



WEEKLY REPORT

State Senator Gary Nodler
District 32



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Week of April 20, 2009

The Seriousness of Car Insurance Document Fraud

Today, most households have a computer and printer because they have almost become a necessity for work and school. However, some choose to use these helpful tools to commit a crime. This is the case for those who choose to manufacture or use fake car insurance cards. The individuals who do this are committing a crime, and I want to make sure that protections are in place to deter this sort of fraud. This is why I was pleased this week when Senate Bill 335 & 16 received initial approval from the Senate.

The measure I sponsored (SB 16) would make sure those manufacturing and using fake insurance cards are held accountable. The bill specifically states that any person who intentionally produces, manufactures, sells, or otherwise distributes a fraudulent document intended to serve as an insurance identification card can be charged with a Class D felony. The bill also addresses any individual who knowingly or intentionally possesses a fraudulent document intended to serve as an insurance identification card, making this offense a Class B misdemeanor.

In 2007, 18,427 tickets were issued by the Missouri State Highway Patrol for drivers failing to maintain insurance coverage on their vehicle. It is estimated that one in ten drivers on the roadway is uninsured. This number affects everyone who legitimately pays for auto insurance. When drivers break the law and do not insure their vehicle they are putting those of use who legitimately pay insurance at financial risk. Those individuals who take this offense a step further by actually manufacturing and using fraudulent insurance cards to avoid having to pay for legitimate insurance deserve a more serious penalty.

Fake insurance cards are quite a serious problem in the U.S., and this crime is reportedly getting increasingly popular. By stepping up the penalties and making it a specific crime to manufacture and use fraudulent insurance cards, we can deter this crime in our state and help protect law-abiding, genuinely insured drivers.

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*Senator Gary Nodler represents the people of Newton, Jasper
and Dade counties in the Missouri Senate.*