



February 24, 2026

RE: Written Comment in Opposition to HF3106

Dear Members of the House Transportation Committee,

Immigrant Law Center of Minnesota (ILCM) respectfully submits this letter in opposition to HF3106. ILCM is a nonprofit, nonpartisan organization that provides free legal services to low-income immigrants and refugees across the state of Minnesota.

ILCM is deeply concerned about the impact HF3106 will have on people like our clients and their communities. Auto insurance rates have seen a dramatic increase over the past couple of years. In 2024 Minnesota saw the highest increase in auto insurance rates in the country.¹ Auto insurance rates are also based largely on non-driving factors, so being a good driver doesn't guarantee an affordable rate. Low-income Minnesotans are increasingly facing the prospect of having to drive uninsured because they simply cannot afford auto insurance, but getting to work, school, or medical appointments is functionally impossible if they do not drive.

Increasing fines for driving without insurance, as HF3106 aims to do, will not improve compliance and will instead cause additional harm to low-income Minnesotans. People who are currently unable to afford auto insurance will not suddenly be able to afford it if the fine for driving without insurance is higher. Many will still have no choice but to drive uninsured. If they then receive a ticket for driving without insurance, they are facing an additional financial burden that they are not able to pay. This can quickly spiral into a cycle of court debt, license suspension, vehicle impoundment, job loss, and even jail time.

In addition, people who currently hold Temporary Protected Status or DACA (Deferred Action for Childhood Arrivals) can face loss of status and even deportation if they receive two or three misdemeanor tickets respectively for driving without insurance. People should not face such disproportionate consequences due to financial insecurity.

¹ <https://www.axios.com/local/twin-cities/2024/09/06/minnesota-home-car-insurance-rates-rising-fast>



Uninsured driving is a concern for all Minnesotans. Finding solutions to help Minnesotans afford auto insurance should be a priority. However, HF3106 takes a punitive approach to the issue, while making it harder, not easier, for Minnesotans to comply with the law. It will harm low-income Minnesotans, including people like ILCM's clients.

For these reasons, we urge the committee to reject HF3106.

Thank you,

Julia Decker
Policy Director
Immigrant Law Center of Minnesota