

**A.B. 531****ASSEMBLY BILL NO. 531—COMMITTEE ON WAYS AND MEANS**

(ON BEHALF OF THE OFFICE OF FINANCE  
IN THE OFFICE OF THE GOVERNOR)

MAY 9, 2019

Referred to Committee on Ways and Means

SUMMARY—Revises provisions governing the penalty for failing to maintain motor vehicle insurance. (BDR 43-1209)

FISCAL NOTE: Effect on Local Government: No.  
Effect on the State: Executive Budget.

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EXPLANATION – Matter in *bolded italics* is new; matter between brackets ~~omitted material~~ is material to be omitted.

AN ACT relating to motor vehicle insurance; removing the requirement to file a certificate of financial responsibility for a first offense involving the failure to maintain required motor vehicle insurance; increasing the fine imposed for a second such offense; and providing other matters properly relating thereto.

**Legislative Counsel's Digest:**

Existing law requires every owner of a motor vehicle which is registered or required to be registered in this State to continuously provide, while the motor vehicle is present or registered in this State, insurance provided by certain insurers licensed in this State that provides coverage in at least certain minimum amounts. (NRS 485.185) Existing law also imposes certain penalties for the failure by a registered owner of a motor vehicle to have the required motor vehicle insurance coverage. (NRS 482.557) **Section 1** of this bill removes the requirement for a first offense, if the lapse was longer than 90 days, to file and maintain with the Department of Motor Vehicles a certificate of financial responsibility for a period of not less than 3 years following the date on which the registration of the applicable vehicle is reinstated. **Section 1** also increases the fine imposed for a second offense, if the lapse was at least 91 days and not more than 180 days, from \$500 to \$750.



\* A B 5 3 1 \*

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN  
SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

**Section 1.** NRS 482.557 is hereby amended to read as follows:

482.557 1. Except as otherwise provided in subsection 6 of  
NRS 485.317, if a registered owner failed to have insurance on the  
date specified by the Department pursuant to NRS 485.317:

(a) For a first offense, the registered owner shall pay to the  
Department a registration reinstatement fee of \$250, and if the  
period during which insurance coverage lapsed was:

(1) At least 31 days but not more than 90 days, pay to the  
Department a fine of \$250.

(2) At least 91 days but not more than 180 days ~~;~~  
~~— (I) Pay~~, ~~pay~~ to the Department a fine of \$500. ~~;~~ ~~and~~  
~~— (II) File and maintain with the Department a certificate of~~  
~~financial responsibility for a period of not less than 3 years~~  
~~following the date on which the registration of the applicable~~  
~~vehicle is reinstated.]~~

(3) More than 180 days ~~;~~  
~~— (I) Pay~~, ~~pay~~ to the Department a fine of \$1,000. ~~;~~ ~~and~~  
~~— (II) File and maintain with the Department a certificate of~~  
~~financial responsibility for a period of not less than 3 years~~  
~~following the date on which the registration of the applicable~~  
~~vehicle is reinstated.]~~

(b) For a second offense, the registered owner shall pay to the  
Department a registration reinstatement fee of \$500, and if the  
period during which insurance coverage lapsed was:

(1) At least 31 days but not more than 90 days, pay to the  
Department a fine of \$500.

(2) At least 91 days but not more than 180 days:  
(I) Pay to the Department a fine of ~~[\$500;]~~ \$750; and  
(II) File and maintain with the Department a certificate of  
financial responsibility for a period of not less than 3 years  
following the date on which the registration of the applicable  
vehicle is reinstated.

(3) More than 180 days:  
(I) Pay to the Department a fine of \$1,000; and  
(II) File and maintain with the Department a certificate of  
financial responsibility for a period of not less than 3 years  
following the date on which the registration of the applicable  
vehicle is reinstated.

(c) For a third or subsequent offense:

(1) The driver's license of the registered owner must be  
suspended for a period to be determined by regulation of the  
Department but not less than 30 days;



(2) The registered owner shall file and maintain with the Department a certificate of financial responsibility for a period of not less than 3 years following the date on which the registration of the applicable vehicle is reinstated; and

(3) The registered owner shall pay to the Department a registration reinstatement fee of \$750, and if the period during which insurance coverage lapsed was:

(I) At least 31 days but not more than 90 days, pay to the Department a fine of \$500.

(II) At least 91 days but not more than 180 days, pay to the Department a fine of \$750.

(III) More than 180 days, pay to the Department a fine of \$1,000.

2. As used in this section, "certificate of financial responsibility" has the meaning ascribed to it in NRS 485.028.

