized preparer signatures are required. 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 and operated vehicles) no vehicle description is furnished. State requires the pink form including the language “Any and all vehicles” in the vehicle section. 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, Financial Responsibility
23 Hazen Drive
Concord, New Hampshire 03305

IV. Electronic Filings

Electronic filing program was not available at the time of preparation of this guide.

NEW JERSEY

New Jersey does not administer a future proof financial responsibility program.

NEW MEXICO

New Mexico does not administer a future proof financial responsibility program.

NEW YORK

New York does not administer a future proof financial responsibility program.

NORTH CAROLINA

North Carolina does not administer a future proof financial responsibility program.

NORTH DAKOTA

I. General

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

B. 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. Not required to file signatures with state.

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:

Driver's License Division
608 East Boulevard Avenue
Bismarck, North Dakota 58505-0750

Faxes are accepted - 701-328-2435

IV. Electronic Filing

Electronic filing program was not available at the time of preparation of this guide.

OHIO

I. General

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

1. Unsatisfied judgment.
2. 12 point suspensions (habitual traffic offender).
3. Non-compliance suspension established administratively or by the courts.

B. 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. Hard copy filings are accepted if not submitted electronically.

B. Authorized preparer signatures are required. Do not need to send a list of authorized individuals to the state.

C. Facsimile signatures are acceptable, but not needed.

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. Vehicles are not required to be listed.

F. According to Ohio statute, an SR22 shall not be canceled or terminated until at least 10 days after a notice of cancellation or termination is filed with the registrar of motor vehicles.

According to the Ohio Bureau of Motor Vehicles, the computer holds cancellations for a date that is ten days after the cancellation date listed on form. If the ten days are already past, the cancellation goes on immediately. Certificates remain on file until terminated by an SR26.

G. Filings are to be mailed to:

Ohio Bureau of Motor Vehicles
Attention: Compliance Unit
P.O. Box 16583
Columbus, Ohio 43216-6583

Faxed filings are not permitted.

IV. Electronic Filing

An electronic filings transmission program is available and widely used in Ohio. SR22 and SR26 filings are accepted via FTP process. Any carrier interested in moving to electronic submission can request information from the Ohio Bureau of Motor Vehicles, Compliance Unit.

OKLAHOMA

Oklahoma does not administer a future proof financial responsibility program.

OREGON

I. General

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

1. Unsatisfied judgment.
2. Uninsured accident.
3. Driver license suspension as a result of a major conviction or a conviction for driving uninsured.
4. Hardship/probationary permit.
5. Driving Under the Influence of Intoxicants conviction. Certified higher liability limits are required to meet financial responsibility requirements under ORS 806.075. Oregon assumes the higher liability limits are satisfied upon receipt of the SR22 certificate.

B. A policy of liability insurance certified by a future proof filing is considered to be in accordance with the financial responsibility laws and regulations of the State.

C. The filing requirement period is three years, except for hardship/probationary permits.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22 (initial) and SR26 (cancellation) are used. An SR22/SR26 combined form is also used - Oregon indicated this is a form that has a cancellation and an issuance of a policy on the same form.)

III. Filings Procedures

- A. The pink original certificate is required. An SR-22 received by the DMV more than 30 days after the date it was issued will not be accepted.
- B. Authorized preparer signatures are required. Not required to file signatures with state.
- C. The signature of an authorized representative is required. Electronic signatures are acceptable.
- D. A filing may be made for an insured other than a named insured (on behalf of). An "on-behalf-of" certificate is filed by an owner of a motor vehicle, showing proof of financial responsibility on behalf of their employee or a member of their immediate family in lieu of the driver furnishing such proof. The filing of this type of certificate only permits the person to operate a motor vehicle covered by the proof.
- 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

Faxed filings are not permitted, unless permission from state representative.

IV. Electronic Filing

Electronic filing program was not available at the time of preparation of this guide.

PENNSYLVANIA

Pennsylvania does not administer a future proof financial responsibility program.

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. 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. Form GU1338 is the Rhode Island Special Financial Responsibility Insurance Certificate used for special registrations as mandated by R.I.G.L., mainly for commercial types. This form is also used for a Minor's Certification. A person between the ages of 16 and 18 registering a motor vehicle in their name must obtain proof of financial responsibility using this form.

III. Filing Procedures

A. A single copy of the certificate is required. Pink industry standard form is required.

B. Authorized preparer signatures are required. Not required to file signatures with state.

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 operator's certificate.

E. All leased vehicles use GU1338.

F. Certificates remain on file until terminated by an SR26. No advance notice requirement.

G. Filings are to be mailed to:

Rhode Island Division of Motor Vehicles
Attention: Financial Responsibility
100 Main Street
Pawtucket, Rhode Island 02860

IV. Electronic Filing

Electronic filing program was not available at the time of preparation of this guide.

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. 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. As of October 4, 2010, all SR22 and SR26 should be issued electronically.

B. If filing via paper via company exception, a single copy of the certificate is required.

C. Authorized preparer signatures are required. Not required to file signatures with state.

D. Facsimile stamped signatures are acceptable.

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

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

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

H. According to South Carolina law, the SR26 cancellation form must be filed so as to be received by the division at least 10 days prior to the effective date of cancellation. Certificates remain on file until terminated by an SR26. According to the South Carolina Department of Motor Vehicles, prior to 9/24/2007 the DMV required advance notification of SR22 cancellations by requiring that the SR26 cancellation date be at least 10 days in the future. This requirement has been removed effective 9/24/2007 and SR26s should be transmitted on or after the final cancellation of the SR22. A future cancellation date is no longer required for SR26s.

SR22 certificates may not be canceled for nonpayment of premium within 90 days of SR22 effective date.

I. Filings are to be mailed to:

South Carolina Department Motor Vehicles
P.O. Box 1498
Blythewood, South Carolina 29216

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

Electronic filing program is available via file transfer, ALIR website entry, and web services. Contact the help desk at SC-ALIR-Help@scdmv.net. The guide is available on www.sc-alir.com.

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 certain convictions.

B. 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. Not required to file signatures with state.

C. Facsimile signatures are acceptable.

D. A filing cannot 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 Public Safety
Driver Licensing
118 West Capitol Avenue
Pierre, South Dakota 57501

Faxed filings are accepted: 605-773-3018.

IV. Electronic Filing

Electronic filing program was not available at the time of preparation of this guide.

TENNESSEE

I. General

A. Future proof of insurance certificates (SR22) is 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 SR-22 can be required for a total of 5 years from the date of suspension. If the SR-22 is filed for a total of 3 years (36 months) within the 5-year period, the SR-22 may be cancelled provided it is not required on any other suspension. If 5 years pass from the date of suspension before driver reinstates privileges, then the SR-22 would not be required. If the SR-22 is cancelled before the required time and a new form not filed, driving privileges will be suspended.

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. Not required to file signatures with state.
- 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 10 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. Tennessee does utilize a JR-22. The JR-22 is for individuals under the age of 18 (juvenile) whose parent or guardian does not sign the affidavit of financial responsibility in order for the juvenile to obtain their driver's license. The JR-22 filing needs to be maintained until the driver turns 18.

The SR22 form can be amended to accommodate by placing the policyholder's name in the appropriate "Insured" field at the top of the form and then manually inserting a line underneath to add the verbiage "Filed on Behalf of (minor's name)."

I. Filings are to be mailed to:

Tennessee Department of Safety
Financial Responsibility Division
P.O. Box 945
Nashville, Tennessee 37202

IV. Electronic Filing

The Tennessee Department of Safety and Homeland Security is in the process of replacing their driver license computer system, and the new system will go live on February 17, 2015. At that time, they will be able to receive electronic files of SR-22/SR-26 records. They would like to receive the file via SFTP with PGP encryption. They are on schedule to begin testing this file interface with our new system in November 2014.

Tennessee Department of Safety contact: Suzanne Shelton - Suzanne.Shelton@tn.gov.
Implementation Consultant Rachel Greer - 615-253-8463 - Rachel.Greer2@tn.gov.

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. The filing requirement period is two years.

An SR-22 insurance certificate on file more than 2 years will not be valid for any new conviction that requires the filing of an SR-22 insurance certificate. To comply with the new action, the licensee will be required to file a subsequent SR-22 insurance certificate or provide documentation from the insurance company that the previous filing is still valid.

II. Forms

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

The SR22-A is a certificate provided with the SR22, and is normally used for repeat violators of financial responsibility laws. Policies with an SR22-A attached to them must be prepaid for a 6 month term. See 37 TAC s 25.6.

III. Filings Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required. Not required to file signatures with state.

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 policy may not be terminated before the sixth day after the date a notice of the SR26 termination is received by the department. Certificates remain on file until terminated by an SR26.

According to the Texas Administrative Code, a second filing of form SR-22 (insurance certificate) by the same insurance carrier cancels any SR-22 (insurance certificate) previously issued by that company and filed with the department.

H. Filings are to be mailed to:

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

IV. Electronic Filing

Electronic filing program was not available at the time of preparation of this guide.

UTAH

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.
3. Conviction point system suspension.
4. Uninsured vehicle owner.

B. 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) and SR26 (cancellation) are used.

III. Filings Procedures

A. A single copy of the certificate is required.

B. Authorized preparer signatures are required. Not required to file signatures with state.

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 later than 10 days after termination of coverage. Certificates remain on file until terminated by an SR26.

G. Filings are to be mailed to:

Drivers License Division
State of Utah
PO Box 144501
Salt Lake City, UT 84114-4501

IV. Electronic Filing

Electronic filing program was not available at the time of preparation of this guide.

VERMONT

I. General

A. Future proof of insurance certificates is 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. 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. SR22 and SR26 forms are also accepted.

III. Filing Procedures

A. A single copy of the certificate is required.

B. Authorized signatures are required. Not required to file signatures with state.

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 or the SR26 must be filed not less than 15 days prior to the termination of coverage. Certificates remain on file until terminated.

G. Filings are to be mailed to:

Department of Motor Vehicles
Driver Improvement Section
120 State Street
Montpelier, Vermont 05603
Faxes are accepted – 802-828-2098

IV. Electronic Filing

Electronic filing program was not available at the time of preparation of this guide.

VIRGINIA

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.
4. Falsifying Insurance Certification.

B. Future proof of insurance certificates (FR44 – certifying double minimum financial responsibility limits) are required for the following convictions:

1. Maiming while under the influence.
2. Driving while under the influence of intoxicants or drugs.
3. Driving while the driver's license has been forfeited for a conviction, or finding of not innocent in the case of a juvenile.
4. Violation of the provisions of any federal law or law of any other state or any valid local ordinance similar to the above.

C. The filing requirement period is three years.

II. Forms

AAMVA Uniform Financial Responsibility Forms SR22, FR44 (initial) and SR26, Fr46 (cancellation) are used.

III. Filings Procedures

A. If sent hardcopy, one copy of the certificate is required. Electronic submission method is available and the preferred method by the Department of Motor Vehicles.

B. Authorized preparer signatures are required. Not required to file signatures with state.

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.

F. The SR26 or FR46 cancellation forms must be filed not later than 15 days after the cancellation effective date. Certificates remain on file until terminated by an SR26 or FR46.

H. Filings are to be mailed to:

Department of Motor Vehicles
Insurance Services
P.O. Box 27412

Richmond, Virginia 23269-0001

Faxes are accepted: 804-367-1305

IV. Electronic Filing

Electronic filing program available and the preferred submission method by the DMV. The Financial Responsibility Insurance Filing via Internet Guide is available on the Virginia DMV website: <http://www.dmvnow.com>. The DMV uses an Extranet system for the SR22/26 Insurance Reporting Data Exchange Process. Contact Janet Williams at the Virginia DMV for more information: 804-497-7191 or janet.williams@dmv.virginia.gov.

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. Not required to file signatures with state.

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
PO Box 9030
Olympia, WA 98507-9030

Faxed filings are acceptable – 360-570-7040

IV. Electronic Filings

Washington offers two methods for submitting filings. An electronic filing program is available via use of AAMVANet. They also utilize a web application (manual entry) that allows for real-time processing and updating the driver record. The Department of Licensing requires a contract to utilize the web application. The application may be found at <http://www.dol.wa.gov/forms/520508.pdf>. If you have questions regarding electronic submissions, Paul Abbott is the initial point of contact (360-902-3977.)

WEST VIRGINIA

West Virginia does not administer a future proof financial responsibility program.

WISCONSIN

I. General

A. Future proof of insurance certificates (SR22) are required in cases of unsatisfied judgment, and most driver license reinstatements after license revocation and issuance of an occupational restricted driver license.

B. The filing requirement period is three years.

II. Forms

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

III. Filings Procedures

A. A single copy of the certificate is required. Electronic filing is state preferred method. Wisconsin charges fees for utilizing paper in lieu of their available electronic method. Per Wisconsin and s. 344.42, if the sum of certifications and re-certifications that are submitted by an insurer in any year exceeds 1,000, the insurer shall pay a transaction fee of \$1.50 per certification or recertification that is not transmitted electronically in any calendar year.

B. Authorized preparer signatures are required. Not required to file signatures with state.

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
Driver Information Section
P.O. Box 7983
Madison, Wisconsin 53707-7983

Faxed filings are acceptable - Driver Information Section, 608-267-3812

IV. Electronic Filing

Electronic filing program is available via use of AAMVANet, and is the preferred method over hardcopy. An insurer may contact information.dmv@dot.wi.gov for more information and to obtain a copy of the technical guide.

WYOMING

I. General

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

B. 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. 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. 30 days are allowed before suspension for no SR22.

No insurance certified may be canceled or terminated by the insurer prior to the expiration of 90 days from the effective date of the certification on the grounds of failure to pay a premium when due.

G. Filings are to be mailed to:

Wyoming Department of Transportation
Driver Services
5300 Bishop Blvd.
Cheyenne, WY 82009

IV. Electronic Filing

Electronic filing program is available via use of AAMVANet.

