

FAQ's About Changes to Wisconsin's Auto Insurance Laws

How will the new laws be enforced?

Enforcement of mandatory auto insurance will be under the jurisdiction of local law enforcement personnel at the time of a traffic stop or a car accident. Drivers who have insurance but are unable to provide proof of insurance at the scene will be able to provide proof later and be subject to a \$10 fine.

Drivers with no insurance are subject to a fine up to \$500.

Drivers who provide fraudulent proof of insurance will be subject to a fine up to \$5,000.

Will it be difficult to obtain auto insurance if I have been driving without it until now?

Effective November 1, 2009 insurance companies may not place drivers in a high risk category because they previously lacked auto insurance. Other factors such as your driving record, will still be used to rate your policy.

Are there other changes to Wisconsin auto insurance that will affect me?

Yes. In addition to the changes previously outlined, other changes will affect the way in which auto accident claims are settled. One such change is called "stacking." Stacking allows Uninsured Motorist & Underinsured Motorist coverages to be combined from multiple policies if the at-fault driver insures more than one car.

Medical payment limits may also be stacked if the injured person or persons were not occupying a vehicle when injured.

Stacking under the new laws will be limited to the combined coverage of three household vehicles.

Will my auto insurance premium go up?

Auto insurance premiums are based on factors that include age, experience, claims history, type of vehicle and many other variables. The amount of coverage provided by an auto insurance policy is one of those factors.

Some insured drivers may experience a rate increase. If your current coverage limits are below the new mandates, it is possible that your insurance premium will go up when the higher coverage limits go into effect.

Ask your insurance agent to review your policy or policies to make sure you are receiving the proper rate and that all possible discounts are being applied.

Where can I get more information?

Office of the Commissioner of Insurance
1-800-236-8517
<http://oci.wi.gov>

Community Insurance Information Center, Inc.
414-291-5360
<http://insuranceinfo-ciic.org>



Auto Insurance is Changing in Wisconsin

Here is What You Need to Know



Auto Insurance Changes Old/New Comparison Chart



Auto Insurance Changes

This pamphlet explains the changes to Wisconsin laws affecting auto insurance. Use it as a guide for discussing your policy with your insurance agent or company.

Auto Insurance is Required in Wisconsin

Effective June 1, 2010 all Wisconsin drivers will be required to have automobile insurance. While Wisconsin has always had a strong "financial responsibility" law that encouraged drivers to carry personal automobile insurance, the law change going into effect in 2010 will mandate the purchase of auto insurance.

Other changes to mandated levels of coverage are being phased in, including some changes that will be effective as early as November 1, 2009.

The chart on the following page explains the major changes along with the date these changes are scheduled to go into effect.

This pamphlet is intended as a guide, not an explanation of the specific contract you have with your insurance company. We encourage consumers to discuss their personal and/or commercial auto insurance needs and questions with their insurance agent.

Consumers may also direct their questions and concerns to the Office of the Commissioner of Insurance for the State of Wisconsin. The Commissioner's office can be reached by telephone (1-800-236-8517) or through their website at <http://oci.wi.gov>

Old	New	Effective Date
Uninsured Motorist Minimum Limits: 25/50*	Uninsured Motorist Minimum Limits: 100/300*	Nov. 1st 2009
Underinsured Motorist Minimum Limits: 50/100* May decline coverage	Underinsured Motorist Minimum Limits: 100/300* Mandatory	Nov. 1st 2009
Medical Payments Minimum Limit: \$1,000 May decline coverage	Medical Payments Minimum Limit: \$10,000 May decline coverage	Nov. 1st 2009
Liability Coverage Minimum Limits: 25/50/10*	Liability Coverage Minimum Limits: 50/100/15*	Jan. 1st 2010
Financial Responsibility Law with penalties for failure to have auto insurance after causing an accident	Auto insurance is mandatory and failure to comply subject to penalty regardless of whether or not an ac- cident has occurred	June 1st 2010

* Each number represents a dollar amount in thousands, i.e., \$25,000/\$50,000/\$10,000. First amount is maximum paid to any one injured person, second amount is maximum paid to all injured persons in a single accident, third number is maximum paid for damage to property.

