



Title: **Illinois Begins to Check for Uninsured Motorists**  
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## Illinois Begins to Check for Uninsured Motorists



Beginning July 1, Illinois will start using automatic electronic checks to detect drivers without auto insurance.

Twice a year, Illinois motorists will be subject to random checks.

Currently, an estimated 15 to 18 percent of Illinois' 8.5 million motorists are driving without auto insurance.

Kevin Martin, executive director of the Illinois Insurance Association, said uninsured motorists are a problem that Illinois has been wrestling with for years.

"There was all sorts of legislation that has been introduced over the years and none of it seemed to work," Martin said.

Several years ago, the Illinois Secretary of State's office and the IIA deter-

mined that eight other states were successful in getting a higher percentage of motorists insured when they used random electronic checks to identify uninsured drivers.

"It worked. They were able to cross check individuals and find out who was uninsured. They were able to do it in a very efficient manner. And that is what we are looking for here," Martin said.

The vast majority of drivers with insurance won't notice. Their auto insurance will be verified electronically and no one will bother them. However, if the random check shows that a driver is not insured, the driver will get a letter from the Secretary of State's Office, giving them a certain amount of time to prove that they have an active auto insurance policy in place, or to buy one. If they do not comply, they will face having their license plates suspended and they will be hit with a \$100 fee to have their plates reinstated.

Illinois expects that the new program will result in a 4 or 5 percent increase – or even more – in the number of drivers who have insurance.

"That's a lot of drivers that we are talking about," Martin says.

The Illinois program was designed in conjunction with the Illinois' Uninsured Motorist Verification Advisory Committee, which is chaired by Secretary of State Jesse White. The IUMVAC members included representatives from the General Assembly, officials from insurance companies and traffic safety advocates.

Motorists who get a letter asking them to confirm that they have auto insurance should not contact or visit an Illinois Driver Services office. They should contact an insurance company or an insurance agent and give them the specific reference number – referenced in the letter of notification – that the Secretary of State has assigned to their case.

The insurance agent will then be responsible to confirm electronically with the Secretary of State – through State of Illinois Insurance Verification System [www.ILIVS.com](http://www.ILIVS.com) – that the vehicle owner does in fact have automobile insurance on the verification date stated in the letter, or provide the Secretary of State's office with proof that the driver has since purchased auto insurance.