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Uninsured drivers beware *Insurance database rolls out statewide*

TexasSure, the vehicle insurance verification database designed to reduce the number of uninsured motorists, is now available to law enforcement statewide.

TexasSure is a secure database that matches the records of registered passenger vehicles with personal auto insurance policy information submitted by Texas insurance companies. The project was mandated by the Texas Legislature and is a collaborative effort of the Texas Department of Insurance (TDI), the Texas Department of Transportation (TxDOT), the Texas Department of Public Safety (DPS) and the Texas Department of Information Resources.

The statewide rollout follows a successful field test program by the DPS in the Austin area. TxDOT made the database available to tax assessor-collectors statewide in June.

“After a vehicle is pulled over, the TexasSure database is a fantastic tool that helps law enforcement identify those who are driving without insurance—or with an expired or phony insurance document,” said DPS Lt. Louis Sanchez.

DPS strongly recommends that law enforcement agencies verify insurance coverage through existing methods before impounding a vehicle for no insurance. It is DPS policy to not impound vehicles solely for no insurance, but other police departments may have their own policies.

“If you don’t have liability insurance for your vehicle, your chances of getting a ticket just went up dramatically,” warns Lt. Sanchez. “If you have insurance, continue to carry your proof of insurance, as required by state law.”

Here’s how it works: during a traffic stop, law enforcement officers may use the license plate and/or VIN of a vehicle to submit a query to the new database through the Texas Law Enforcement Telecommunications System (TLETS). Some agencies will need to customize their software in order to obtain information from the TexasSure database. (Law enforcement departments have already received information on the program from DPS and can contact DPS TLETS for further information.)

Driving without liability insurance carries a maximum fine of \$350 and hundreds of additional dollars in court costs and fees. Repeat offenders also are subject to a two-year driver license suspension.

An estimated one in five vehicles—about 4 million—drive on Texas roads without the proper insurance.

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