

**Subject** Motor vehicle insurance penalties

**Authors** Allen

**Analyst** Matt Burress

**Date** February 23, 2026

## Summary

This bill increases fine amounts for various violations that involve operating a vehicle without required vehicle insurance. It increases the fine from \$200 to the following minimums:

- \$300;
- \$550 for a second violation within ten years; and
- \$850 for a third or subsequent violation within ten years.

The bill also limits community service instead of a fine for indigent defendants, to only be available for a first-time violation.