

NOTICE OF PROPOSED GUIDANCE DOCUMENT

Safety Responsibility Program / Minimum Insurance

Pursuant to Wis. Stat. s. 227.112, the Wisconsin Department of Transportation is hereby seeking comment on Safety Responsibility Program / Minimum Insurance s. 344, a proposed guidance document.

PUBLIC COMMENTS AND DEADLINE FOR SUBMISSION

Comments may be submitted to the Wisconsin Department of Transportation for 21 days by:

1. Department's website: <https://wisconsin.gov/Pages/dmv/license-drvs/rcd-crsh-rpt/Auto-insurance.aspx>

2. Mailing written comments to:
Division of Motor Vehicles
Wisconsin Department of Transportation
4822 Madison Yards Way
PO Box 7336
Madison, WI 53707-7336

WEBSITE LOCATION OF FINAL GUIDANCE DOCUMENT

The final version of this guidance document will be posted at wisconsin.gov to allow for ongoing comment.

AGENCY CONTACT

DOTDMVGuidanceDocs@DOT.WI.GOV



State of Wisconsin Department of Transportation

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Minimum insurance requirements

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card

Driver license/ID card

Commercial license

Teen drivers

Vehicles

(en español)

Liability insurance

Minimum liability coverage amounts are:

- \$10,000 for property damage
- \$25,000 for the injury or death of one person
- \$50,000 for the injury or death of more than one person

Proof of insurance

Drivers and owners of motor vehicles are required to show proof of insurance at traffic stops/accidents if requested by law enforcement. Proof is not necessary for trailers or semi-trailers.

- Operating a motor vehicle without insurance may result in a fine of up to \$500.
- Drivers and owners who fail to show proof of insurance at the time of the stop/accident may be fined up to \$10.
- Offering proof of insurance that is found to be fraudulent may result in a fine of up to \$5,000.

There is no requirement that you provide proof of insurance when you obtain your driver license or are registering a vehicle, unless that information is requested by DMV and is a requirement before reinstatement of a driver license after a suspension or revocation.

If you have additional questions about the minimum amounts required, please contact your insurance agent or the [Office of the Commissioner of Insurance](#).

Driver Eligibility Unit

Email [Wisconsin DMV email service](#)

Phone (608) 264-7447

Contact Information

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