

## FAQ's About Wisconsin's Auto Insurance Laws

### How is the mandatory insurance law enforced?

Enforcement of mandatory auto insurance is under the jurisdiction of local law enforcement personnel. At the time of a traffic stop or a car accident, drivers are asked to provide proof of automobile insurance.

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?

Auto insurance is widely available throughout Wisconsin, even if you have no prior insurance. Initially, you may find that companies charge more for previously uninsured drivers. Ask your agent how you can qualify for lower premiums, and follow up as necessary to make sure you are getting all the discounts you are entitled to receive.

Remember, other factors such as your driving record, number of claims, your age and experience, the type of car you drive, where you live and your insurance credit score will also be used to determine how much you'll pay for car insurance.

### Will my auto insurance policy automatically change to the new, lower limits of coverage after November 1, 2011?

No. Existing policies will renew with the same coverage you had before November 1, 2011, unless you request a change.

If you wish to change your auto insurance policy, you must contact your agent or company representative. Consumers are advised to continue to carry the highest limits of liability, uninsured motorist and medical expense coverage they can afford to carry.

Underinsured motorist coverage is valuable protection and consumers should strongly consider keeping this coverage even though it will be optional after November 1st.

Always seek the expert advice of your insurance agent or company representative before making changes to your policy.

### 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>

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# Wisconsin Auto Insurance is Changing

## Here is What You Need to Know





### Auto Insurance Changes

This pamphlet explains 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 were required to have automobile insurance. New laws adopted by the legislature in 2011 lowered the mandated minimum limits of coverages in several categories. The chart on the following page outlines these changes.

Changes to mandated minimum limits of coverage will affect auto policies issued or renewed after November 1, 2011.

Even though minimum limits for liability, uninsured motorist, medical expense and underinsured motorist coverage have been lowered, consumers are still advised to carry the highest coverage limits they can afford.

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 auto insurance needs with their insurance agent or company representative.

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>

## Auto Insurance Changes Comparison Chart

Required Before November 1, 2011	Policies issued or renewed on or after November 1, 2011
Uninsured Motorist Minimum Limits: 100/300*	Uninsured Motorist Minimum Limits: 25/50*
Underinsured Motorist Minimum Limits: 100/300* Mandatory	Underinsured Motorist Minimum Limits: 50/100* May decline coverage
Medical Payments Minimum Limit: \$10,000 May decline coverage	Medical Payments Minimum Limit: \$1,000 May decline coverage
Liability Coverage Minimum Limits: 50/100/15*	Liability Coverage Minimum Limits: 25/50/10*
Auto insurance is mandatory and failure to comply subject to penalty regardless of whether or not an accident has occurred	No Change

\* 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.

