



Illinois Mandatory Insurance Law Just Got Tougher

Illinois citizens who drive without insurance will lose their driver's license for a minimum of three months beginning July 1, 2007. Public Act 094 -1035 amends Section 3-707 of the Illinois Vehicle Code (625 ILCS 5/3-707) to impose the three-month suspension for persons convicted of driving without insurance who are arrested on or after July 1, 2007. If a second conviction occurs during the course of a previous suspension, a six-month suspension will be imposed. The new law requires the individual to pay a \$100 reinstatement fee to the Secretary of State prior to driver's license clearance. No driving permit is available during the course of this suspension.

The new driver's license suspension will be in addition to existing sanctions currently in effect in Illinois for mandatory insurance violations. Under the existing Mandatory Insurance Law, drivers who are convicted of driving without insurance (625 ILCS 5/3-707) are required to submit evidence of current insurance and pay a \$100 fee to the Secretary of State Vehicle Services Department. Second offense violators also face a four-month license plate suspension. Individual who receive court supervision for Section 3-707 or who have three or more mandatory insurance convictions are also required to file SR22 Insurance with the Secretary of State for a 12-month period.

SANCTIONS SUMMARY

Violation of Illinois Mandatory Insurance Law for Section 3-707

Convictions for First Offense – 3-Month Drivers License Suspension; \$100 Driver's License Reinstatement Fee; Evidence of current Insurance for license plates and registration along with an additional \$100 License Plate Reinstatement Fee (In addition to court fines.)

Convictions for Second Offense – 6-Month Drivers License Suspension if during the course of the first suspension; \$100 Driver's License Reinstatement Fee; 4-Month License Plate Suspension; Evidence of current Insurance for license plates and registration along with an additional \$100 License Plate Reinstatement Fee (In addition to court fines.)

Convictions for Three or More Offenses – 6-Month Drivers License Suspension if during the course of the first or second suspension; \$100 Driver's License Reinstatement Fee; 4-Month License Plate Suspension; Evidence of current Insurance for license plates and registration along with an additional \$100 License Plate Reinstatement Fee; SR22 Insurance for 12 months; Cancellation of Insurance will result in a Driver's License Suspension (In addition to court fines.)

Court Supervision – SR22 Insurance Requirement for 12 months; Cancellation of Insurance will result in a Driver's License Suspension (In addition to court fines.)