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SUSPENSION OF DRIVERS' LICENSES IN ALL 50 STATES

Generally

Subrogating against uninsured drivers is one of the less glamorous aspects of automobile insurance subrogation. However, it can be a lucrative and rewarding subrogation endeavor if handled appropriately and in volume. In today's debtor-protecting legal environment, it isn't so much that the debtor doesn't have money - it's that he doesn't have money that you are able to access and seize. One of the subrogation industry's strongest and most effective collection tools is the ability to have an uninsured debtor's driver's license suspended when they are involved in a damage-causing automobile accident while not being properly insured. In the final analysis, it's all a matter of what the debtor wants to avoid more - paying a damage claim, even if in installments, or the freedom to drive an automobile.

Across the United States, if someone is injured in an auto accident, the chances are about one in seven that the at-fault driver is uninsured. The five states with the lowest uninsured driver estimates were Massachusetts (3.9%), Maine (4.7%), New York (5.3%), Utah (5.8%), and North Dakota (5.9%). The highest are Oklahoma (25.9%), Florida (23.8%), and Mississippi (22.9%). Until recently, only New Hampshire and Wisconsin did not require bodily injury liability insurance. Wisconsin's recent legislation changed that, so New Hampshire stands alone. Florida does not require bodily injury liability insurance but does require property liability insurance.

Each state has different requirements, procedures, and prerequisites which must be met before you can effectuate the suspension of the driver's license of an uninsured tortfeasor whose negligence has caused personal injury or property damage during the operation of a motor vehicle. These procedures can change suddenly and without notice.

Different states allow suspension of a driver's license for different reasons. In Alabama, for example, § 13A-12-290 allows for suspension of a driver's license for a laundry list of reasons. However, this chapter will focus only on suspending a driver's license after having been involved in an automobile accident while uninsured—both administrative suspensions (where the state suspends the license of the uninsured driver automatically, and suspensions at the request of an injured or property-damaged party or judgment debtor such as a subrogated auto carrier).

While every effort is taken to ensure that this chart is updated with the most recent and accurate legal information, the best way to be certain as to what is required to suspend a driver's license is to contact the Department of Insurance and/or Department of Motor Vehicles of the state involved. If you believe this chapter contains an error or omission, please contact the author at gwickert@mwl-law.com.

STATE	ADMINISTRATIVE SUSPENSION	LENGTH OF SUSPENSION (ADMIN)	JUDGMENT	LENGTH OF SUSPENSION (JUDGMENT)	CONTACT INFORMATION
ALABAMA	A person involved in an accident where a person is injured, killed or there is more than \$250 worth of property damage must fill out a SR-13, and file it within thirty (30) days with the Director of Public Safety. Ala. Stat. § 32-7-5	Suspension will last two (2) years or until the at-fault party deposits the security required. Ala. Stat. § 32-7-8	A form called a PFR-1 requires a clerk or judge to certify sixty (60) days after a judgment is final and no appeal is filed and must be mailed together with a certified copy of the judgment. Ala. Stat. § 32-7-14	Judgment suspension will continue for ten (10) years from the judgment date, or until the judgment is satisfied and the person gives proof of financial responsibility. Ala. Stat. § 32-7-15	Alabama Law Enforcement Agency Driver License Division P.O. Box 1471 Montgomery, AL 36102-1471 (334) 242-4222 http://www.dps.alabama.gov/Home/
ALASKA	In the event of an accident causing any personal injury, death, or property damage exceeding \$501, proof of insurance must be shown by all involved parties. Alaska Stat. §§ 28.20.050(a) and 28.22.021	The at-fault person's license will be suspended after a hearing regarding reasonable possibility of a judgment being rendered against the at-fault party. Alaska Stat. § 28.20.050(d)	A payment of a judgment equal to the maximum amount required for deposit under Chapter 20 releases the judgment debtor from the liability evidenced by the judgment. Alaska Stat. § 28.20.130	Suspension will last three (3) years or until the person deposits the security required. Alaska Stat. § 28.20.150	State of Alaska Division of Motor Vehicles Dept. of Driver Licensing P.O. Box 110221 Juneau, AK 99811 (907) 465-4361 http://www.alaska.gov/dmv
ARIZONA	In the event that there is no insurance coverage, it is necessary to file a civil suit with the Clerk of the Superior Court and obtain a judgment against the uninsured tortfeasor. A.R.S. § 28-4141	Failure to produce proof of insurance may result in suspension of the driver's license and/or registration for three (3) to twelve (12) months. A.R.S. § 28-4135	A damaged party or subrogated insurer can file a certified copy of a final judgment with the department, and the director must immediately suspend the individual's license. A.R.S. § 28-4072	License will remain suspended until the judgment is satisfied or if the judgment creditor fails to renew the judgment. A.R.S. § 12-1611	Arizona Dept. of Transportation Motor Vehicle Division Mail Drop 555M Insurance Unit P.O. Box 2100 Phoenix, AZ 85001-2100 (602) 255-0072 http://www.azdot.gov/mvd/index.asp
ARKANSAS	If a driver is involved in an accident that involves an injury, death, or property damage of more than \$1,000 to one person, he must complete the Motor Vehicle Accident Report (SR-1) and submit it along with proof of insurance. A.C.A. § 27-19-501	If a driver fails to file the SR-1, the Office of Driver Services can suspend the driver's license until it is filed, and for a period not to exceed thirty (30) days. A.C.A. § 27-19-508	An order of suspension of a person's driver's license will be made within twenty (20) days after sending of the notice, unless that person deposits the security required by the notice. A.C.A. § 27-19-603	Suspension stays in effect until the person deposits the required security or one (1) year has elapsed and evidence has been filed showing that no action for damages has been instituted. A.C.A. § 27-19-611	Arkansas Dept. of Finance and Administration Office of Driver Services Safety Responsibility Section P.O. Box 1272 Little Rock, AR 72203 (501) 371-5581 http://www.dfa.arkansas.gov/offices/driverServices/Pages/default.aspx

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CALIFORNIA	Any driver involved in an accident which results in property damage of \$750 or more, bodily injury or death, must report the accident on a SR-1. Cal. Veh. Code § 16000	If the report reveals the driver was not in compliance with the mandatory insurance laws, the state will send out a notice to suspend that person's driver's license and will suspend license thirty (30) days after the notice. Cal. Veh. Code § 16070	A party can obtain a judgment against the uninsured defendant and file a certified copy with the DMV indicating that the judgment debtor has failed to satisfy the judgment for a period of thirty (30) days. Cal. Veh. Code § 16370	The DMV will suspend the driver's license of the judgment debtor and it will remain suspended until (1) the debtor gives proof of financial responsibility, and (2) the judgment is satisfied. Cal. Veh. Code § 16371	California Department of Motor Vehicles ATTN: Civil Judgment P.O. Box 942884 Mail Station J237 Sacramento, CA 94284-0884 (916) 657-7573 https://www.dmv.ca.gov/portal/dmv
COLORADO	An operator/owner of a vehicle named in an accident report must file with the Executive Director of the Department of Revenue security sufficient to satisfy any judgment for damages resulting from the accident, and proof of financial responsibility for the future. C.R.S. § 42-7-301	If after twenty (20) days, owner/operator has not filed for a hearing complied with the statute, his driver's license will be suspended until he files security and proof of financial responsibility. C.R.S. § 42-7-301	The director will suspend the license issued to any person upon receiving an affidavit from a judgment creditor that such person has failed for thirty (30) days to satisfy a final judgment. C.R.S. § 42-7-401	Suspension remains in effect until the judgment is satisfied. C.R.S § 42-7-402	Colorado Dept. of Revenue Division of Motor Vehicles Attn: Accident Section P.O. Box 173345 Denver, CO 80217-3345 (303) 205-5613 https://www.colorado.gov/dmv
CONNECTICUT	Each automobile insurance carrier reports its policy inceptions and cancellations to the DMV. Drivers who are identified as uninsured will receive a warning notice from the DMV, followed by a suspension of vehicle registration, and after 30 days, driver's license suspension. C.G.S.A. § 14-12g	Suspensions remain until the driver complies with automobile insurance requirements, completes compliance form and pays all compliance and reinstatement fees. C.G.S.A. § 14-12g	N/A	N/A	State of Connecticut Department of Motor Vehicles Driver Services Division 60 State Street Wethersfield, CT 06161-2525 (860) 263-5700 http://www.ct.gov/dmv/site/default.asp

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DELAWARE	<p>Delaware suspends an uninsured driver's license for six (6) months and fines the uninsured driver \$1,500 if pulled over by a police officer or is involved in an accident and is unable to provide proof of motor vehicle insurance. Delaware DMV can assess a \$100 fine, with a \$5 per day increase, while mandatory insurance is not carried on vehicle.</p> <p>21 Del. C. § 2118(n)(4)</p>	<p>Each insurer must report to the DMV, within thirty (30) days after an accident, the name of any persons involved in the accident without insurance.</p> <p>21 Del. C. § 2118(n)(3)</p>	<p>Whenever any person fails to satisfy any judgment within sixty (60) days of its issuance, the judgment debtor can request the court forward a certified copy of such judgment to the Secretary of Transportation.</p> <p>21 Del. C. §2941</p>	<p>If a person has had his license suspended for nonpayment of judgment, the Department after the lapse of ten (10) years from the entry of the judgment may issue a new license.</p> <p>21 Del. C. § 2945</p>	<p>State of Delaware Division of Motor Vehicles Uninsured Department P.O. Box 698 Dover, DE 19903 (302) 744-2503 x2323 http://www.dmv.de.gov/</p>
DISTRICT OF COLUMBIA	<p>An owner/operator who knowingly operates uninsured motor vehicle shall have their license suspended/ revoked.</p> <p>D.C. Code § 35-2103(d)(2)(A)</p>	<p>While a typical suspension may be ninety (90) days, suspension can be extended, in some cases up to one (1) year, at discretion of the D.C. Traffic Adjudication Appeal Board.</p> <p>18 D.C.M.R. § 306.1</p>	<p>Whenever a person fails within thirty (30) days to satisfy any judgment, then upon the written request of the judgment creditor the court will notify the Mayor of the judgment.</p> <p>D.C. Code Ann. § 50-1301.41</p>	<p>Department will suspend license, registration and operating privilege of any person against whom such judgment was rendered.</p> <p>D.C. Code Ann. § 50-1301.41</p>	<p>District of Columbia Department of Motor Vehicles Office of the Director 95 M Street, SW Washington, DC 20024 (202) 673-6813 http://dmv.dc.gov</p>

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FLORIDA	<p>Thirty (30) days after receipt of notice, the Department will suspend the license of any party to the crash who didn't have the required liability insurance.</p> <p>F.S.A. § 324.051(2)</p>	<p>License will be reinstated upon payment of fee and proof of insurance but will remain suspended for three (3) years until the uninsured driver complies.</p> <p>F.S.A. § 324.071</p>	<p>When a judgment is obtained against an uninsured tortfeasor and the judgment remains unsatisfied after thirty (30) days, the judgment creditor can request in writing that the court forward a certified copy of the judgment to the Department of Highway Safety and Motor Vehicles, who will suspend the driver's license/registration of the judgment debtor.</p> <p>F.S.A. § 324.121(a)</p>	<p>License suspension shall be sustained until the said judgment is satisfied or stayed.</p> <p>F.S.A. § 324.131</p>	<p>State of Florida Department of Highway Safety and Motor Vehicles Bureau of Financial Responsibility Neil Kirkman Building 2900 Apalachee Parkway, Room B260F, MS-87 Tallahassee, FL 32399-0585 (850) 617-2000 http://www.flhsmv.gov/</p>
GEORGIA	<p>Georgia Department of Driver Services can suspend a driver's license if a driver is convicted of driving without insurance.</p> <p>https://dds.georgia.gov/suspensions-and-revocations</p>	<p>Driver can apply for reinstatement after sixty (60) days, following payment of \$200 (first offense) or \$300 (second offense or more).</p> <p>https://dds.georgia.gov/reinstatement-fees-and-payment-options</p>	<p>When a judgment is unsatisfied for thirty (30) days, the judgment creditor can request the court to forward a certified copy of the judgment to the Department within thirty (30) days.</p> <p>O.C.G.A. § 40-9-61</p>	<p>Judgment suspension will continue until the judgment is satisfied.</p> <p>O.C.G.A. § 40-9-62</p>	<p>State of Georgia Department of Transportation Dept. of Driver's Services P.O. Box 80447 2206 Eastview Parkway Conyers, GA 30013 (678) 413-8400 http://www.dds.ga.gov/</p>
HAWAII	<p>Administrator must suspend the driver's license of any person who does not have on file evidence of financial responsibility.</p> <p>Haw. Rev. Stat. § 287-6</p>	<p>Suspension will remain in place until adequate security is deposited, two (2) years have elapsed and no action for damages has been filed, or there has been adjudication of non-liability.</p> <p>Haw. Rev. Stat. § 287-9</p>	<p>If a person fails to satisfy a judgment within sixty (60) days, the judgment creditor may request the court to forward a certified copy of the unsatisfied judgment to the Administrator.</p> <p>Haw. Rev. Stat. § 287-15</p>	<p>Suspension will continue until the judgment is satisfied and the debtor gives proof of financial responsibility.</p> <p>Haw. Rev. Stat. § 287-17</p>	<p>State of Hawaii Department of Commerce & Consumer Affairs Insurance Division P.O. Box 3614 Honolulu, HI 96811 (808) 586-2790 http://hawaii.gov/dcca/ins/</p>

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IDAHO	Driving without insurance can form basis of suspension of driver's license. It is a criminal process. Idaho Code § 49-1232; <i>State v. Bedard</i> , 120 Idaho 869, 820 P.2d 1226 (1991).	Proof of financial responsibility is required to reinstate license that has been suspended, and proof of financial responsibility may be shown by certification of motor vehicle liability in place for vehicle. Idaho Code § 49-1210	If the driver does not respond, the Department will issue an "Order of Suspension" which will suspend the driver's license and driving privileges. If a judgment issued is not satisfied, a driver's license can be suspended. Idaho Code § 49-326	Suspension will continue until the judgment is satisfied and proof of financial responsibility is given. Idaho Code § 49-1205	State of Idaho Idaho Transportation Dept. Idaho Div. of Motor Vehicles 3311 W. State Street P.O. Box 7129 Boise, ID 83707-1129 (208) 334-8000 http://itd.idaho.gov/itddmv/
ILLINOIS	An accident report form must be filed with the Illinois DOT if the accident results in personal injury, death, or property damage of at least \$500. 625 I.L.C.S. § 5/7-201	If evidence supports probable liability on the part of the person(s) certified as uninsured, his driver's license is suspended forty-five (45) days after the mailing of notice his driver's license and/or vehicle registration is suspended. 625 I.L.C.S. § 5/7-205(a)	If a judgment debtor has failed to satisfy a judgment for thirty (30) days, the Secretary of State shall suspend the driver's license of the judgment debtor. 625 I.L.C.S. § 5/7-303	Suspension will remain in place for three (3) years or until the judgment is satisfied. 625 I.L.C.S. § 5/7-305	State of Illinois Secretary of State Department of Driver Services 2701 S. Dirksen Parkway Springfield, IL 62723 (217) 782-6212 http://www.cyberdriveillinois.com/departments/drivers/home.html
INDIANA	If a driver is convicted of driving without insurance, their license can be suspended. I.C. § 9-25-8-2	If the motorist does not have insurance in effect at the time of a crash the driving privilege may be suspended for ninety (90) days. I.C. § 9-25-8-2	The Bureau will suspend a person's driver's license upon receiving a verified report he has failed for a period of up to ninety (90) days to satisfy a judgment. I.C. § 9-25-6-4	Suspension remains in effect until the judgment is satisfied. I.C. § 9-25-6-7	State of Indiana Indiana Bureau of Motor Vehicles 100 N. Senate Ave., Room 402 Indianapolis, IN 46204 (888) 692-6841 http://www.in.gov/bmv/2330.htm

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IOWA	Following an accident involving injury, death, or property damage of at least \$1,500, the State DOT must, within sixty (60) days, suspend the license of each operator and owner of any uninsured vehicle, unless that party deposits security sufficient in the opinion of the Department to satisfy any judgment for damages. I.C.A. § 321A.5	Suspension will last until adequate security is deposited, twelve (12) months have elapsed and no action for damages has been filed. I.C.A. § 321A.7	Department will suspend the driver's license of the judgment debtor. I.C.A. § 321A.12	Suspension will continue until the judgment is satisfied. I.C.A. § 321A.14	State of Iowa Department of Transportation Iowa Office of Driver Services 100 Euclid Ave., P.O. Box 9204 Des Moines, IA 50306-9204 (515) 244-9124 https://iowadot.gov/mvd/motor-vehicle-division-home
KANSAS	After receiving a report from the police officer or driver/owner, the Director will suspend the license of any person failing to maintain financial security. K.S.A. § 40-3104(h)	Suspension will remain until the driver has obtained insurance, paid a reinstatement fee, and has been released from liability or has entered into an agreement for the payment of damages. K.S.A. § 40-3104(j)	When an uninsured driver enters into an installment agreement with the injured party, and defaults on the agreement, the party can notify the Director within sixty (60) days of default, and the Director will suspend the driver's license of the uninsured driver. K.S.A. § 40-3104(k)	Suspension will last until the Director receives notice that payments have been resumed, the driver now has insurance and the restatement fee is filed. K.S.A. § 40-3104(k)	Kansas Dept. of Motor Vehicles Driver Control Division P.O. Box 12021 Topeka, KS 66612-2021 (785) 296-3671 https://www.ksrevenue.org/dovindex.html
KENTUCKY	Kentucky's Financial Responsibility Law does not address administrative suspensions of drivers' licenses.	N/A	Upon receipt of the judgment, the Cabinet will suspend the driver's license and registration of any person against whom the judgment was rendered. K.R.S. § 187.410	License will remain suspended until the judgment is stayed, satisfied, or discharged. K.R.S. § 187.420	State of Kentucky Kentucky Transportation Cabinet Division of Driver Licensing 200 Mero Street Frankfort, KY 40622 (502) 564-1257 http://transportation.ky.gov/Driver-Licensing/Pages/default.aspx

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LOUISIANA	Twenty (20) days after receipt of an accident report, if the Secretary does not have on file evidence that a party has insurance the Secretary will send notice of suspension of his driver's license. La. R.S. § 32:872(B)	Suspension will remain until the person deposits the required security or one (1) year has passed and no action for damages has been filed. La. R.S. § 32:874(A)	When the Commissioner receives the certified copy of the judgment, he will suspend the driver's license of the judgment debtor. La. R.S. § 32:891(A)	Suspension will continue until the judgment is stayed or satisfied. La. R.S. § 32:893	State of Louisiana Department of Public Safety & Corrections Office of Motor Vehicles P.O. Box 64886 Baton Rouge, LA 70896 (225) 925-6388 http://www.expresslane.org/Page/default.aspx
MAINE	Thirty (30) days after receipt of an abstract of an adjudication of a violation of the financial responsibility law, the Secretary of State will suspend the driver's license of that person. 29-A Me. Rev. Stat. Ann. § 1603(1)	License will remain suspended until person can provide proof of financial responsibility. 29-A Me. Rev. Stat. Ann. § 1603(1)	Upon receipt of a judgment against the owner or operator of a vehicle involved in an accident, the Secretary will immediately suspend the driver's license of the judgment debtor. 29-A Me. Rev. Stat. Ann. § 1603(7)	Suspension remains in effect until the owner or operator has obtained a written release, a discharge in bankruptcy or a judgment of no liability, has filed an installment payment of judgment agreement, or has fully satisfied the judgment. 29-A Me. Rev. Stat. Ann. § 1603	State of Maine Dept. of the Secretary of State Bureau of Motor Vehicles 29 State House Station Augusta, ME 04333-0029 (207) 624-9000 http://www.maine.gov/sos/bmv/
MARYLAND	If a party fails to file a written report, along with proof of insurance, Administration may suspend his driver's license and registration. Md. Code Transp. § 17-105	License will be reinstated if individual furnishes proof that they have obtained the required insurance. Md. Code Transp. § 17-105	Administration will suspend the driver's license of the judgment debtor. Md. Code Transp. § 17-204	Suspension will remain intact unless and until the judgment is stayed or satisfied. Md. Code Transp. § 17-207	Maryland Department of Transportation Motor Vehicle Administration 6601 Ritchie Highway, N.E. Glen Burnie, MD 21062 (301) 729-4550 http://www.mva.maryland.gov/index.html
MASSACHUSETTS	Driving without insurance can incur fines between \$500 and \$5,000, and suspension of driver's license. M. G. L. A. 90 § 34J	Any person who is convicted of or enters a plea of guilty to a violation of this section will have his license or right to operate a motor vehicle suspended for sixty (60) days by the Registrar. M.G.L.A. 90 § 34J	The Registrar shall be notified by a court within sixty (60) days when a person fails to pay for damages required in a final judgment. M.G.L.A. 90 § 22A	Suspension will stand until the person satisfies the court by making a deposit with the Clerk of Court for amount of the judgment. M.G.L.A. 90 § 22A	Massachusetts Dept. of Transp. Driver Control/Property Damage Claims Registry of Motor Vehicles P.O. Box 55896 Boston, MA 02205-5896 (617) 351-4500 http://www.massrmv.com/

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MICHIGAN	Once the Secretary is in receipt of the application needed, he will forward notice of the application to the owner and/or driver of the uninsured vehicle. M.C.L.A. § 257.1106(2)	The uninsured driver's license will be suspended until the damages are repaid or installment agreement has been entered into. M.C.L.A. § 257.1106(5)	If a judgment debtor fails to satisfy a judgment within thirty (30) days, the court will send a certified copy of an unsatisfied judgment to the Secretary of State, who will thereafter suspend the driver's license/ registration of the judgment debtor. M.C.L.A. § 257.512	Suspension will remain in effect until the judgment is satisfied, and the debtor files installment repayment agreement. M.C.L.A. § 257.513	State of Michigan Department of State Lansing, MI 48918 (888) 767-6424 http://www.michigan.gov/sos
MINNESOTA	Failure to file a report as required by law will result in suspension of the driver's license. M.S.A. § 169.09(14a)	License will not be revoked for more than twelve (12) months. M.S.A. § 169.797	Upon receipt of a certified copy, the Commissioner will suspend the driver's license of the judgment debtor. M.S.A § 171.182(3)	License will remain suspended until the judgment is satisfied. M.S.A. § 171.182(4)	State of Minnesota Department of Public Safety Driver & Vehicle Services Div. Town Square Building 445 Minnesota Street, Ste. 190 Saint Paul, MN 55101-5190 (651) 297-3298 https://dps.mn.gov/divisions/dvs/contact/Pages/default.aspx
MISSISSIPPI	Within sixty (60) days after receipt of a motor vehicle accident report, the Department will suspend the driver's license of each operator and registration of each owner of a motor vehicle involved in the accident, unless the driver or owner deposits security and proof of financial responsibility. M.C.A. § 63-15-11(2)	Suspension will remain effective until uninsured driver deposits adequate security, proof of adjudication of liability, or one (1) year elapses and no action for damages is filed. M.C.A. § 63-15-15	Upon receipt of judgment, the Department will immediately suspend the driver's license of the judgment debtor. M.C.A. § 63-15-27	Suspension will be lifted once proof of satisfaction of judgment or an agreement for payment of the judgment in installments is filed. M.C.A. § 63-15-29	State of Mississippi Motor Vehicle Commission P.O. Box 16873 1755 Lelia Drive, Ste. 200 Jackson, MS 39216 (601) 987-3995 http://www.mmvc.ms.gov/SitePages/Home.aspx

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MISSOURI	If uninsured driver fails to produce the requested information, it will result in suspension of registration of the owner's motor vehicle and, where applicable, suspension of operator's driver's license. Mo. Rev. Stat. § 303.026(8)	Suspension becomes effective thirty (30) days after the notice is deemed received and will last until the person pays a fee and proves that he had insurance. Mo. Rev. Stat. § 303.041	If a judgment debtor fails to satisfy a final judgment within sixty (60) days, the Clerk of the Court will forward to the Director a certified copy of the judgment. Mo. Rev. Stat. § 303.100	License will no longer be suspended upon proof of satisfaction of judgment. Mo. Rev. Stat. § 303.110	State of Missouri Department of Revenue Division of Motor Vehicle and Drivers Licensing Harry S. Truman State Office Bldg. 301 West High Street Jefferson City, MO 65101 (573) 526-2407 http://dor.mo.gov/motorv/
MONTANA	Montana's Motor Vehicle Insurance Responsibility and Verification Act do not address administrative suspensions of drivers' licenses.	N/A	Upon receiving the certified copy of the judgment, the Department will suspend the driver's license of the judgment debtor. Mont. Code Ann. §61-6-122(1)	Suspension will continue until the judgment is stayed, satisfied in full, or an installment agreement is entered into. The suspension lasts six (6) years. Mont. Code Ann. § 61-6-123	State of Montana Department of Justice Driver Services P.O. Box 201430 Helena, MT 59620-1430 (406) 444-3933 http://dojmt.gov/driving
NEBRASKA	Within ninety (90) days after the receipt of an accident report (DR-41) of an accident involving injury, death, or property damage in excess of \$1,000, the Department must suspend the license of each operator of a motor vehicle, unless he is able to produce proof of financial responsibility. Neb. Rev. Stat. § 60-507(1)	Suspended license will be reinstatement upon proof of financial responsibility or after three (3) years if it can be shown that no actions have been taken against individual with license suspended. Neb. Rev. Stat. § 60-511	Upon receipt of the unsatisfied judgment, the Department will suspend the license and registration of the judgment debtor. Neb. Rev. Stat. § 60-517	The license and registration will remain suspended until the judgment is stayed, satisfied, or discharged, and until the uninsured motorist provides proof of financial responsibility. Neb. Rev. Stat. § 60-519	Nebraska State Office Building Driver Licensing Services 301 Centennial Mall South P.O. Box 94726 Lincoln, NE 68509-4726 (402) 471-3861 https://dmv.nebraska.gov/dl/driver-licensing-services

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NEVADA	If Department determines that the operator didn't have insurance, it will suspend the driver's license of a resident driver or the operating privilege of a non-resident driver, unless the uninsured driver deposits security in an amount determined by the Department. N.R.S. § 485.190(2)	License remains suspended until two (2) years have elapsed and no action is filed against the uninsured driver, or evidence of a release or adjudication of non-liability is filed with the Department. N.R.S. § 485.230	Upon receipt of the unsatisfied judgment, the Department will suspend the license of the judgment debtor. N.R.S. § 485.302(1)	Suspension will continue until the judgment is stayed or satisfied, and proof of financial responsibility is shown. N.R.S. § 485.303	Nevada Dept. of Motor Vehicles Driver's License 555 Wright Way Carson City, NV 89711 (775) 684-4830 http://www.dmvnv.com/nvdl.htm
NEW HAMPSHIRE	Failure to comply results in suspension of the driver's license/registration certificate, surrender of registration plates, and suspension of the owner's registration certificates, plates and license. Effective 7/24/18, the DMV is authorized to order periodic payments as security after an accident resulting in death, injury, or property damage. N.H. Rev. Stat. Ann. § 264:3	Suspension will remain in effect until the uninsured driver has obtained a satisfaction of a judgment, release or a judgment in his favor. N.H. Rev. Stat. Ann. § 264:7	The Division shall suspend the license and driving privilege and registration certificates and require the surrender of the registration plates, if any, of said driver and owner. License will be suspended if defendant fails to pay penalty/fine associated with a conviction of any offense. N.H. Rev. Stat. Ann. § 263:56-a	Judgment stays until satisfied. N.H. Rev. Stat. Ann. § 263:56-a	New Hampshire Dept. of Safety Division of Motor Vehicles Driver Licensing 23 Hazen Drive Concord, NH 03305 (603) 227-4020 http://www.nh.gov/safety/divisions/dmv/driver-licensing/index.htm
NEW JERSEY	Within 90 days of receipt of the accident report, the Director may suspend the license of each driver and the registration of each owner involved in the accident unless they deposit security or provide proof of insurance. N.J.S.A. § 39:6-25(b)	Suspension will last for one year if no action for damages was filed or until the driver deposits the required security, is adjudicated not liable, is released, or enters into an installment agreement. N.J.S.A. § 39:-27	If an uninsured driver fails to satisfy a final judgment rendered against him within 60 days, upon receiving a certified copy of the judgment, the Director will suspend the judgment debtor's driver's license. N.J.S.A § 39:6-35	Suspension will stay in effect as long as the judgment is unstayed and unsatisfied, or by an order of the same court in which the judgment was entered. N.J.S.A § 39:6-35	State of New Jersey Motor Vehicle Commission P.O. Box 160 Trenton, NJ 08666 (609) 292-6500 http://www.state.nj.us/mvc/Violations/suspension.htm

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NEW MEXICO	No provisions regarding suspension of driver's license; however, Department has authority to suspend motor vehicle registration if no valid insurance. N.M.S.A. § 66-5-206	Term of suspension of driver's license is discretionary. <i>Johnson v. Sanchez</i> , 67 N.M. 41, 45 (1960).	Upon default of such agreement, notice is given to the Division who thereafter takes action to suspend the driver's license of the person in default. N.M.S.A. § 66-5-210	Suspension remains in effect until the driver has paid the balance, or one (1) year has passed and no action at law as to settlement agreement has been filed. N.M.S.A. § 66-5-210	State of New Mexico Motor Vehicle Division Joseph Montoya Building P.O. Box 1028 1100 South St. Francis Drive Santa Fe, NM 87504-1028 (888) 683-4636 http://www.mvd.newmexico.gov/Default.aspx
NEW YORK	Upon receipt of evidence that proof of financial security is no longer in effect, the Commissioner will suspend the registration of the vehicle and the driver's license of the registrant. N.Y. Veh. & Traf. Law § 318	Instead of filing a deposit of security, the uninsured driver may avoid suspension by filing a release or a written, executed installment agreement. N.Y. Veh. & Traf. Law § 335	The clerk/judge, upon written request of the judgment creditor after 15 days following entry of a judgment, will forward the Commissioner a certified copy of any unsatisfied judgment, requiring the Commissioner to suspend the license of the judgment debtor. N.Y. Veh. & Traf. Law § 336 N.Y. Veh. & Traf. Law § 332	Suspension will remain in effect until the judgment is stayed, satisfied, or discharged in bankruptcy, and the judgment debtor has provided proof of financial responsibility. N.Y. Veh. & Traf. Law § 337	State of New York Department of Motor Vehicles 6 Empire State Plaza Albany, NY 12228 (212) 645-5550 http://www.dmv.com/ny/new-york/drivers-license
NORTH CAROLINA	Within sixty (60) days after receiving the report, the Commissioner will suspend the license of each operator and owner for failure to deposit security. N.C.G.S.A. § 20-279.5	Suspension will remain for one (1) year, provided no action for damages is filed. N.C.G.S.A. § 20-279.7	Upon receipt of a judgment which has remained unpaid for sixty (60) days, the Commissioner will suspend the license of the judgment debtor. N.C.G.S.A. § 20-279.13	License suspension will continue until the judgment is stayed, satisfied, made subject to an installment agreement, is barred from enforcement by the statute of limitations, or is discharged in bankruptcy. N.C.G.S.A. § 20-279.14	State of North Carolina Division of Motor Vehicles Driver License Services 3114 Mail Service Center Raleigh, NC 27699-3114 (919) 861-3099 https://www.ncdot.gov/dmv/

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NORTH DAKOTA	<p>Director may suspend a driver's license for failure to report an accident as required under law. Within ninety (90) days after receipt of an accident report, the Director will suspend the license of any driver unless he deposits the amount of security sufficient to satisfy any judgment.</p> <p>N.D.C.C. § 39-16-04 N.D.C.C. § 39-6-05</p>	<p>Suspension will last until uninsured driver deposits adequate security or one (1) year has elapsed since the accident and no action for damages has been filed against him.</p> <p>N.D.C.C. § 39-16-07</p>	<p>Upon receipt of the certified judgment, the Director will suspend the driver's license of the judgment debtor.</p> <p>N.D.C.C. § 39-16.1-04</p>	<p>License will remain suspended until judgment or installment agreement is satisfied in full.</p> <p>N.D.C.C. § 39-16.1-04</p>	<p>State of North Dakota Department of Transportation Driver License Division 608 East Boulevard Avenue Bismarck, ND 58505-0700 (701) 328-2600 https://www.dot.nd.gov/divisions/driverslicense/driver.htm</p>
OHIO	<p>Within thirty (30) days, the uninsured driver must forward a report along with proof of insurance. The Registrar will suspend the license of anyone who doesn't comply.</p> <p>Ohio Rev. Code Ann. § 4509.101(3)</p>	<p>For first offenses, this suspension lasts only ninety (90) days, after which the uninsured driver must file an SR-22 for three (3) years and pay a fee. The second offense suspension lasts one (1) year, and the third offense lasts three (3) years.</p> <p>Ohio Rev. Code Ann. § 4509.101(5)</p>	<p>The Registrar will impose a suspension of the judgment debtor's license.</p> <p>Ohio Rev. Code Ann. § 4509.02(B)(6)</p>	<p>License will remain suspended until judgment debtor provides proof of financial responsibility covering the accident in question.</p> <p>Ohio Rev. Code Ann § 4509.35</p>	<p>State of Ohio Bureau of Motor Vehicles Driver License Suspensions P.O. Box 16520 Columbus, OH 43216-6520 (614) 752-7500 http://www.bmv.ohio.gov/suspensions-reinstatements.aspx</p>
OKLAHOMA	<p>Any person who is convicted of driving without proof of financial responsibility will have their license suspended until they provide proof of security to the Department of Public Safety.</p> <p>47 Okla. Stat. Ann. § 7-605</p>	<p>Suspension stays in effect until the fine is paid and proof of financial responsibility is shown.</p> <p>47 Okla. Stat. Ann. § 6-212</p>	<p>Upon receipt of unsatisfied judgment, the Department will immediately suspend the driver's license of the judgment debtor.</p> <p>47 Okla. Stat. Ann. § 7-310</p>	<p>Suspension will last until the judgment is stayed or satisfied, and until the judgment debtor provides proof of financial responsibility.</p> <p>47 Okla. Stat. Ann. § 7-314</p>	<p>State of Oklahoma Department of Public Safety Driver Compliance Division P.O. Box 11415 Oklahoma City, OK 73136-0415 (405) 425-2098 https://www.ok.gov/dps/</p>

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OREGON	A driver found driving without insurance will have their license suspended. O.R.S. § 806.010	If convicted, individual must file proof of financial responsibility for three (3) years. O.R.S. § 806.010	If a person has a judgment against them for an accident and has not satisfied the judgment within sixty (60) days, the Department will suspend the license of the judgment debtor. O.R.S. § 809.415 O.R.S. § 809.416	Department will suspend the license of the judgment debtor until he settles the judgment. O.R.S. § 809.415	State of Oregon Department of Transportation Driver and Motor Vehicle Services 1905 Lana Ave., N.E. Salem, OR 97314 (503) 945-5000 http://www.oregon.gov/ODOT/DV/Pages/index.aspx
PENNSYLVANIA	If Department determines that the owner/driver of a vehicle involved in an accident did not maintain financial responsibility at the time of the accident, the Department will suspend the operating privilege of the owner and registration of the vehicle. 75 P.S. § 1785	The suspension will last for three (3) months. 75 P.S. § 1786	Upon receipt of the judgment, the Department must suspend the driver's license of the judgment debtor. 75 P.S. § 1772	Suspension will last until the judgment is satisfied or stayed. 75 P.S. § 1773	State of Pennsylvania Department of Transportation Bureau of Driver Licensing 1101 South Front Street Harrisburg, PA 17104 (717) 412-5300 http://www.dmv.state.pa.us/centers/licenseidcenter.shtml
RHODE ISLAND	A driver's license will be suspended if individual fails to maintain the appropriate insurance coverage. R.I.G.L. § 31-10-38	N/A	The Division will immediately suspend the license of the judgment debtor. R.I.G.L. § 31-32-10	Suspension remains until the judgment is stayed or satisfied, and the debtor provides proof of financial responsibility. Suspension will be lifted in three (3) years. R.I.G.L. § 31-32-14	State of Rhode Island Department of Revenue Division of Motor Vehicles Accident Division 600 New London Avenue Cranston, RI 02920-3024 (401) 462-4368 http://www.dmv.ri.gov/

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SOUTH CAROLINA	The Department can suspend an owner's driver's license and all of his license plates and registration certificates if the owner's uninsured motor vehicle is involved in a reportable accident resulting in death, injury, or property damage and the uninsured motor vehicle fee is not paid. S.C. Code Ann. § 56-10-530	Driver's license will remain suspended until individual shows that they have complied with the statute and paid the reinstatement fee. S.C. Code Ann. § 56-10-530	Upon receipt of an unsatisfied judgment, the Department will suspend the driver's license and registration of any person against whom a judgment arising out of an accident was rendered. S.C. Code Ann. § 56-9-430	Suspension will continue until the judgment is satisfied. S.C. Code Ann. § 56-9-470	State of South Carolina Department of Motor Vehicles Post Office Box 1498 10311 Wilson Boulevard, Bldg. C Blythewood, SC 29016 (803) 896-5000 http://www.scdmvonline.com/
SOUTH DAKOTA	Driver's licenses can be suspended for convictions of no insurance. https://dps.sd.gov/licensing/driver/licensing/revoked_or_suspended.aspx	After a driver's license has been suspended, proof of financial responsibility must be shown for reinstatement. https://dps.sd.gov/licensing/driver/licensing/revoked_or_suspended.aspx	Upon receipt of the unsatisfied judgment, the Division will immediately suspend the license/registration of the person against whom the judgment was rendered. S.D.C.L. § 32-35-52	Suspension will last until the judgment is stayed or satisfied, and the judgment debtor provides proof of financial responsibility. S.D.C.L. § 32-35-52	State of South Dakota Department of Public Safety Driver Licensing Division 118 West Capitol Avenue Pierre, SD 57501 (605) 773-3178 http://dps.sd.gov/licensing/driver/licensing/default.aspx
TENNESSEE	If driver fails to provide proof of financial responsibility in the form of proof of insurance, their license may be suspended. T.C.A. § 55-12-115	License may be reinstated if the driver provides proof of financial responsibility and pays the appropriate fee. T.C.A. § 55-50-115	If a judgment is not satisfied within 60 days, the Commissioner will suspend the license of the judgment debtor until the judgment is paid, discharged, or satisfied. T.C.A. § 55-50-501(8)(b)	Suspension will last until the judgment has been completely paid and/or discharged. T.C.A. § 55-50-501(8)(b)	State of Tennessee Department of Safety Financial Responsibility Section P.O. Box 945 Nashville, TN 37202 866-903-7357 http://www.tn.gov/main/topic/drivers-and-driving

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TEXAS	If evidence of financial responsibility filed is not sufficient or appropriate, the Department can suspend a driver's license. Tex. Transp. Code § 601.057	Suspension will continue until sufficient evidence of financial responsibility has been filed. Tex. Transp. Code § 601.057	The Department will immediately suspend the driver's license of the judgment debtor. Tex. Transp. Code § 601.332	Suspension will remain until the judgment is stayed or satisfied, and the debtor produces evidence of financial responsibility. Tex. Transp. Code § 601.332	State of Texas Department of Public Safety Driver Improvement & Compliance Bureau P.O. Box 4087 5805 North Lamar Blvd. Austin, TX 78773 (512) 424-2600 http://www.dps.texas.gov/DriverLicense/index.htm
UTAH	The operator must file the required post-accident security within ten (10) days after receiving notice to do so, or the Department will suspend his license/registration. U.C.A. § 41-12a-501(3)(a)	Suspended license can be renewed by supplying the required security, or after the one (1) year suspension period. U.C.A. § 41-12a-503	Upon receipt of the judgment, the Department will immediately suspend the driver license of the judgment debtor. U.C.A. § 41-12a-511	License will remain suspended for eight (8) years or until the judgment is satisfied or stayed. U.C.A. § 41-12a-511	State of Utah Department of Public Safety Driver License Division P.O. Box 144501 Salt Lake City, UT 84114-4501 (801) 965-4437 https://dld.utah.gov/
VERMONT	If operator fails to furnish proof within twenty-one (21) days after notice, the Commissioner will suspend his driver's license until such proof is furnished. Vt. Stat. Ann. Tit. 23 § 802	License suspended may be reinstated upon showing of proof of financial responsibility. Vt. Stat. Ann. Tit. 23 § 802	Upon giving notice and the opportunity for a hearing, the Commissioner will suspend the license of an operator against whom there is an unsatisfied judgment. Vt. Stat. Ann. Tit. 23 § 605	Based upon language of statute, once judgment is satisfied, there is no justification for suspended license. Vt. Stat. Ann. Tit. 23 § 605	State of Vermont Department of Motor Vehicles Agency of Transportation Driver Improvement Unit 120 State Street Montpelier, VT 05603-0001 (802) 828-2000 http://dmv.vermont.gov/
VIRGINIA	Any person involved in an accident resulting in injury, death or property damage, must stop and report the accident to the police. Failure to do so will result in suspension of the driver's license. Va. St. § 46.2-894 Va. St. § 46.2-901	License will be suspended for a time period not to exceed six (6) months. Va. St. § 46.2-901	The Commissioner will suspend the license of a judgment debtor, upon application of the judgment creditor, if the debtor has failed to satisfy any judgment within thirty (30) days following the entry of a judgment. Va. St. §§ 46.2- 417 and 418	Suspension will stay until the judgment is satisfied. Va. St. §46.2-427	Commonwealth of Virginia Department of Motor Vehicles P.O. Box 27412 Richmond, VA 23269 (804) 497-7100 https://www.dmv.virginia.gov/#/

STATE	ADMINISTRATIVE SUSPENSION	LENGTH OF SUSPENSION (ADMIN)	JUDGMENT	LENGTH OF SUSPENSION (JUDGMENT)	CONTACT INFORMATION
WASHINGTON	<p>If the person required to deposit security fails to do so, the Department will suspend the driver's license of such persons.</p> <p>R.C.W.A. § 46.29.110</p>	<p>Suspension will end once the person deposits the required security, or after three (3) years, provided no action for damages has been filed.</p> <p>R.C.W.A. § 46.29.170</p>	<p>If a person fails to pay a judgment within thirty (30) days, the clerk/judge will immediately forward a certified copy of the judgment to the Department. They will immediately suspend the license of the judgment debtor.</p> <p>R.C.W.A. § 46.29.310; R.C.W.A. § 46.29.330</p>	<p>License suspension will continue until the judgment is stayed or satisfied, and until proof of financial responsibility is shown.</p> <p>R.C.W.A. § 46.29.370</p>	<p>State of Washington Department of Licensing P.O. Box 9030 Olympia, WA 98507-9030 (360) 902-3900 http://www.dol.wa.gov/</p>
WEST VIRGINIA	<p>Any individual found to not have the required security, in the form of sufficient insurance coverage, will have their driver's license suspended.</p> <p>W. Va. St. § 17D-2A-7</p>	<p>Driver's license will be suspended thirty (30) days and until such time as sufficient insurance is obtained.</p> <p>W. Va. St. § 17D-2A-7</p>	<p>The Commissioner will immediately suspend the license of the judgment debtor, unless the judgment creditor consents in writing to allow the debtor to keep his license.</p> <p>W. Va. St. § 17D-4-5</p>	<p>Suspension continues until the judgment is stayed or satisfied.</p> <p>W. Va. St. § 17D-4-6</p>	<p>State of West Virginia Department of Transportation Division of Motor Vehicles 5707 MacCorkle Avenue, SE Charleston, WV 25317 (304) 558-3900 http://www.transportation.wv.gov/dmv/Pages/default.aspx</p>
WISCONSIN	<p>The Secretary may suspend the license of any person who fails to report an accident.</p> <p>Wis. Stat. § 344.08</p>	<p>Suspension will remain until the driver complies with the request for security and pays a fee.</p> <p>Wis. Stat. § 344.18</p>	<p>The Secretary will immediately suspend the license/registration of the judgment debtor.</p> <p>Wis. Stat. § 344.25</p>	<p>License may remain suspended for five (5) years after the judgment date, or until the judgment is stayed/satisfied/discharged, whichever date comes first.</p> <p>Wis. Stat. § 344.26</p>	<p>State of Wisconsin Department of Transportation Division of Motor Vehicles Bureau of Driver Services Uninsured Motorist Unit P.O. Box 7983 4802 Sheboygan Avenue Madison, WI 53707-7995 (608) 266-1249 http://www.dot.state.wi.us/drivers/index.htm</p>

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WYOMING	If, within thirty (30) days after a demand for additional security, none is forthcoming, the license of the uninsured driver will be suspended by the Division. Wyo. Stat. § 31-9-202	License will not be reinstated unless and until the driver posts the required security or, one (1) year has elapsed and no action for damages has been filed. Wyo. Stat. § 31-9-205	Upon receipt of the judgment, the Division will immediately suspend the license and registration of the judgment debtor. Wyo. Stat. § 31-9-302	Suspension will continue until the judgment is stayed, satisfied, or discharged. Wyo. Stat. § 31-9-303	State of Wyoming Department of Transportation Division of Driver Services 5300 Bishop Blvd. Cheyenne, WY 82009-3340 (307) 777-4800 http://www.dot.state.wy.us/driverservices

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