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MARYLAND DEPARTMENT OF TRANSPORTATION
Motor Vehicle Administration



Section Menu



Insurance Requirements for Maryland Vehicles

Did you know Maryland is a mandatory vehicle insurance state? What does this mean for you?

- In order to register your vehicle in Maryland you must have liability insurance.
- The Maryland MVA validates your vehicle insurance at registration renewal.
- You or your insurance company can **update insurance** with the MVA anytime with myMVA.
 - **For Customers:** [Update my insurance on myMVA](#)
 - **For Insurance Agents:** [Update insurance on behalf of my customer on myMVA](#)

Resources

- [Maryland Vehicle Insurance Certification: \(form #FR-19\)](#)
- [Maryland Approved Vehicle Insurance Companies](#)
- [Maryland Insurance Administration](#)
 - [Auto Insurance Resources](#)
 - [Maryland Auto Insurance website](#) - The Maryland Auto Insurance (the new MAIF) provides automobile insurance to Maryland residents that have been turned down by two insurance companies or cancelled by one.

FAQ

- [Proof of Vehicle Insurance Frequently Asked Questions](#)

How do you know if you have adequate insurance coverage?

1. All Maryland vehicles MUST be insured at ALL times by a vehicle insurance company licensed in Maryland. Your vehicle insurance must cover, at a minimum:

- \$30,000 for bodily injury
- \$60,000 for 2 or more people
- \$15,000 property damage

2. Return your license plates to any MVA branch office **before** you cancel your vehicle insurance. *Please note: tag and title companies will charge a fee for this service.*

3. If you have moved out of state and did not return your license plates, it is important for you to notify the MVA and provide the following information:

- Copy of registration from the state in which the vehicle is currently titled
- Date the vehicle was titled in the current state
- Maryland tag and title number
- If you have not yet titled your vehicle out of state, you must have your vehicle insurance company provide us with policy information detailing the effective and termination dates.

4. If you have moved to Maryland and have vehicle insurance coverage from your previous state, you will need to contact your vehicle insurance company or agent to convert your policy to a Maryland policy. *Note: Check to make sure your vehicle insurance company is licensed in Maryland.*

Did you receive a violation for not having insurance?

- [Payment Information](#)
- [Arranging a Fine Payment Plan](#)

What are the fines and penalties for driving uninsured?

Uninsured Vehicle Owners Consequences

- \$200 fine for first 30 days and \$7 for each additional day, up to an annual maximum of \$3500 per vehicle.
- Your registration will be suspended; if you drive with a suspended registration, your vehicle may be impounded and you may be ticketed and/or fined.
- Failure to respond to MVA insurance notifications will result in your case being transferred to the Central Collections Unit (CCU).
- Once your case is sent to CCU, fines are subject to a 17% collection fee and your income tax return will be intercepted.
- Be sure when you return your license plates and registration card immediately to any MVA office and obtain a receipt when you cancel your vehicle insurance, or sell or transfer ownership of your vehicle.

REMEMBER: IT IS AGAINST THE LAW TO DRIVE UNINSURED!

What should I do if I was involved in an crash with an uninsured motorist?

- [If You're Involved In An Crash](#)
- [Handling Complaints About Uninsured Motorists](#)



Maryland Department of Transportation Motor Vehicle Administration

6601 Ritchie Highway N.E., Glen Burnie, MD 21062
Call Center - 410-768-7000
Call Center - 1-800-950-1682

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