



Judicial Impact Statement

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Proposed Title Information

To amend the Revised Code to require proof of automobile insurance coverage at the time of vehicle registration and renewal, and to require the Department of Public Safety to implement a real-time electronic insurance-verification method to replace the current random-verification process.

Background

Ohio motorists are required to maintain automobile insurance coverage, and since the mid-1990s, the Bureau of Motor Vehicles has utilized a random-verification process to ensure compliance with the law. Since then, the legislature has formed several committees and task forces to study the random-verification process as well as possible alternatives. Finding that the random-verification method disproportionately targets those already complying with the law, and misses those who are not, the most recent study committee recommended that Ohio switch to a system utilizing real-time, electronic reporting of insurance coverage.

Judicial Impact

Municipal and county courts in Ohio see a large number of uninsured-motorist cases on a daily basis, including many defendants who are otherwise law-abiding citizens but for a failure, sometimes unintentional, to maintain insurance coverage. Studies have found that states that utilize an electronic insurance-verification program see a drop in the rate of uninsured motorists after implementing such a program. Thus the strain on court dockets would be lessened if more effective means are in place to ensure that fewer Ohioans are driving without automobile insurance coverage, including requiring drivers to show proof of insurance at the time of vehicle registration, and establishing an electronic verification system to ensure that coverage is maintained.

Conclusion

Ohio's current random-verification system has not adequately lowered the number of uninsured drivers. Requiring drivers show proof of insurance upon vehicle registration, and establishing a real-time electronic insurance-verification system will increase total coverage, and have a positive impact on the courts by decreasing substantially the number of uninsured-motorist cases courts hear each year.

What is a Judicial Impact Statement?

A Judicial Impact Statement describes as objectively and accurately as possible the probable, practical effects on Ohio's court system of the adoption of the particular bill. The court system includes people who use the courts (parties to suits, witnesses, attorneys and other deputies, probation officials, judges and others). The Ohio Judicial Conference prepares these statements pursuant to R.C. 105.911.