

STATEMENT OF PURPOSE

RS31526 / H0690

This bill would accomplish several things. First, it would reiterate in code that peace officers can give warnings for not carrying automobile insurance as some individuals fail to carry simply for not realizing it lapsed at the end of the year, giving some grace while also putting them on notice. Second, if an individual has three warnings, that individual demonstrated they disregarded the warnings and laws for the road and must have their vehicle towed as they are a danger on the road. Thirdly, if an uninsured individual is in a wreck, their vehicle will be towed regardless of who is at fault. Lastly, this bill raises the first-time offense penalty for driving without insurance from \$75.00 to \$200.00. Currently, Idaho has the lowest first-time fine of any state that has fines for driving without insurance (there are a couple of states with no fine or a reinstatement fee). Additionally, Idaho was ranked as having the cheapest automobile insurance in the United States by a *Forbes* advisor article, published in October 2023.

FISCAL NOTE

There would be no fiscal impact to the general fund.

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DISCLAIMER: This statement of purpose and fiscal note are a mere attachment to this bill and prepared by a proponent of the bill. It is neither intended as an expression of legislative intent nor intended for any use outside of the legislative process, including judicial review (Joint Rule 18).