



No Insurance/FTP/FTA Suspension Flow Charts

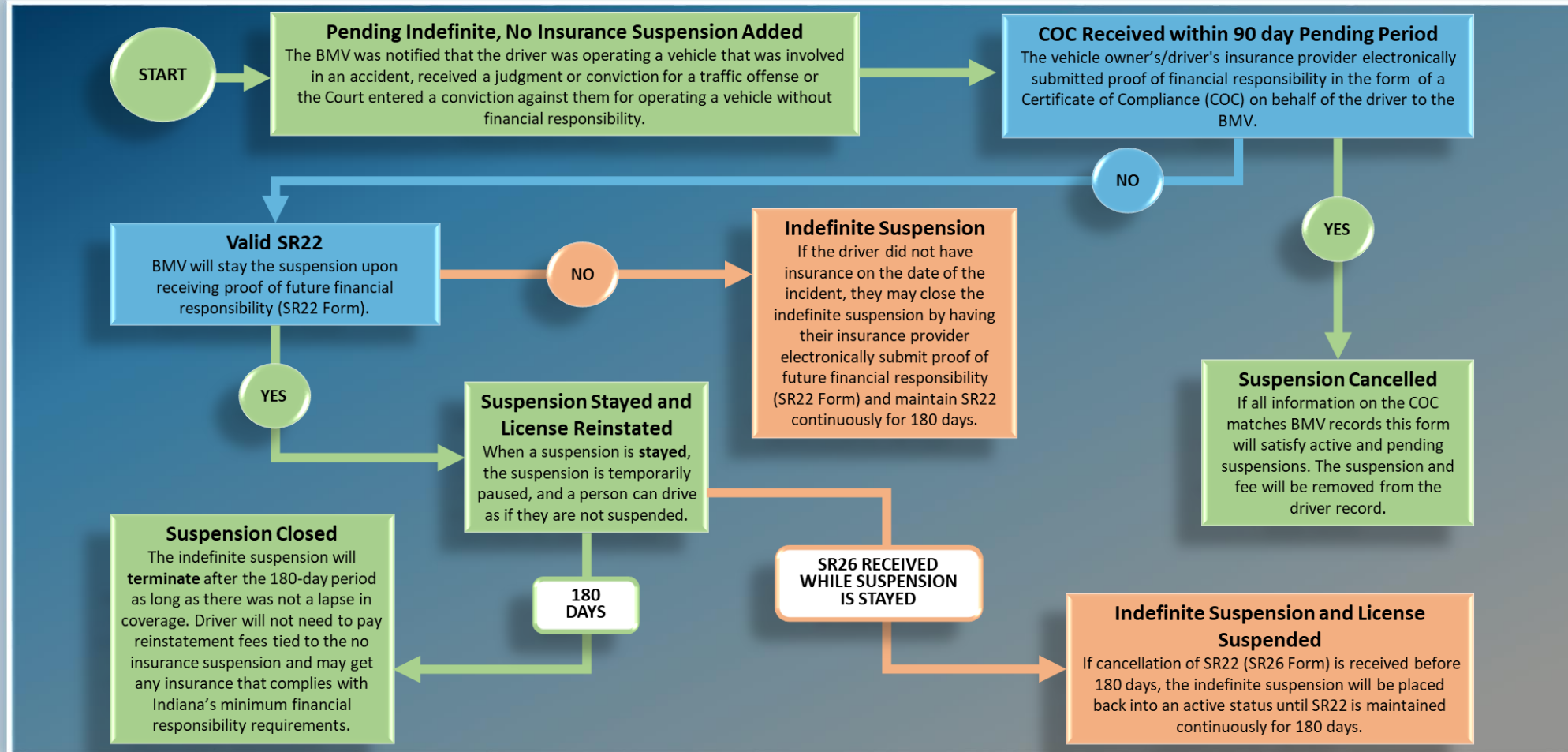
No Insurance Suspension Flow Chart

Effective On or After 12/31/2021



Things to Keep in Mind:

- A driver convicted by a court of operating a motor vehicle without financial responsibility will result in a Failure to File Insurance – Court suspension that cannot be removed with a matching COC. The driver **MUST** contact the court.
- Offenses from **before** January 1, 2022, will be suspended under the old penalties. However, the driver will have the option to obtain a 180-day SR22 to stay the suspension and be reinstated without having to pay fees.



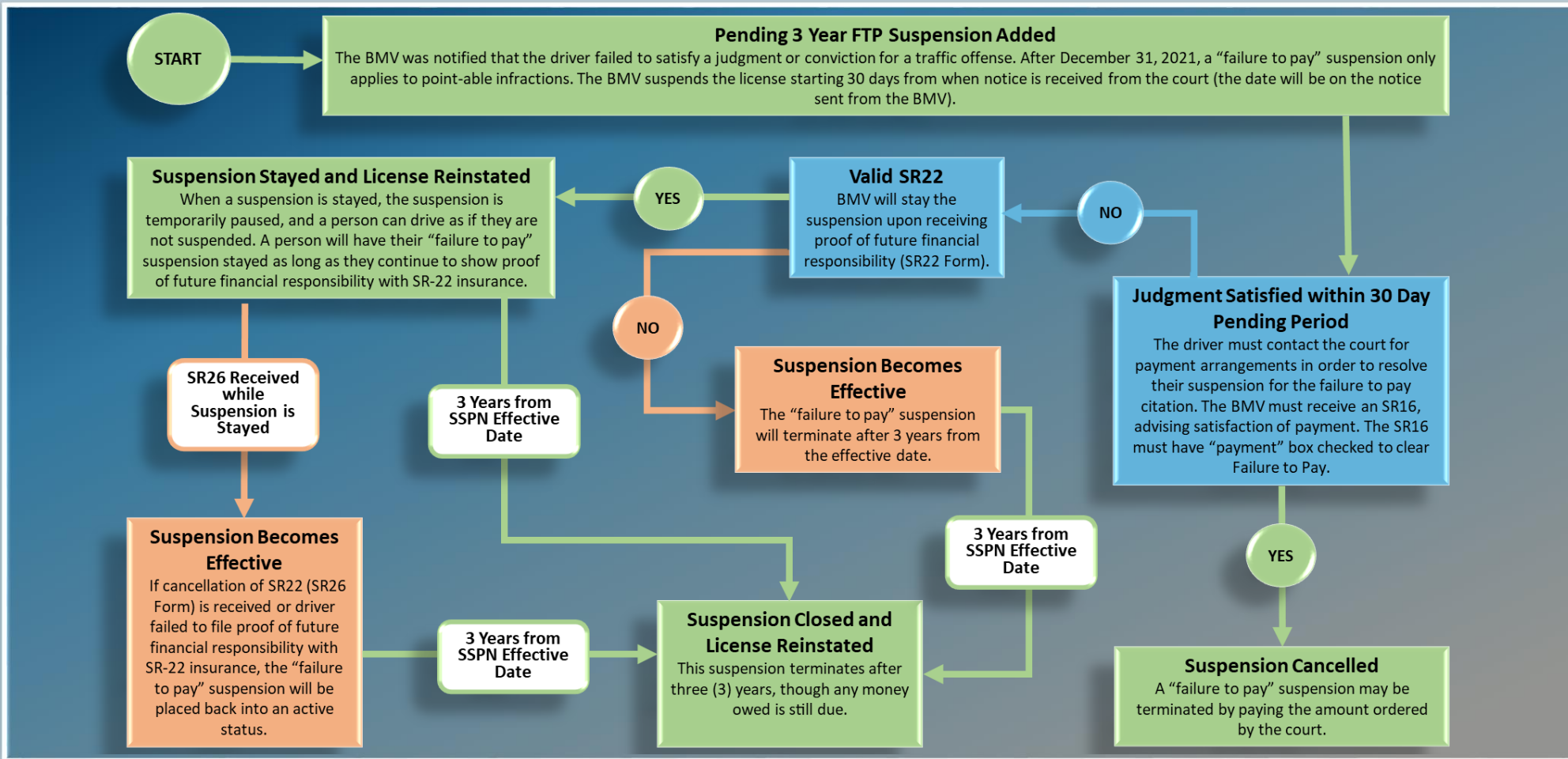
■ Path to closed, cancelled or stayed suspension

■ Path may lead to either an effective suspension OR a closed, cancelled or stayed suspension

■ Path to an effective suspension

Failure to Pay (FTP) Suspension Flow Chart

Effective On or After 12/31/2021



- Things to Keep in Mind:**
- In addition to the reasons noted in the chart, a driver’s license will be re-suspended if:
- A new criminal offense is committed that suspends the license
 - The license accumulates enough points to trigger a suspension.
 - Declared a Habitual Traffic Violator by the BMV.

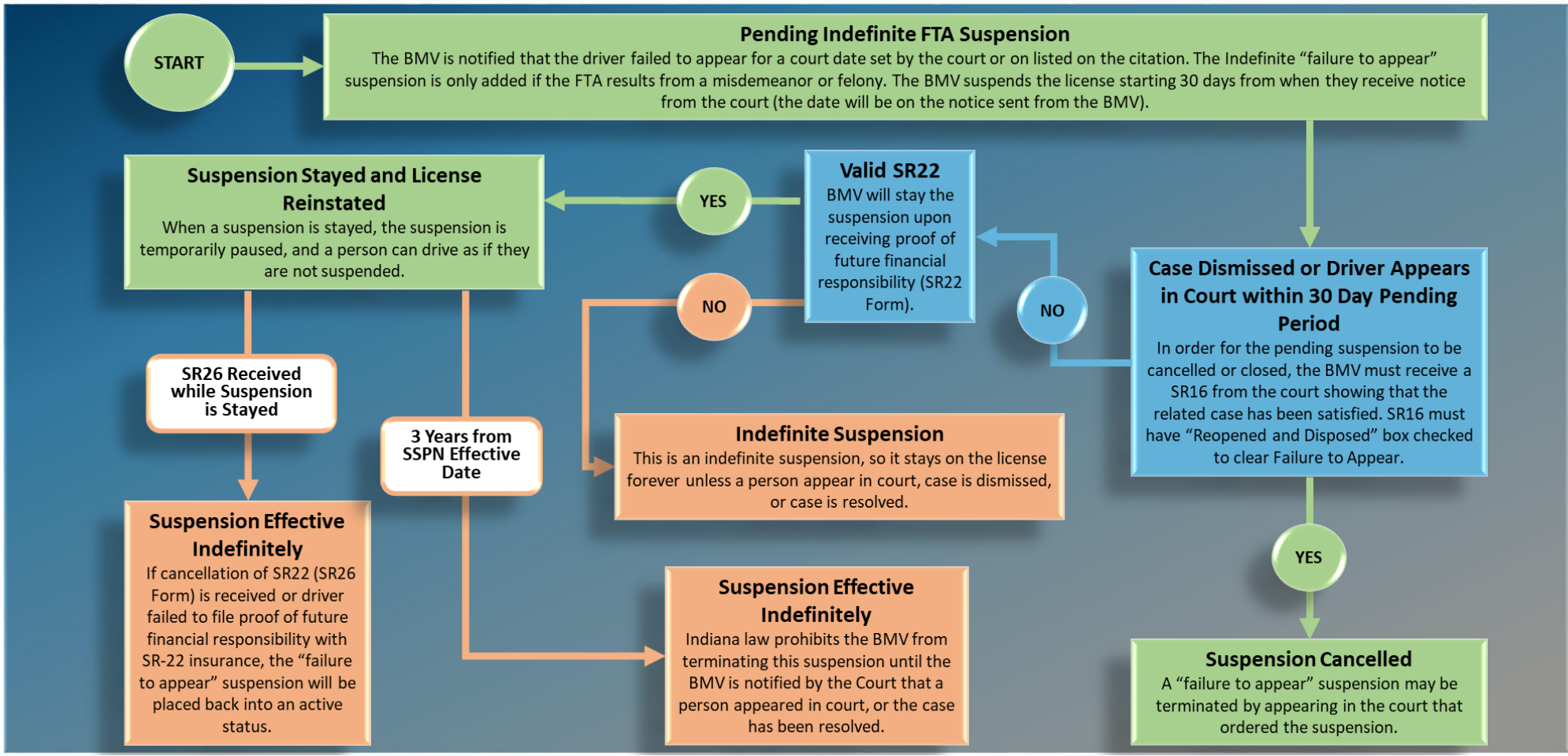
Path to closed, cancelled or stayed suspension
 Path may lead to either an effective suspension OR a closed, cancelled or stayed suspension
 Path to an effective suspension

Failure to Appear (FTA) Suspension Flow Chart

Effective On or After 12/31/2021



- Things to Keep in Mind:**
- The suspension will stay in place forever, unless a person appears in court, a default judgment is entered, or the charge is dismissed.
 - If a person continues to hold the SR-22 form, the FTA will remain stayed even after the 3-year period.
 - A terminated "failure to appear" does not resolve the underlying offense with the court.



■ Path to closed, cancelled or stayed suspension
 ■ Path may lead to either an effective suspension OR a closed, cancelled or stayed suspension
 ■ Path to an effective suspension