

**Which motor carriers are required to file proof of insurance?**

All carriers of passengers or property for-hire rental companies, owners of all buses, human service vehicles, driver education vehicles, and dealer demo vehicles (demonstrated with a load) are required to file proof of insurance before operating in Wisconsin.

“For-hire” carriers need to carry insurance and pay the heavy vehicle use tax (HVUT) on vehicles operating at a gross weight of 55,000 lbs. even if they only operate in Wisconsin. See section on “Heavy Vehicle Use Tax.”

**What are the minimum insurance limits?**

Wisconsin’s insurance minimums are established by the federal government. They are:

- combined single limit of \$300,000 for vehicles of 10,000 lbs. or less transporting non-hazardous substances
- combined single limit of \$750,000 for vehicles over 10,000 lbs. transporting non-hazardous substances
- combined single limit of \$1,000,000 to \$5,000,000 for vehicles transporting hazardous substances (the required amount depends upon the type of substances carried)

**Why is insurance required?**

Insurance is required to promote public safety and ensure fiscal responsibility of high-liability operations.

**How is proof of insurance filed?**

An authorized representative of the motor carrier’s insurance company must file evidence stating they have met all insurance requirements:

- For US DOT-regulated carriers Form BMC91 or BMC91X must be filed with their base state
- For US DOT-exempt carriers Form E or EX must be filed before operating in Wisconsin
- For Intrastate-only carriers Form E, EX or S-1 may be filed

**What are the penalties for operating without filing insurance?**

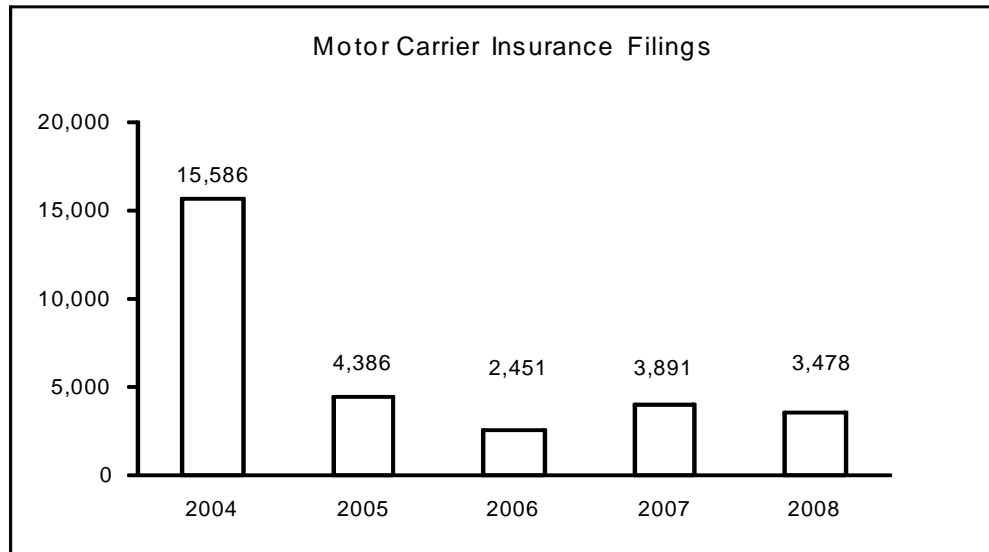
Carriers who operate without filing proof of insurance may be subject to enforcement action and cancellation of vehicle registration and permits.

**For more information contact:**

Bureau of Vehicle Services  
Motor Carrier Services Section  
Motor Carrier Registration Unit  
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Source: Unit Work Statistics

Decrease in 2005 is due to implementation of new requirement that no longer requires individuals with Federal Operating Authority (MC) to file insurance with us.