

Which motor carriers are required to file proof of insurance?

All carriers of passengers or property for-hire rental companies, owners of all buses, human service vehicles, driver education vehicles, and dealer demo vehicles (demonstrated with a load) are required to file proof of insurance before operating in Wisconsin.

“For-hire” carriers need to carry insurance and pay the heavy vehicle use tax (HVUT) on vehicles operating at a gross weight of 55,000 lbs. even if they only operate in Wisconsin. See section on “Heavy Vehicle Use Tax.”

What are the minimum insurance limits?

Wisconsin’s insurance minimums are established by the federal government. They are:

- combined single limit of \$300,000 for vehicles of 10,000 lbs. or less transporting non-hazardous substances
- combined single limit of \$750,000 for vehicles over 10,000 lbs. transporting non-hazardous substances
- combined single limit of \$1,000,000 to \$5,000,000 for vehicles transporting hazardous substances (the required amount depends upon the type of substances carried)

Why is insurance required?

Insurance is required to promote public safety and ensure fiscal responsibility of high-liability operations.

How is proof of insurance filed?

An authorized representative of the motor carrier’s insurance company must file evidence stating they have met all insurance requirements:

- For US DOT-regulated carriers Form BMC91 or BMC91X must be filed with their FMCSA
- For US DOT-exempt carriers Form E or EX must be filed before operating in Wisconsin
- For Intrastate-only carriers Form E, EX or S-1 may be filed

What are the penalties for operating without filing insurance?

Carriers who operate without filing proof of insurance may be subject to enforcement action and cancellation of vehicle registration and permits.

For more information contact:

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