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COMPARING STATES' LAWS ON ONLINE VEHICLE INSURANCE VERIFICATION

In 2025, Kansas became one of the 19 states with online verification of insurance for passenger vehicles. Kansas' law, effective July 1, 2025, includes many features suggested in the model Auto Liability Motor Vehicle Insurance Verification Act (Model Act) dated December 5, 2024, developed by the Insurance Industry Committee on Motor Vehicle Administration (IICMVA).¹

This memorandum summarizes features of state laws authorizing and related to online verification generally following the structure of 2025 SB 42 Sections 1 through 10 as enacted, the Kansas Real Time Motor Vehicle Insurance Verification Act (Kansas Act). In several sections, it is divided into subsections not present in the Kansas Act. The memorandum uses the term "insurance" to refer to all types of motor vehicle liability insurance or other security provided for vehicles. State laws vary widely in level of specification, with the Kansas Act among those generally leaving implementation to a state agency and other states' laws providing specific statutory direction to the agency on implementation.

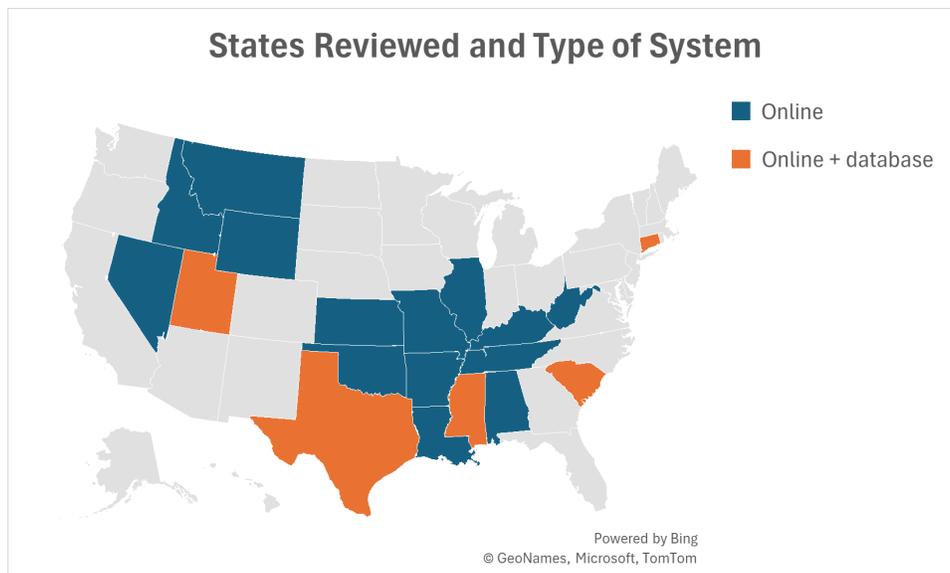
These topics are among those covered in this memorandum:

- Agency responsibility. In Kansas, implementation responsibility is with the Department of Insurance (p. 2);
- Uses of the system, such as by law enforcement and courts, and rules and regulations authority (p. 2);
- System requirements, such as transmission and response times, meeting IICMVA standards, authorized uses of the system, data security, and data elements (p. 2);
- Contracting for and paying for the system. Kansas is among the states that authorizes contracting but is not among the states with an enforcement-related funding source for those services (p. 6);
- Requirements applicable to insurers, such as requiring insurers to cooperate, system downtime, and insurer immunity. Kansas is among states providing some level of immunity for insurers and alternative reporting for small insurers (p. 7); and
- Effects on vehicle owners, including suspension of vehicle registration or driver's license, notices to vehicle owners before penalty, diversion programs, and reinstatement fees. The Kansas Act provides fewer opportunities for vehicle owners to avoid losing their vehicle registration, driver's license, or both when insurance lapses than laws of several states (p. 10).

¹ The American Legislative Exchange Council's "[Online Motor Vehicle Insurance Verification Act](#)" as amended in 2019 contains similar and multiple identical elements.

States With Verification Systems

Statutes and rules and regulations reference online verification systems in 19 states (verification states). Most refer to online verification, but several also reference state-operated databases.



IICMVA History and Standards

The IICMVA is an industry advisory group formed in January 1968 when the American Association of Motor Vehicle Administrators adopted a resolution that an industry committee be formed to work with motor vehicle administrators on matters of mutual interest by providing technical expertise and understanding of the subject, according to its website. It has provided guides for implementing online verification since 2011 or before. Most, but not all, of the states with laws establishing real-time verification of insurance reference IICMVA standards. Those standards address information maintained by insurers and available to those authorized to check for insurance over the internet, via requests using key information, with confirmation of insurance or the lack thereof sent to the requesting entity. The IICMVA also provides technical standards for these systems.

Sections 1 and 2: Definitions and Assigning Responsibility

In Section 2, the Kansas Act assigns responsibility to the Commissioner of Insurance (Commissioner). The IICMVA recommends assigning responsibility for insurance verification to a specific state agency to establish and maintain a web-based system for online verification of vehicle insurance coverage. These agencies vary by state:

- Finance and Administration – Arkansas (in cooperation with insurers);
- Insurance – Kansas and Oklahoma (with cooperation from the Tax Commission, Department of Public Safety, and Service Oklahoma);

- Justice – Montana (Motor Vehicle Division);
- Motor Vehicles – Connecticut, Kentucky, Nevada, South Carolina, and West Virginia;
- Public Safety – Mississippi and Utah (with assistance of the Motor Vehicle Division of the State Tax Commission);
- Revenue – Alabama, Missouri, and Tennessee (in cooperation with the Department of Safety);
- Secretary of State – Illinois;
- Transportation – Idaho, Louisiana (Transportation and Development), and Wyoming; and
- Multiple agencies – Texas (Departments of Public Safety, Motor Vehicles, Insurance, and Information Resources).

Definitions, as in Section 1 of the Kansas Act, are provided for all verification states.

Section 2: Use of the System

The IICMVA Model Act provides that a system “shall be the sole system used to verify insurance.” The Kansas Act establishes it as the “sole electronic system.” Of the verification states, only Missouri law states the verification system “shall be the sole system used for the purpose of verifying financial responsibility required under this chapter.”

Section 2: Rules and Regulations

The Kansas Act requires the Commissioner to adopt “reasonable rules and regulations as are necessary to effectuate the provisions of this act,” and the statutes of all the verification states grant rule and regulation authority to the implementing agency. The IICMVA states the responsible agency “shall adopt by rule and regulation online verification” and lists requirements those rules and regulations should address, such as data access and security. However, state statutes, not solely rules and regulations or implementation guides, address nearly all of the topics the IICMVA Model Act lists, as described below.

Section 3: Verification System Requirements

The topics of system requirements listed in the Kansas Act include transmission of verification requests in compliance with specifications and standards, insurance company responses, securing data, use by certain authorized entities or people, interfacing with existing systems, and including certain data elements for greater matching security. These topics are addressed in the IICMVA Model Act.

Transmission and Response Times

Model Act: Insurer Must Respond within IICMVA Time Specifications

The Kansas Act requires an insurance company system to respond with a prescribed response. Missouri's and Tennessee's statutes are similar but also require an insurer's system to respond within time limits in IICMVA specifications. The IICMVA Model Act also notes reasonable downtime for system maintenance or for reasons not under the control of the insurer, further addressed below.

Model Act: Use the Specifications and Standards of the IICMVA

Some states directly mention the IICMVA and its standards in their references to standards, but others do not:

- The state uses or is consistent with IICMVA standards – Arkansas, Illinois (although it does not specify the organization by name), Kentucky, Louisiana (in its Administrative Code), Mississippi, Missouri, Montana, Tennessee, and Utah; and
- Reporting and responses shall be in a manner specified by the department or agency head – Alabama, Kansas, Oklahoma, Utah, and West Virginia.

Uses for Verification and Entities with Access to the Verification System

Model Act: System Use for Verification as Prescribed by State Law

The Kansas Act contains language very similar to the Model Law, stating the system shall be used for verification as prescribed by Kansas law. Missouri law contains the general statement, "The system shall be used for verification of the financial responsibility required under this chapter." Oklahoma law specifies a law enforcement officer is to use online verification during a traffic stop or accident investigation and each registering agency is to verify coverage using the system. The section below on authorized users includes more information on what uses are authorized in state laws.

State statutes of Alabama, Connecticut, Idaho, Illinois, Montana, South Carolina, Tennessee, and Utah also authorize verification not related to an event such as vehicle registration, traffic stop, or crash:

- Alabama and Illinois laws authorize random verification but also selection of records for vehicles with suspended registration and for people whose driving privileges have been suspended or revoked or who are being supervised by the courts for violating insurance provisions. Montana statutes require its rules to provide for random checks;
- Connecticut law authorizes requiring proof of insurance at any time, and at least monthly. Illinois law requires semi-annual verification;

- Idaho law requires the agency to establish a program to match information from the verification system with registration records; and
- South Carolina, Tennessee, and Utah statutes refer to regular reviews of insurance coverage and suspension if continuous insurance is not verified by their systems.

Model Act: Secure Data Against Unauthorized Access

All of the verification states require various parties to meet certain data security standards, using various wording:

- The system shall provide data security – Alabama, Arkansas, Idaho, Kansas, Mississippi, Missouri, Montana, South Carolina (in regulations), Utah, and West Virginia; and
- The state agency and the insurers must provide data security – Alabama, Tennessee, and Utah; Idaho adds “in accordance with IICMVA standards.”

Laws of Alabama, Arkansas, Idaho, Missouri, Nevada, Utah, West Virginia, and Wyoming restrict access to the data, require maintaining a record of all requesting entities, or both. Illinois and Missouri statutes state the information may be used only for verifying vehicle insurance.

Model Act: Specify Users of the System

Laws reviewed for this memorandum vary in specificity regarding users of the system, with most describing categories of users in addition to personnel of the implementing agency:

- Courts – Alabama, Arkansas, Connecticut, Idaho, Kansas, Kentucky, Mississippi, Montana, Oklahoma (and district attorneys), Tennessee (judiciary), and Utah;
- Law enforcement – Alabama, Arkansas, Connecticut, Idaho, Illinois, Kansas, Kentucky, Louisiana, Mississippi, Montana, Oklahoma, South Carolina, Tennessee, Utah, West Virginia, and Wyoming;
- Licensing offices – Alabama, Arkansas, Kansas, Kentucky, Montana, Oklahoma, and Wyoming;
- Insurers – Alabama and Arkansas; and
- Additional agencies or other entities – Idaho (insurance), Kansas (revenue), Kentucky (county or state attorney), Oklahoma (public safety, tax), Tennessee (revenue, commerce and insurance), Utah (financial institutions; to investigate, litigate, or enforce the insurance requirement), and West Virginia (vehicle dealers, to verify buyer has insurance).

Alabama law requires the agency to maintain a list of authorized requesting entities and individuals.

Laws of Illinois, Montana, and West Virginia specify no law enforcement officer shall stop a vehicle solely to verify valid insurance. The Kansas Act prohibits establishing compliance with vehicle insurance laws as the primary cause for law enforcement to stop a vehicle.

Interfacing with Existing State Systems

As included in the Model Act, the Kansas Act and laws of Tennessee state the system shall interface with existing state systems, as appropriate; Montana law specifies the system must interface with agency and law enforcement systems.

Data Elements

Most verification states' statutes specify multiple keys to establish verification: Alabama, Arkansas, Idaho, Illinois, Kansas, Louisiana, Missouri, Montana, Nevada, South Carolina, Tennessee, Utah, West Virginia, and Wyoming. The keys for ensuring matching information specified in statutes of these states all include the insurer's National Association of Insurance Commissioners number, vehicle identification number, and policy number. The policy effective date; make, model, and year of the vehicle; and the name, date of birth, and driver's license number of the owner or operator also are included as key matching information for one or more of those states in their statutes.

Section 4: Contracting with a Service Provider

Although the IICMVA recommends stating the implementing legislation shall not prohibit contracting with a private service provider or providers, laws of most verification states affirmatively authorize use of third-party providers:

- State law authorizes contacting for services: Alabama, Connecticut, Illinois, Kansas (requires competitive bids), Kentucky, Mississippi, Missouri (diversion fees go to the vendor), Montana, Nevada, Oklahoma (district attorneys and law enforcement agencies also may enter into contracts for implementation), South Carolina (bids required), Texas (competitive bidding required), Utah, West Virginia, and Wyoming; and
- State law does not prohibit contracting for services: Alabama, Arkansas, and Missouri.

Section 5: Paying for the Insurance Verification System

The Kansas Act directs the Department of Insurance (Department) to pay for the system from the Insurance Department Service Regulation Fund, for which revenues include annual assessments on insurers, fees directed to the Department, and premium taxes. Some verification states direct specific funds to insurance verification:

- Alabama and Tennessee laws state all fees received by the agency related to insurance verification are to be used for operation and management regarding mandatory liability insurance law;
- Kentucky directs half of each \$40 registration reinstatement fee to a fund exclusively for establishing, implementing, operating, maintaining, and improving or replacing the online insurance verification system;
- Louisiana law directs a portion of reinstatement fees to its insurance verification system dedicated fund account;
- Missouri law places all money received under insurance verification law into a fund dedicated to administration of insurance verification. It also states all fees paid to or collected by third-party vendors may come from violator diversion fees;
- Montana law specifies portions of certain license plate fees are to be placed into its insurance verification and license plate operating account and used for the system;
- Statutes of Oklahoma and Utah add fees of \$1.50 and \$1, respectively, at registration for uninsured motorist identification;
- South Carolina law authorizes a fee for each inquiry to its database from a person or state or local government agency to be used to defray expenses; insurers are required to pay actual costs attributed to the transmission to or retrieval of their records from the database to be used to defray expenses; and
- Utah law directs any fees from uninsured motorist identification, reinstatement fees, and appropriations to an uninsured motorist identification restricted account to be used for the contracted agent, to offset costs for state and local law enforcement and for revoking and reinstating vehicle registrations, and for reimbursing certain fees related to improper impoundment.

Section 6: Requirements on Insurers

Requiring Insurer Cooperation

All of the verification states require insurer participation in insurance verification. Alabama authorizes fines for an insurer's willful failure to allow access to its data. Oklahoma law requires participation "as a condition for writing motor vehicle liability policies in this state."

Laws of some verification states also require the agency to work with insurers:

- Using an advisory or working group: Alabama, Arkansas, Kentucky, Louisiana, Missouri (for one year after implementation), South Carolina, and Texas. The Model Act recommends the responsible agency consult with an advisory council and that its membership include representatives of the responsible agency, the

state department of insurance, insurers (appointed by the IICMVA), independent agents, and others as designated by the head of the responsible agency; and

- Agency consultation with insurers: Idaho, Illinois, Tennessee, and West Virginia. The Model Act includes a recommendation the responsible agency consult with representatives of the insurance industry, including IICMVA, and private service providers.

System Downtime

The Kansas Act permits system downtime for maintenance and prohibits penalties on insurers for outages not under the control of the insurer. Missouri law contains similar language. The statutes of these states also address downtime: Alabama, Idaho, Louisiana, Mississippi, Montana, Tennessee, and West Virginia. The Model Act language excludes sanctions for “reasonable downtime or when systems are not available because of emergency, outside attack, or other unexpected outages reasonably outside the insurer’s control.”

Commercial Vehicles

Most of the verification states exclude commercial vehicles from verification through these systems:

- Provisions do not apply to commercial vehicles – Arkansas, Idaho, Illinois, Kansas, Mississippi, Missouri, Nevada, Oklahoma, Tennessee, Utah, and West Virginia;
- Insurers of commercial vehicles may voluntarily report coverage – Illinois, Kansas, Kentucky, Missouri, Tennessee, and West Virginia; and
- Statutes authorize an insurance card for a commercial vehicle – Alabama and Montana.

Insurers of commercial vehicles in Utah are directed to send those records separately.

Evidence of Insurance in Other Jurisdictions

The Kansas Act includes the Model Act provision stating insurers shall not be required to verify evidence of insurance for vehicles registered in other jurisdictions. This provision was not found in laws of other verification states.

Insurer immunity

The laws reviewed offer insurer immunity from civil and administrative liability for insurers that comply with state requirements, phrasing in different ways that the insurer would:

- Be immune from civil and administrative liability for good faith efforts to comply – Alabama, Arkansas, Idaho, Kansas, Kentucky, Missouri, Tennessee, and West Virginia;

- Be immune from civil liability – Nevada;
- Not be liable to any person – Connecticut (if the information is provided in good faith) and Utah; and
- Not be liable unless the insurer commits a willful and wanton act or omission – South Carolina.

Both Connecticut and Utah laws reviewed include language stating the state and its third-party vendor shall not be liable if their actions are in compliance with state requirements.

Insurer Use of a Third-party Vendor

As recommended in the IICMVA Model Act, the Kansas Act authorizes an insurer to use the services of a third-party vendor, as is authorized in laws of Alabama, Arkansas, Kentucky, Missouri, Tennessee, and West Virginia.

Section 7: Offer Small Insurers an Alternative to Online Verification

The Model Act recommends rules and regulations to offer insurers providing insurance to no more than 1,000 vehicles in the state an alternative to online, real-time verification. Of the states for which a threshold was found, 500 was the most common threshold:

- 1,000 – Illinois, Kansas, Kentucky, and Missouri;
- 500 – Alabama, Connecticut, Idaho, Louisiana, Mississippi, Montana, Tennessee, Utah, West Virginia, and Wyoming; and
- 50 – Arkansas.

Section 8: Confidentiality of Verification System Information

The Kansas Act exempts all information and data provided by insurers and all responses to verification requests from provisions of the Kansas Open Records Act and deems all such information confidential and privileged. Also, the information will not be subject to discovery or admissible as evidence in any private civil action.

Idaho, Illinois, Kentucky, Mississippi, Oklahoma, and West Virginia exempt these records from state open record provisions, and Nevada and Texas deem the information confidential.

Alabama, Arkansas, Connecticut, and West Virginia laws prohibit disclosure except as permitted by state and federal disclosure or privacy laws.

At least three states also prohibit disclosure except to specified entities or individuals: Nevada (an agency enforcing vehicle insurance law, an authorized insurer, the person in interest, an entity under a nondisclosure agreement, and a person involved in a crash), West Virginia (the person in interest, the agency and its agent, law enforcement, vehicle dealers, and

the judiciary), and Wyoming (the person in interest, law enforcement, and public agencies for official business). Kentucky is among the states requiring the agency to institute measures to ensure only authorized persons are permitted to access the information.

Exemptions from disclosure also may be contained in statutes not reviewed for this memorandum.

Section 9: System Testing and Full Operation

The Kansas Act requires the system to be fully operational not later than July 1, 2026, following testing for not less than nine months. The Kansas Act also prohibits enforcement action based on information from the system until the system has successfully completed testing. Statutes of Mississippi, Missouri, Montana, Tennessee, and Wyoming required an initial testing period, and statutes of Alabama, Louisiana, and West Virginia required a pilot project.

Section 10: Acceptable Proof of Coverage

The Kansas Act, in a vehicle registration statute, authorizes but does not require use of the verification system for proof of insurance at vehicle registration or registration renewal. The Act also removes language authorizing an insurer providing verification of insurance online or electronically to continue to do so in the same manner. Registration provisions of other states were not reviewed for this memorandum. However, materials reviewed indicate laws of Montana and Oklahoma and Connecticut's and Wyoming's guides for insurers note the system is used in processing vehicle registrations. Kentucky law prohibits county clerks from processing vehicle titles or registrations if the system does not list the vehicle's VIN as an insured vehicle unless the applicant has additional proof of insurance issued within the previous week.

Effects on Vehicle Owners

Suspension

KSA 40-3104, which was not amended by the Act, requires motor vehicle liability insurance coverage and requires the Director of Vehicles, Kansas Department of Revenue, to suspend the license of a driver involved in an accident if the vehicle is not insured and to revoke vehicle registration. The Model Act includes authorization for suspending or revoking the owner's vehicle registration. While some verification states require sanctions involving both vehicle registration and a driver's license, some limit sanctions to one or the other:

- Suspend registration – Alabama, Arkansas, Idaho, Illinois, Kentucky, Missouri (if the driver does not participate in pretrial diversion), Montana (upon a second or subsequent conviction; the state offers a restricted registration for 90 days from a second conviction or 180 days from a third or subsequent, to authorize driving only to work), Nevada, Tennessee, Utah, and Wyoming (on second or subsequent violation);
- Suspend driver's license – Mississippi and Oklahoma; and
- Suspend both registration and driver's license – Connecticut, Kansas, South Carolina, and West Virginia.

Several of the states do not immediately suspend registration or a driver's license:

- Alabama – a notice of a lapse in insurance requires the registrant to provide evidence of continuous liability coverage within 30 calendar days or evidence that the vehicle has not been operated, before suspension occurs;
- Kentucky – on and after January 1, 2027, the agency must immediately notify a vehicle owner if the vehicle identification number (VIN) does not appear in the system for seven consecutive days; until then, the owner must be notified if the VIN does not appear in the current database for two consecutive months. Registration is not revoked if, within 14 days, the system indicates the vehicle is insured or the owner provides proof of insurance to the county clerk or the agency;
- Missouri – the notice of registration suspension gives the registrant 33 days from mailing to respond, and the notice is deemed to be received three days after mailing;
- Nevada – a notice sent by first-class mail provides the vehicle owner 15 days from the date of the mailing to respond; after 15 days, the agency must send a notice by certified mail that registration will be suspended within 10 days after the notice is sent;
- South Carolina – if the database indicates a motor vehicle is not insured, the agency must notify the owner that the owner has 20 working days to provide proof of coverage or exemption from the insurance requirements;
- Tennessee – two notices are to be sent before suspension: the first states the owner has 30 days to provide satisfactory proof of coverage before a \$25 coverage failure fee is imposed and a second stating the \$25 fee is imposed and the owner has 30 days from the date of that notice to provide proof of coverage or exemption or the owner must pay a coverage failure fee of \$100 and the vehicle's registration is suspended;
- Utah – if the system shows a vehicle is not insured for three consecutive months, the owner must be sent a first notice of 15 days to comply and, if necessary, a second notice of 15 days to comply before suspension; and
- West Virginia – upon payment of a penalty fee of \$200 before the effective date, the driver's license and registration suspension will not be imposed.

Diversion Programs

Missouri statutes provide for a diversion option that requires the participant to pay a participation fee of no more than \$200, agree to secure proof of financial responsibility within the time provided on the notice of suspension, and agree that financial responsibility will be maintained for a minimum of two years. For participation, no points are assessed to the driver's license. Failure to meet the terms of the agreement will result in registration suspension and referral of the case to the appropriate prosecuting attorney.

Oklahoma statutes authorize each district attorney to create, within that district attorney's office, an Uninsured Vehicle Enforcement Diversion Program. Referral to the program is at the discretion of the district attorney, and notice to the vehicle owner must be sent. The owner must agree to maintain insurance for a period not to exceed two years, not operate any vehicle in violation of insurance law, and pay a fee equal to the amount that would have been assessed as court costs upon filing the case in district court plus a \$20 fee to the District Attorneys Council.

Reinstatement Fees

Reinstatement fees, which have been the subject of multiple bills in Kansas in the past few years, as found in the statutes reviewed vary among the verification states. All also require proof of insurance for reinstatement. The fees vary from \$20 to \$500:

- \$20 – Missouri (if no prior conviction);
- \$25 – Tennessee;
- \$40 – Kentucky;
- \$50 – Nevada, West Virginia, and Wyoming;
- \$75 – Idaho;
- \$100 – Arkansas, Illinois, Kansas (first violation), Louisiana (first violation), Mississippi, Montana (\$100 cap; amount is to be set in rules and regulations), and Utah;
- \$200 – Alabama (first violation), Missouri (one prior conviction within 2 years), and South Carolina;
- \$250 – Louisiana (second offense);
- \$300 – Kansas (subsequent violation within a year);
- \$400 – Alabama (second or subsequent violation within 2 years) and Missouri (two or more prior violations); and
- \$500 – Louisiana (third or subsequent offense). Louisiana offers installment payments but a person may participate only once and is removed from the program if a payment is missed.

South Carolina and Tennessee impose coverage failure fees or fines:

- \$5 per day of insurance lapse, capped at \$200 for a first offense in South Carolina; and
- \$25 or \$100 in Tennessee, depending on when proof of coverage is provided.

Sources

Alabama	Ala. Code 1975 §§ 32-7A-2 <i>et seq.</i> , 32-7B-2 <i>et seq.</i>
Arkansas	A.C.A. §§ 27-22-201 <i>et seq.</i> , 27-16-808
Connecticut	C.G.S.A. §§ 14-10, 14-12c, 14-112a, 14-213b, <i>Connecticut Insurance Verification System Implementation Guide for Insurance Companies</i>
Idaho	I.C. §§ 41-1338, 49-1234, 74-106, <i>Idaho Insurance Verification System Implementation Guide for Insurance Companies</i>
Illinois	625 ILCS 5/7-603.5, 5/7-604, 5/7-606, 5/7-608
Kansas	2025 SB 42, as enacted; KSA 8-173, 40-3104, 40-3118
Kentucky	KRS 186A.040, 186A.042, 186.021, 186.180, all as amended by 2025 HB 390 (Ch. 39)
Louisiana	LSA-R.S. 32:863.1 <i>et seq.</i> ; Administrative Code, Title 55, §§ 1768, 1770
Mississippi	Miss. Code Ann. §§ 63-1-46, 63-16-3 <i>et seq.</i> <i>Insurance Company Reporting User Guide</i>
Missouri	V.A.M.S 303.042, V.A.M.S. 303.420 <i>et seq.</i>
Montana	MCA 61-6-102, 61-6-105, 61-6-106, 61-6-122, 61-6-123, 61-6-157, 61-6-158, 61-6-168, 61-6-302, 61-6-304, 61-6-309; <i>Montana Insurance Verification System Implementation Guide for Insurance Companies</i>
Nevada	N.R.S. 485.313 <i>et seq.</i> ; NAC 485.153, 485.157, 485.160; <i>Liability Insurance Validation Electronically (Nevada LIVE) Manual</i>
Oklahoma	47 Okl. St. Ann. §§ 7-600.2, 7-602, 7-605, 7-606.1, 7-606.2
South Carolina	Code 1976 §§ 56-10-240, 56-10-245, 56-10-630, 56-10-640, 56-10-650, 56-10-660; SC Code of State Regulations 90-001, 90-005; <i>SC Online Insurance Verification (OLV) Guide</i>
Tennessee	T.C.A. §§ 55-12-202 <i>et seq.</i> , 56-7-1118
Texas	Transportation Code 601.053, 601.451 <i>et seq.</i> ; TX Admin Code, Title 28, Division 7, Rule § 5.603 <i>et seq.</i>
Utah	U.C.A. 1953 §§ 31A-2-315, 31A-22-315.5, 41-12a-803 <i>et seq.</i> , 41-1a-1218, 41-1a-1220
West Virginia	W. Va. Code §§ 17B-3-9, 17D-2a-1 <i>et seq.</i> , 33-6-31g
Wyoming	W.S. 1977 §§ 16-4-203, 31-4-103, 31-7-113, 31-8-203; Wyoming Administrative Rules Department of Transportation, Chapter 1, Section 29; <i>Wyoming Financial Responsibility Verification Program Implementation Guide for Insurers, Version 3.2.2</i>