



26 Percent of Vehicles in Dallas County Are Uninsured

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According to the [Dallas Morning News](#), more than one in four vehicles in Dallas County are uninsured, the highest percentage in any of the state's large urban counties. Despite efforts over the years to encourage or force Texas drivers to maintain liability insurance, the percentage of uninsured drivers has remained relatively constant.

This is a continuing source of frustration for our law firm as we try to help accident victims. Far too often we try to help an injured person, only to discover that the driver at fault had no insurance (and no assets), and that our client did not have uninsured motorist coverage. We urge all Texas drivers first to get liability insurance, but second, to add uninsured motorist coverage to your auto policy. The additional cost is small, but this coverage could be your only protection if you are in a collision with a driver who has no liability insurance. If you have any questions about auto insurance coverage, please contact our office. You can also visit our Web site at [KraftLaw.com](#) for additional information on this subject. Here are excerpts from the Dallas Morning News article:

The figures, pulled from the database of the new TexasSure vehicle insurance verification program, also showed that 4.1 million cars and trucks – 22 percent of all vehicles statewide – lack basic liability coverage and are in violation of a state law that requires insurance.

In Dallas County, 26 percent of the vehicles on the road, or nearly 482,000 cars and trucks, don't have insurance. In Tarrant County, 21 percent lack insurance.

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The figures did not include commercial vehicles, which are not yet covered under the TexasSure program.

Jerry Hagins, a spokesman for the Insurance Department, said letters are being sent to about 100,000 drivers who are believed to have insurance policies but do not have their vehicle registration numbers matched up with an insurance company in the state database. They are being asked to verify their coverage by mail, e-mail or telephone.

Once the information from those drivers is compiled, the state will send warnings to millions of drivers without insurance that they are breaking state law.

The insurance verification program, launched a year ago, relies on a massive database containing the names of all insured drivers and their insurance companies – matched to their license plate numbers and VINs.

When a driver is involved in an accident or stopped for an infraction, the law enforcement officer can enter the license plate number or VIN into the TexasSure system to verify insurance coverage. In addition, the data is available to county tax assessor-collectors who can use it to confirm whether a driver has insurance before issuing or renewing a registration sticker.

Those who lack insurance are ticketed, subject to a fine of up to \$350 for the first offense and up to \$1,000 for the second offense. Those who rack up multiple offenses and take no action are subject to arrest.

Funded by an annual \$1 fee added to vehicle registrations, the program is intended to crack down on the millions of drivers who are violating the state's mandatory insurance law – forcing other drivers to carry extra insurance to protect themselves.

The insurance industry estimates that Texas drivers shell out nearly \$1 billion a year to protect themselves from those without coverage.

Texas has had a financial responsibility law requiring drivers to buy insurance for several years. The minimum policy must contain liability coverage to pay for injuries and damages caused by the driver.

Even though proof of insurance must be furnished to get a license renewal or safety inspection, enforcement of the law has been difficult. Millions of motorists skirt the requirement by using counterfeit proof-of-insurance cards or obtaining a month's coverage of insurance to get an ID card, only to cancel the policy once they get their licenses renewed.

To combat the problem locally, more cities – including several in North Texas – have implemented programs to penalize uninsured drivers by towing their cars. Among them are Arlington, Dallas, DeSoto, Garland, Irving and Mesquite.

Those plans – which generally call for vehicles of uninsured drivers to be towed if they are stopped on a traffic violation or involved in an accident – got a boost when the state verification program was launched.

A study conducted for the Insurance Department last year indicated that in the 27 states that use a similar insurance verification system, the average percentage of uninsured motorists before the program was about 26 percent. After it was implemented, the percentage of motorists without insurance dropped below 10 percent.