



## 104TH GENERAL ASSEMBLY

### State of Illinois

2025 and 2026

HB3750

Introduced 2/18/2025, by Rep. Ryan Spain

#### SYNOPSIS AS INTRODUCED:

625 ILCS 5/3-707

from Ch. 95 1/2, par. 3-707

Amends the Illinois Vehicle Code. Increases the penalties for operating a motor vehicle while uninsured as follows: a person convicted of 2 or more violations of uninsured driving that causes bodily harm is subject to a fine of \$4,500 (currently \$2,500); for a first or second offense, a person is subject to a fine in excess of \$1,000 (currently \$500) but not more than \$2,000 (currently \$1,000), and having his or her driving privileges suspended for 6 (currently 3) months which may only be reinstated after he or she pays a \$500 (currently \$100) reinstatement fee; and for a third or subsequent offense, a person is subject to a fine of \$2,000 (currently \$1,000), and having his or her driving privileges suspended for 12 (currently 6) months which may only be reinstated after he or she pays a \$1,000 (currently \$100) reinstatement fee. Provides that a person convicted of uninsured driving while driving with suspended license plates is subject to an additional fine of \$2,000.

LRB104 09263 LNS 19321 b

1 AN ACT concerning transportation.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Vehicle Code is amended by  
5 changing Section 3-707 as follows:

6 (625 ILCS 5/3-707) (from Ch. 95 1/2, par. 3-707)

7 Sec. 3-707. Operation of uninsured motor vehicle -  
8 penalty.

9 (a) No person shall operate a motor vehicle in this State  
10 unless the motor vehicle is covered by a liability insurance  
11 policy in accordance with Section 7-601 of this Code.

12 (a-5) A person commits the offense of operation of  
13 uninsured motor vehicle causing bodily harm when the person:

14 (1) operates a motor vehicle in violation of Section  
15 7-601 of this Code; and

16 (2) causes, as a proximate result of the person's  
17 operation of the motor vehicle, bodily harm to another  
18 person.

19 (a-6) Uninsured operation of a motor vehicle under  
20 subsection (a-5) is a Class A misdemeanor. If a person  
21 convicted of the offense of operation of a motor vehicle under  
22 subsection (a-5) has previously been convicted of 2 or more  
23 violations of subsection (a-5) of this Section or of Section

1 7-601 of this Code, a fine of \$4,500 ~~\$2,500~~, in addition to any  
2 sentence of incarceration, must be imposed.

3 (b) Any person who fails to comply with a request by a law  
4 enforcement officer for display of evidence of insurance, as  
5 required under Section 7-602 of this Code, shall be deemed to  
6 be operating an uninsured motor vehicle.

7 (c) Except as provided in subsections (a-6) and (c-5), any  
8 operator of a motor vehicle subject to registration under this  
9 Code, or under a similar law of another state, who is convicted  
10 of violating this Section is guilty of a petty offense and  
11 shall be required to pay a fine in excess of \$1,000 ~~\$500~~, but  
12 not more than \$2,000 ~~\$1,000~~, except a person convicted of a  
13 third or subsequent violation of this Section shall be guilty  
14 of a business offense and shall be required to pay a fine of  
15 \$2,000 ~~\$1,000~~. If the operator of a motor vehicle is convicted  
16 of violating this Section while driving with suspended license  
17 plates, the operator shall pay an additional fine of \$2,000.

18 However, no person charged with violating this Section shall  
19 be convicted if such person produces in court satisfactory  
20 evidence that at the time of the arrest the motor vehicle was  
21 covered by a liability insurance policy in accordance with  
22 Section 7-601 of this Code. The chief judge of each circuit may  
23 designate an officer of the court to review the documentation  
24 demonstrating that at the time of arrest the motor vehicle was  
25 covered by a liability insurance policy in accordance with  
26 Section 7-601 of this Code.

1 (c-1) A person convicted of violating this Section shall  
2 also have his or her driver's license, permit, or privileges  
3 suspended for 6 ~~3~~ months. After the expiration of the 6 ~~3~~  
4 months, the person's driver's license, permit, or privileges  
5 shall not be reinstated until he or she has paid a  
6 reinstatement fee of \$500 ~~\$100~~. If a person violates this  
7 Section while his or her driver's license, permit, or  
8 privileges are suspended under this subsection (c-1), his or  
9 her driver's license, permit, or privileges shall be suspended  
10 for an additional 12 ~~6~~ months and until he or she pays a ~~the~~  
11 reinstatement fee of \$1,000.

12 (c-5) A person who (i) has not previously been convicted  
13 of or received a disposition of court supervision for  
14 violating this Section and (ii) produces at his or her court  
15 appearance satisfactory evidence that the motor vehicle is  
16 covered, as of the date of the court appearance, by a liability  
17 insurance policy in accordance with Section 7-601 of this Code  
18 shall, for a violation of this Section, other than a violation  
19 of subsection (a-5), pay a fine of \$100 and receive a  
20 disposition of court supervision. The person must, on the date  
21 that the period of court supervision is scheduled to  
22 terminate, produce satisfactory evidence that the vehicle was  
23 covered by the required liability insurance policy during the  
24 entire period of court supervision.

25 An officer of the court designated under subsection (c)  
26 may also review liability insurance documentation under this

1 subsection (c-5) to determine if the motor vehicle is, as of  
2 the date of the court appearance, covered by a liability  
3 insurance policy in accordance with Section 7-601 of this  
4 Code. The officer of the court shall also determine, on the  
5 date the period of court supervision is scheduled to  
6 terminate, whether the vehicle was covered by the required  
7 policy during the entire period of court supervision.

8 (d) A person convicted a third or subsequent time of  
9 violating this Section or a similar provision of a local  
10 ordinance must give proof to the Secretary of State of the  
11 person's financial responsibility as defined in Section 7-315.  
12 The person must maintain the proof in a manner satisfactory to  
13 the Secretary for a minimum period of 3 years after the date  
14 the proof is first filed. The Secretary must suspend the  
15 driver's license of any person determined by the Secretary not  
16 to have provided adequate proof of financial responsibility as  
17 required by this subsection.

18 (Source: P.A. 102-509, eff. 1-1-22.)