

What is the Safety Responsibility Law?

The Safety Responsibility Law was enacted in 1945 to protect persons who suffer damages in accidents caused by uninsured motorists. The program provides an incentive for motorists to carry liability insurance or otherwise satisfy accident damages. The law imposes driver licensing and motor vehicle registration sanctions against uninsured motorists who do not pay for the damages they cause.

To whom does the law apply?

The law applies to all operators and owners of motor vehicles who are involved in reportable accidents in the State of Wisconsin.

How are the Safety Responsibility sanctions initiated?

The Safety Responsibility process is initiated by the receipt of an accident report in the Traffic Accident Section. If all motorists in the accident are insured, no action is taken. When the Traffic Accident Section determines that a motorist is uninsured, others involved in the accident are notified. They can invoke the sanctions of the law for damages or injuries.

What actions are taken against uninsured motorists?

If damages or injuries are substantiated, the Traffic Accident Section sends notices of suspension to the operator and registered owners of uninsured vehicles who appear to be at fault in the accident. The notice warns the uninsured motorist that the operator's driving privilege and all registrations of the owner will be suspended unless they do **one** of the following:

- file proof that liability insurance was in effect at the time of the accident
- deposit security in the amount necessary to cover possible judgments arising out of the accident
- submit evidence that the parties involved have settled the damage claims directly
- request a hearing if they feel a judgment in the amount claimed could not be rendered

How long is the suspension?

A Safety Responsibility suspension remains in effect until the uninsured motorist complies with one of the Safety Responsibility requirements. The motorist may reinstate suspended privileges if the DMV is not notified of a pending lawsuit within one year of suspension. Reinstatement requires the filing of proof of insurance for three years and payment of a \$50 fee for reinstatement of operating privileges and \$50 for reinstatement of registration privileges.

For more information contact:

Bureau of Driver Services
Traffic Accident Section
(608) 266-1249
Email: traffic-accidents.dmv@dot.state.wi.us

2005 Safety Responsibility Program Results*

THE WISCONSIN SAFETY RESPONSIBILITY LAW requires all motorists involved in reportable accidents to submit evidence to the DMV of their financial ability to pay for damages they caused in the accident. An accident is reportable if there is injury or death, if there is \$200 or more damage to government property (except a government owned vehicle), or if there is \$1,000 or more damage to any one person's property (including government owned vehicles). In 2005, there were 8,136 claims made against 10,543 uninsured drivers and/or owners exceeding \$35 million in damages.

2005 – Safety Responsibility (SR) Claims by Type of Claim and Amounts

Claim Type	Total Claims	Total Amount
Fatalities	88	\$2,234,065
Personal Injuries	921	\$6,180,825
Property Damage	805	\$2,361,043
Vehicle Damage	6,322	\$24,951,151
Total	8,136	\$35,727,084

A claim is verification of damages or injuries filed against an uninsured negligent driver and/or vehicle owner resulting from an accident. The claim amount includes estimated court costs.

2005 – Motorists Subject To SR Law

10,543	Notices of Suspension were sent to the drivers and owners of 8,084 vehicles in 2005. In many crashes, the drivers and owners were different persons.
3,520	(33%) Responded to the Notice of Suspension by settling the claims prior to revocation.
222	Posted the required security deposit.
7,023	Drivers and owners failed to comply with the requirements given on the Notice of Suspension and their operating and registration privileges were suspended.
2,316	suspended motorists complied with the Safety Responsibility requirements after the Suspension Orders were entered.
4,255	Motorists accepted the one year suspension of privileges.
452	Drivers and owners were still withdrawn as of July 5, 2006.

Out of 203,497 vehicles involved in reportable crashes in 2005, only 2% were uninsured, failed to pay for the damages, and accepted a one-year suspension of privileges.

*2005 is the latest year that SR program results are available.