

For Immediate Release:

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Jesse White Highlights Successful Electronic Automobile Insurance Verification Program

Program has led to a dramatic reduction of uninsured motorists

Illinois Secretary of State Jesse White is highlighting the success of the Electronic Automobile Insurance Verification Program, which has led to a dramatic reduction of uninsured motorists. Over the first 14 months of the program – which launched July 1, 2021 – the percentage of registered vehicles without verified insurance dropped from 12.7% of Illinois vehicles to 6.9%. During this same period, more than 540,000 vehicle owners have either obtained insurance or received license plate suspensions.

“My office led the effort to establish and implement this electronic automobile insurance verification system to reduce the number of Illinois motorists driving while uninsured,” said White. “I am pleased the program is working. The message for the motoring public remains simple: If you do not have automobile insurance, get covered now. It is the law.”

Under this program, insurance companies work with the Secretary of State’s office to confirm electronically that motorists have automobile insurance. Vehicle owners’ automobile insurance is verified electronically at least twice a year at random intervals to ensure that vehicle owners are complying with the state’s mandatory automobile liability insurance laws. Most vehicle owners do not have to do anything, as electronic verification of automobile insurance is confirmed automatically.

If electronic verifications are unsuccessful, the Secretary of State’s office sends a written request to the vehicle owner giving them the opportunity to prove they have insurance before suspending their vehicle registration. Vehicle owners must contact their insurance company or notify their insurance agent that they received a letter with a specific reference number from the Secretary of State. The insurance agent’s responsibility is to confirm electronically with the Secretary of State – through www.ILIVS.com – that the vehicle owner has automobile insurance on the verification date stated in the letter.

It is important to note that vehicle owners who receive the letter should not visit a Driver Services facility; instead, they should contact their insurance company or agent who can provide the necessary electronic proof of insurance needed to clear either the license plate suspension or the pending license plate suspension.

“This is the best example of a successful public-private partnership led by Secretary White,” said Kevin Martin, Executive Director of the Illinois Insurance Association. “Secretary White has been a leader in efforts to resolve issues impacting road safety and the insurance industry. We appreciate all that he has done for Illinois.”

“We were pleased to work with Secretary of State White’s office on the design and implementation of this important program to ensure all motorists in Illinois are in compliance with the law,” said Phil Lackman, CEO of the Independent Insurance Agents of Illinois. “We urge all Illinois motorists to seek the advice of a licensed agent to find the coverage that best suits their needs.”

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Vehicle owners who do not currently have automobile insurance must obtain insurance to avoid license plate suspension. If vehicle owners are identified as uninsured, they must obtain automobile insurance and pay a \$100 noncompliance fee to clear either the license plate suspension or the pending license plate suspension.

White chaired the Uninsured Motorist Verification Advisory Committee that included insurance companies, traffic safety advocates and members of the General Assembly. The committee reviewed best practices and helped provide the guidelines used to establish legislation and program requirements.

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