

NOTICE OF PROPOSED GUIDANCE DOCUMENT

Proof of Insurance

Pursuant to Wis. Stat. s. 227.112, the Wisconsin Department of Transportation is hereby seeking comment on Proof of 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://appengine.egov.com/apps/wi/dot/guidance-docs?guidDocId=DMV59>

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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Proof of financial responsibility is certifying that you have liability insurance in the amounts of at least \$25,000 and \$50,000 for personal injury or death and \$10,000 for property damage.

Proof of insurance is filed by obtaining an SR-22 certificate issued by an insurance company licensed to do business in Wisconsin. In some cases, substitutions, such as a bond from an insurance company or a cash deposit of \$60,000 posted with the Wisconsin Department of

Transportation (WisDOT) will be accepted. For operation of commercial vehicles, [motor carrier insurance](#) may be furnished as proof of financial responsibility.

Proof of insurance is necessary:

- To obtain an occupational license or to reinstate a driver license after operating privileges or vehicle registration has been revoked.
- To reinstate after suspension if the suspension is a damage judgment or a suspension under the [uninsured motorists/safety responsibility law](#).
- For drivers under the age of 18 [in lieu of having a sponsor](#).

Insurance filing is not necessary to reinstate a driver license if a revocation is due to:

- Non-compliance with an assessment interview.
- Non-compliance with a driver safety plan.
- Non-compliance with a driver safety plan - new arrest while in a plan.
- Conviction for a first offense of operating while intoxicated.

During the period of revocation or suspension, a person whose operating privilege was revoked or suspended must file insurance only if they wish to obtain an occupational license.

Insurance must be filed for three years from the reinstatement eligibility date, or for three years from the court entry date of a damage judgment that was effective before September 1, 2000.

How to file proof of insurance

Insurance is filed by providing an SR-22. To obtain an SR-22, contact an insurance company licensed to do business in Wisconsin.

If you are filing insurance in lieu of sponsorship, be sure to tell the insurance agent you want to file insurance "in lieu of sponsorship." Be sure the agent understands the filing is not required due to a revocation or suspension of your operating privilege.

Most insurance companies that file proof of financial responsibility will mail the certificate directly to WisDOT. Some companies will give the SR-22 to the customer and some companies will electronically file the information to WisDOT's computer system. The electronically filed information is usually entered automatically on the customer's driver record within one or two working days.

[Check the status of your insurance filing](#)

Voluntary surrender when insurance is required

If, at any time during the three-year filing period, you wish to stop filing insurance and discontinue driving in Wisconsin, you can avoid paying the reinstatement fee in the future by surrendering your driver license to the WisDOT while the insurance is still in force.

Driver Information Section

P.O. Box 7983
Madison, WI 53707-7983

[Email Wisconsin DMV email service](#)

Phone (608) 264-7447

Fax (608) 267-3812

Contact Information

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