

Rule 375-3-3-.02 Proof of Financial Responsibility for Probationary License

- (1) Proof of financial responsibility must be made by an authorized insurance company filing a Form SR-22 certifying that the violator has in effect a valid liability insurance policy covering the required future time span or, by the owner of a motor vehicle filing a Form DS-266 showing that the owner has provided insurance on the vehicle to be operated by the driver. Such proof of financial responsibility must include full name, license number and date of birth of operator.
- (2) The Department will accept a "premium financed" SR-22 provided:
 - (a) It is clearly marked as premium financed;
 - (b) Cancellation of policy for non-payment of premium is not allowable under the expiration of ninety (90) days from effective date of policy. The policy may be cancelled prior to expiration of ninety (90) days set forth above upon sufficient reason in the discretion of the Commissioner being made known to him in writing.
- (3) An SR-22 form not marked "premium financed" is accepted on the basis that it is paid in full. The Department will not accept a cancellation notice (SR-26) for non-payment of the premium and the policy must remain in effect for the statutory required length of time.
- (4) The Department must be given twenty (20) days notice by the insurance carrier prior to acceptable termination or cancellation. The Department must be in receipt of Form SR-26 at least twenty (20) days before effective date of cancellation.
- (5) An SR-26 cancellation of coverage form is not acceptable if based on the non-payment of premium in addition to those originally assessed by the Company.
- (6) If an SR-22 form filed on a premium financed policy is cancelled for non-payment of premium, another premium financed SR- 22 will not be accepted by the Department for a period of twelve (12) months from the date that the original SR-22 was accepted.
- (7) An employer may furnish proof of financial responsibility on behalf of an employee operator and qualify such operator to operate motor vehicles for which proof is given by the employer, (DS-266). If the operator is only qualified to operate motor vehicles for an owner or employer, such restriction shall be designated by the Department on the license of the operator.
- (8) The ~~For an insurance requirement violation, the~~ liability insurance policy shall provide for payment of not less than \$25,000 ~~because of~~ for bodily injury to or death of one person in any one crash, and not less than \$50,000 ~~because of~~ for bodily injury to or death of two or more persons in any one crash, and to a limit of not less than \$25,000 ~~because of~~ for injury to or destruction of property of others in any one crash.
- (9) For a first conviction of driving under the influence of alcohol with a blood alcohol concentration of 0.08 grams or higher, of drugs, or of other intoxicating substances, the minimum liability insurance policy shall provide:

- (a) Bodily injury to or death of one person in any one crash, not less than \$50,000;
 - (b) Bodily injury to or death of all persons in any one crash, not less than \$100,000; and
 - (c) Loss of, damage to, or destruction of property in any one crash, not less than \$50,000.
- (10) For a second or subsequent conviction of driving under the influence of alcohol with a blood alcohol concentration of 0.08 grams or higher, of drugs, or of other intoxicating substances, the minimum liability insurance policy shall provide:
- (a) Bodily injury to or death of one person in any one crash, not less than \$100,000;
 - (b) Bodily injury to or death of all persons in any one crash, not less than \$300,000; and
 - (c) Loss of, damage to, or destruction of property in any one crash, not less than \$100,000.

Authority: O.C.G.A. Sec. 40-5-4, 33-7-16.

SYNOPSIS

STATEMENT OF PURPOSE AND MAIN FEATURES OF PROPOSED RULE

The purpose of this amendment is to comply with SB 121, which passed in April 2025.

DIFFERENCE BETWEEN EXISTING AND PROPOSED RULE

Paragraphs (9) and (10) were added to reflect the liability amounts required after driving under the influence convictions.