



Maryland
INSURANCE ADMINISTRATION

CONSUMER ADVISORY

WILL I NEED TO PAY A PENALTY IF I DO NOT HAVE AUTOMOBILE INSURANCE?

Maryland law requires all owners of motor vehicles to purchase and maintain a minimum of:

- \$30,000 per person and \$60,000 per accident of bodily injury liability coverage;
- \$15,000 of property liability coverage;
- Identical amounts of uninsured/underinsured motorist bodily injury coverage;
- \$15,000 of uninsured motorists property damage coverage; and
- \$2,500 of Personal Injury Protection coverage.

State law also requires insurers to report to the Maryland Motor Vehicle Administration (MVA) when a policy has been cancelled or nonrenewed. Based on the information contained in its records, if it appears to the MVA that a vehicle owner did not maintain the required minimum insurance coverage for a specified period of time, the MVA will initiate an insurance compliance investigation. The MVA will notify the vehicle owner in writing and request that the owner provide a Maryland Insurance Certification Form (FR-19) that shows the required coverage was in place during the time period in question. Insurers are required to provide FR-19 forms free of charge, without question, to all policyholders. If a lapse in coverage is confirmed, the MVA will assess the vehicle owner a penalty for each day the vehicle was uninsured. For a list of all the penalties that may be imposed by the MVA, visit: <https://mva.maryland.gov/vehicles/Pages/insurance-uninsured.aspx>.

If you wish to challenge any of the penalties imposed by the MVA, you must contact the MVA at 410-768-7000.

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If your vehicle is uninsured for any period of time, you also may find that your insurance premium is higher after the lapse, or that some insurers will not insure you or your vehicle. Insurers sometimes do this because they have found that those who drive without insurance present a greater risk for future losses than those drivers who maintain continuous insurance coverage.

To find out more about automobile insurance, refer to our publication *A Consumer's Guide to Automobile Insurance*, which is available on our website or by calling us at 410-468-2000.

<https://qrco.de/autoinsuranceguide>



AUTO GUIDE

