



BestInsuranceMatch.com: Police Cracking Down on Uninsured Drivers

Car Insurance Checkpoints Quickly Gaining Popularity Nationwide

SACRAMENTO, CA, Aug 12, 2009 (MARKETWIRE via COMTEX News Network) -- Driving without car insurance just got a bit riskier.

Across the nation, police are setting up insurance checkpoints at intersections, highway entrances and other well-traveled areas in an effort to crack down on uninsured drivers.

Similar to sobriety checkpoints, these checks require drivers to provide proof of car insurance along with a valid vehicle registration and driver's license. And drivers in many areas of the country are already beginning to feel the effects.

William Mecke, Communications Director for the Georgia Regional Transportation Authority, has been stopped at insurance checkpoints on several occasions. One costly encounter in Atlanta, Ga., stands out in his memory.

"I remember that time because I did not have a current insurance card with me," he explained. "I had four or five older ones, but not the current one."

The police officer ran Mecke's information through an electronic database and, even though it showed he was currently insured, he received a \$42 ticket for failing to produce an insurance card.

As the number of unemployed Americans rises, so does the number of uninsured motorists. But strict enforcement laws have yet to keep millions of motorists from hitting the roadways uninsured. Currently, one in seven motorists drives without car insurance -- nearly 15% of all drivers nationwide. By next year, the level of uninsured motorists could reach record highs.

For those caught driving without car insurance, the penalties are steep. Offenders could face vehicle seizure, license suspension, fees, misdemeanor charges and jail time. Additionally, uninsured drivers may be considered 'high-risk' by insurance companies and charged hundreds more per year -- or rejected outright -- the next time they apply for a policy.

The bottom line: If a consumer is struggling to pay his or her insurance premium, it's better to find ways to reduce the cost of the policy than to let it lapse or cancel it altogether.

For more information about ways to reduce the cost of car insurance and to quickly compare free car insurance quotes, visit BestInsuranceMatch.com.

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