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**Rules of**  
**Department of Revenue**  
**Division 10—Director of Revenue**  
**Chapter 25—Motor Vehicle Financial Responsibility**

<b>Title</b>	<b>Page</b>
12 CSR 10-25.010 Application for Certificate of Self-Insurance (Rescinded August 30, 1991).....	3
12 CSR 10-25.020 Procedures for Obtaining Securities When a Judgment is Rendered .....	3
12 CSR 10-25.030 Hearings Held Pursuant to Section 303.290.1, RSMo .....	3
12 CSR 10-25.040 Posting Real Estate Bonds as Security for an Accident .....	7
12 CSR 10-25.050 Filing a Report of an Accident With the Director of Revenue.....	10
12 CSR 10-25.060 Insurance Identification Cards .....	15
12 CSR 10-25.070 Power of Attorney .....	15
12 CSR 10-25.080 Failure to Produce Insurance Identification Card—Other Types of Proof Acceptable .....	18
12 CSR 10-25.090 Fees Assessed for Failure to Surrender Drivers License or Registration Plates After Suspension .....	18
12 CSR 10-25.100 Distribution of Fees.....	18
12 CSR 10-25.110 Application for Certificate of Self-Insurance .....	18
12 CSR 10-25.120 Application for Certificate of Self-Insurance from Religious Denominations .....	19

**Title 12—DEPARTMENT OF  
REVENUE**

**Division 10—Director of Revenue  
Chapter 25—Motor Vehicle Financial  
Responsibility**

**12 CSR 10-25.010 Application for  
Certificate of Self-Insurance**  
(Rescinded August 30, 1991)

*AUTHORITY:* section 303.290, RSMo (1986). Original rule filed Oct. 30, 1974, effective Nov. 11, 1974. Emergency rescission filed March 15, 1991, effective March 25, 1991, expired July 23, 1991. Rescinded: Filed March 15, 1991, effective Aug. 30, 1991.

**12 CSR 10-25.020 Procedures for  
Obtaining Securities When a Judgment is  
Rendered**

*PURPOSE:* This rule sets forth the procedures to be followed in order to obtain securities which have been posted with the director of revenue in compliance with Chapter 303, RSMo in satisfaction of a judgment for damages arising out of the ownership and use of a motor vehicle.

(1) Petitions for recovery of damages shall be sent to the Department of Revenue, Drivers License Bureau. The petition copy shall carry the official filing stamp of the court within which it is filed. The drivers license number of the defendant shall be provided by the attorney who submits the petition.

(2) The bureau, upon receipt of the petition, shall mark the file of the defendant subject "Litigation Pending." If the filing stamp on the petition indicates it was filed within one (1) year of the accident, a letter confirming this is sent to the plaintiff's attorney.

(3) Upon rendition of a judgment for plaintiff and after the time for appeal has expired, the plaintiff or the plaintiff's attorney may submit a certified copy of the judgment to the bureau. The bureau, in the case of cash deposits, shall submit a check to the plaintiff or plaintiff's attorney made payable to the plaintiff. When other forms of security are posted, that is, real estate bonds or security bonds, the bond shall be sent to the clerk of the court. The attorney for the plaintiff shall be notified in each case of the submission of the security to the clerk. It shall be the attorney's responsibility to receive the security and make partial or full satisfaction and release of the judgment.

(4) The bureau shall notify the person who posted the security of its submission to the plaintiff or plaintiff's attorney.

(5) Whenever the words plaintiff and defendant are used in this procedure, plaintiff shall mean the person in whose favor the judgment is rendered, defendant shall mean the judgment debtor who has posted security with the Drivers License Bureau, regardless of the fact that the judgment may have been rendered upon a counterclaim or upon a third-party pleading.

*AUTHORITY:* section 303.290, RSMo (1986). \* Original rule filed June 12, 1974, effective June 24, 1974. Amended: Filed Sept. 14, 1981, effective Jan. 1, 1982. Amended: Filed Nov. 21, 1991, effective April 9, 1992.

\*Original authority 1953, amended 1957, 1986.

**12 CSR 10-25.030 Hearings Held Pursuant  
to Section 303.290.1, RSMo**

*PURPOSE:* This rule sets forth the procedures used by the director in holding hearings as required by statute and the United States Supreme Court ruling of *Bell v. Burson* prior to the time any action is taken for compliance with the Safety Responsibility Law.

(1) Parties must request a hearing by compliance date as stated on the form published with this rule. Failure to request a hearing by the date will be considered a waiver of the right to an administrative hearing and will make final for the purposes of review of the director's decision.

(2) If any request for a hearing required to be filed on or before a prescribed date is delivered after that date by United States mail to the director of revenue, or the office or person in that office with which or with whom the request is required to be filed, the date of the United States postmark stamped on the envelope shall be deemed to be the date of filing. This shall apply only if the postmarked date falls on or before the prescribed date as stated on the form published with this rule. If any date for performing any act falls on a Saturday, Sunday or legal holiday in this state, the performance of the act shall be considered timely if it is performed on the next succeeding day which is not a Saturday, Sunday or legal holiday.

(3) Failure to request a hearing by the compliance date with the Department of Revenue, Drivers License Bureau, will preclude that

party from obtaining judicial review in the circuit court of the county of the residence of the licensee. The filing of a petition for review under section 303.290.2., RSMo automatically will stay any decision of the director pending the decision of the court; provided, a copy of the petition is filed with the director.

(4) Hearings will be held in Jefferson City, Missouri. Cases will be placed on the administrative docket in the order in which they are received.

(5) Parties requesting hearings will be notified of the date and the time of the hearing by first class mail. Copies of the notices will go to the attorneys of record and the parties involved.

(6) Parties requesting hearings will be allowed one (1) continuance at the discretion of the hearing officer provided good cause be shown. All requests for continuances shall be made in writing, shall state good cause for the continuance, shall be signed and verified by the party making the request or his/her attorney or authorized representative. All requests for continuance must be filed not later than six (6) days prior to the date of the scheduled hearing. The following events or conditions shall constitute good cause to continue a hearing:

(A) Death of a party, representative or attorney of a party, or witness to an essential fact;

(B) Incapacitating illness of a party or representative, or attorney of a party, or witness to an essential fact. The request must contain a written statement by an attending physician reciting the nature and probable duration of the illness; and

(C) Unavailability of a party, representative or attorney, or material witness due to an unavoidable emergency.

(7) Cases under section 303.290.1., RSMo shall be considered contested cases as that term is defined in Chapter 536, RSMo.

(8) Hearing Procedures.

(A) The director or his/her representative shall state to the requesting party that the director has determined there is a reasonable possibility of a money judgment being rendered against the party and the basis of the decision of the director.

(B) The requesting party may present any new facts which s/he feels may show that there is no reasonable possibility of a money judgment being rendered.



(C) Parties may present testimony by affidavit. Affidavits may be filed at time of hearing or after notice of setting of hearing. Parties will submit original and three (3) copies of affidavits.

(D) Failure to appear at the hearing at the stated time will make final the decision of the director as of that date.

(E) The provisions of Chapter 536, RSMo shall apply to hearings held pursuant to section 303.290.1., RSMo.

(9) The director shall make Findings of Fact and Conclusions of Law and enter his/her decision. All parties will be mailed a copy of the Findings of Fact and Conclusions of Law when they become final. No decision will be given at the time of the hearing.

(10) The effective date of the director's decision shall be the compliance date set out on the form (MO 860-1790) published with this rule or the date set out in the hearing decision letter, whichever date is later.

(11) A properly received request for a hearing will automatically stay the order of suspension of the director until the effective date of the director's decision.

*AUTHORITY: section 303.290, RSMo (1986). \* Original rule filed Nov. 23, 1973, effective Dec. 3, 1973. Amended: Filed Jan. 17, 1974, effective Jan. 27, 1974. Amended: Filed July 3, 1981, effective Oct. 15, 1981.*

*\*Original authority 1953, amended 1957, 1986.*

**Op. Atty. Gen. No. 92, Reiss (12-9-76).** Chapter 303, RSMo requires the director of revenue to suspend a person's driver's license and registration upon receipt of a certified copy of a final judgment pursuant to sections 303.090, 303.100 and 303.110, RSMo when the judgment is rendered against that person by a court of competent jurisdiction of any state or of the United States as a result of a claim for damages arising out of the ownership, maintenance or use of any motor vehicle. There is no statutory requirement that the injury giving rise to the claim must either occur in this state or on the public highways and streets of this state.



MISSOURI DEPARTMENT OF REVENUE  
DRIVERS LICENSE BUREAU

**NOTICE OF SECURITY/FINANCIAL RESPONSIBILITY REQUIREMENT**

<div style="border: 1px solid black; width: 100%; height: 100%; display: flex; align-items: center; justify-content: center;"> <span style="font-size: 4em;">}</span> </div>	SUSPENSION DATE
	CASE NUMBER
	ACCIDENT DATE

You are suspended on the date shown above because of your involvement in a motor vehicle accident. Your

- drivers license
- vehicle registration plates

is/are suspended because of the following decision(s) made by the Drivers License Bureau.

**DECISION I**

- The Drivers License Bureau reviewed the accident reports filed. It is determined that you are  % negligent for the other party's damages. The following money amount is determined to be enough to satisfy any court action filed against you:

NAME	PROPERTY AMOUNT	INJURY AMOUNT	FATALITY AMOUNT	TOTAL AMOUNT REQUIRED

**DECISION II**

- The Drivers License Bureau determined that you failed to maintain financial responsibility as required by Missouri law. This suspension is for:
  - 60 days
  - 1 year
  - 2 years

**REGARDING EITHER OF THE DECISIONS SHOWN ABOVE, SEND IN COMPLIANCE AS SHOWN ON PAGE 2 OF THIS NOTICE BY** ▶

**RIGHT TO ADMINISTRATIVE REVIEW OF DECISION(S)**

You have the right to request an administrative review of the decision made by the Drivers License Bureau. Follow the Instructions for Hearing shown on the reverse side of this notice.

MO 860-1790 (6-87)



**METHODS OF COMPLIANCE FOR DECISION 1**

- A. Send in proof of liability insurance coverage in effect at the time of this accident. The proof must be in written form mailed directly by your insurance company, NOT YOUR AGENT.
- B. Send in a deposit made payable to the Department of Revenue for the total amount shown. A cashier's check, money order, treasurers check, bank draft, or personal check is acceptable. If you send a personal check, a clearance notice will not be sent until the check has cleared the bank. The person making the deposit must send in a statement specifying that the deposit is made for the uninsured driver, the uninsured owner, or both. Or, send in negotiable securities, surety or real estate bonds. Thirteen months after the date of the accident your deposit will be returned if the damaged party has not filed suit.
- C. Send in a release showing that you have settled with the damaged party. The release must be signed by the damaged party and the signature notarized.
- D. Send in an agreement showing that you are making payments to the damaged party. The agreement must be signed by you and the damaged party and the signatures notarized.
- E. Send in a court document showing you are not liable for the damages. The document must be signed by the Judge and have the court seal.

**METHODS OF COMPLIANCE FOR DECISION 2**

- A. Send in proof of liability insurance coverage in effect at the time of the accident. The proof must be in written form mailed directly by your insurance company, NOT YOUR AGENT.

MAIL COMPLIANCE DOCUMENTS OR INQUIRIES TO: Drivers License Bureau, Post Office Box 200, Jefferson City, Missouri 65105, or phone (314) 751-1487. Please include your case number listed on page one of this notice when writing to this section.

**INSTRUCTIONS FOR HEARING**

PURPOSE OF HEARING — To present new facts which will show that you were not negligent or uninsured.

Hearing Request — 1. Send in your written hearing request postmarked, through the postal authorities, no later than the suspension date.

Continuance Request — 1. You or other involved parties may request "one" continuance in written form for good cause as stated in #3.

2. The request must be received "six days before the hearing date".

3. The written request must state good cause. Good cause is:

a. Death of your attorney, or a witness to an essential fact;

b. Incapacitating illness of a party, an attorney of a party, or witness to an essential fact. The request must contain a written statement by an attending physician reciting the nature and probable duration of illness;

c. Unavailability of a party, attorney of a party, or witness to an essential fact, due to a docket conflict in federal or state court or an emergency.

- Hearing Procedure:
1. Hearings are held in Jefferson City, Missouri.
  2. Hearing requests are scheduled in the order they are received.
  3. Notice of the date and time "is" mailed to you.
  4. An affidavit may be mailed if you or others cannot come to Jefferson City. The affidavit must be properly signed and sworn to by the party making the statement and the signature must be notarized.
  5. No decision is given at the time of the hearing. All parties "are" mailed a copy of the final decision.

- Your Hearing Rights:
1. You can have an attorney represent you.
  2. You can examine available evidence before the hearing.
  3. You can subpoena or require the attendance of witnesses at your expense.
  4. You can have a transcript of the hearing at your expense.
  5. If you do not agree with the final decision, you may appeal the decision within 30 days to the circuit court where you live, or the circuit court of Cole County.

MAIL HEARING REQUEST OR INQUIRIES TO: ADMINISTRATIVE HEARING SECTION, Post Office Box 475, Jefferson City, Missouri 65105 or phone (314) 751-5274. Please include your name, address, and case number listed on page one of this notice when writing to this section.

**PENALTIES**

Decision I — One year suspension of your driver's license and registration plates and a \$20.00 reinstatement fee. Do not send a personal check as it will not be accepted.

Decision II — 1st Offense — Sixty day suspension of your driver's license and registration plates, \$200.00 reinstatement fee, and filing of proof of financial responsibility.

2nd Offense — One year suspension of your driver's license and registration plates, \$400.00 reinstatement fee, and filing of proof of financial responsibility.

3rd Offense — Two year suspension of your driver's license and registration plates, \$800.00 reinstatement fee, and filing of proof of financial responsibility.

Do not send a personal check as it will not be accepted. A penalty fee of \$25.00 for each 30 days you have not surrendered your driver's license/plates. The maximum penalty is \$300.00.

**12 CSR 10-25.040 Posting Real Estate Bonds as Security for an Accident**

*PURPOSE: This rule sets forth the requirements to be met in order that real estate bonds may be posted with the director as security for an accident when security is required pursuant to section 303.050, RSMo.*

(1) A real estate bond of the type mentioned in section 303.230, RSMo is acceptable as a means of posting security required under sections 303.030 and 303.050, RSMo.

(2) Before a real estate bond can be accepted by the director as security to be posted pursuant to section 303.030, RSMo the following requirements must be met:

(A) A DOR-1721A Form, Proof of Financial Responsibility Bond, published with this rule, must be completed;

(B) A separate DOR-1585 Form, Justification of Securities, published with this rule, must be executed by the principal and each surety to the real estate bond until the equity in real estate owned by the principal and the sureties taken together equals at least twice the amount of the security required to be posted by the director under sections 303.030 and 303.050, RSMo;

(C) A legal description of all property listed in each DOR-1585 Form must be stated;

(D) The value of the interest of the principal and each surety in property listed in the DOR-1585 Form must be stated;

(E) The nature of any and all encumbrances upon property listed in each DOR-1585 Form must be stated;

(F) The name of the legal titleholder of any property listed in any DOR-1585 Form must be stated;

(G) All real estate bonds must be approved by the judge of the circuit court of the county or city in which any real estate listed in the DOR-1585 Form is situated and must bear the official seal of the circuit court; and

(H) All real estate bonds must be recorded with the recorder of deeds in the county where the real estate is situated, as verified by the recorder or an authorized representative, prior to acceptance as security by the director.

(3) Any request to accept a real estate bond as security for an accident under the Motor Vehicle Safety Responsibility Law can be rejected by the director if, in his/her discretion, the bond is not adequate to provide the security required by sections 303.030 and 303.050, RSMo.

(4) Whenever any real estate bond posted as security for an accident under the Motor

Vehicle Safety Responsibility Law no longer fulfills the purpose for which it was posted in the opinion of the director, the director may require the filing of security in a different form and shall suspend the license and registration or the nonresident operating privilege pending the filing of other proof.

*AUTHORITY: section 303.290, RSMo (1994).\* This version of rule filed April 23, 1975, effective May 5, 1975. Amended: Filed Oct. 22, 1997, effective April 30, 1998.*

*\*Original authority 1953, amended 1957, 1986.*



MISSOURI DEPARTMENT OF REVENUE  
DRIVERS LICENSE BUREAU  
PROOF OF FINANCIAL RESPONSIBILITY BOND

FORM <b>1721A</b> (REV. 10-97)	
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KNOW ALL MEN BY THESE PRESENTS;

WHEREAS, it is provided in the Missouri Financial Responsibility Law that a Surety Bond will be accepted as proof of financial responsibility.

THEREFORE, we \_\_\_\_\_ as PRINCIPAL, and \_\_\_\_\_ and \_\_\_\_\_ as SURETIES, each owning real estate within this state as hereinafter scheduled and together having equities equal in value to at least twice the amount of this bond, are held and firmly bound unto the State of Missouri in the sum of \_\_\_\_\_ (\$ \_\_\_\_\_) for the benefit of any person who shall recover any final judgment or judgments for damages against the Principal arising out of a motor vehicle accident for which payment will well and truly be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly be these presents.

The condition of this obligation is such that, whereas the said Principal is required to deposit security as provided in the Financial Responsibility Law, Chapter 303, as a condition to his right to operate a motor vehicle upon the public highways of Missouri, and, in conformity with the provisions of said law.

Now, therefore, if the said \_\_\_\_\_ as Principal shall pay or satisfy any judgment or judgments rendered against him as a result of a motor vehicle accident, or in any case where such judgment is rendered upon a liability on account of the ownership, maintenance, use or operation of a motor vehicle, or motor vehicles, as a result of a motor vehicle accident herein referred to, provided further that such liability of the surety shall in no event exceed the amount of \_\_\_\_\_ Dollars, then this obligation shall be void, otherwise to remain in full force and effect until cancelled.

PRINCIPAL

SURETY

BY AUTHORIZED REPRESENTATIVE

NOTARY PUBLIC			
NOTARY PUBLIC EMBOSSEER OR BLACK INK RUBBER STAMP SEAL	STATE OF MISSOURI	COUNTY (OR CITY OF ST. LOUIS)	ON THIS _____ DAY OF _____ 19____ BEFORE ME
	NAME OF NOTARY (PRINT OR TYPE)		A NOTARY PUBLIC IN AND FOR SAID STATE, PERSONALLY APPEARED
	NAME OF INDIVIDUAL (PRINT OR TYPE)		KNOWN TO ME TO BE THE PERSON WHO EXECUTED THE WITHIN
	TYPE OF DOCUMENT		AND ACKNOWLEDGE TO ME THAT HE/SHE EXECUTED THE SAME FOR THE PURPOSES THEREIN STATED
	NOTARY PUBLIC SIGNATURE		
	MY COMMISSION EXPIRES	USE RUBBER STAMP HERE	



MISSOURI DEPARTMENT OF REVENUE  
DRIVERS LICENSE BUREAU  
**JUSTIFICATION OF SURETIES**

FORM <b>1585</b> (REV. 10-97)	
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**SURETY**

I, \_\_\_\_\_, being first duly sworn on oath depose and state that I am a resident of the State of Missouri, that I am one of the Sureties in the attached bond. That for the purpose of qualifying on this bond and in accordance with the Financial Responsibility Law, Chapter 303, RSMo, I do hereby schedule the following described real estate to-wit:

Description of Real Estate, nature and extent of Encumbrances, value of surety's interest in real estate, name of holder of legal title.

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Which real estate is worth the full amount stated in the above schedule, less the encumbrances as therein stated and that the net value set out above is the actual value of such real estate. That the foregoing property is scheduled as required by the Financial Responsibility Law of Missouri and is a part and portion of said bond.

SURETY	DATE
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**NOTARY**

NOTARY PUBLIC EMBOSSER OR BLACK INK RUBBER STAMP SEAL	STATE OF	COUNTY (OR CITY OF ST. LOUIS)
	SUBSCRIBED AND SWORN BEFORE ME, THIS DAY OF 19	
	NOTARY PUBLIC SIGNATURE	MY COMMISSION EXPIRES
	NOTARY PUBLIC NAME (TYPED OR PRINTED)	

**USE RUBBER STAMP IN CLEAR AREA BELOW.**

**CIRCUIT JUDGE**

STATE OF MISSOURI	COUNTY (OR CITY OF ST. LOUIS)	ON THIS DAY OF 19
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Approved and recorded upon the records of this Court by order of the Circuit Judge.

JUDGE	OF THE CIRCUIT COURT OF THE	JUDICIAL CIRCUIT OF MISSOURI.
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**RECORDER OF DEEDS**

RECORDER OF DEEDS SEAL	STATE OF MISSOURI	COUNTY (OR CITY OF ST. LOUIS)	ON THIS DAY OF 19	BEFORE ME	
	NAME OF RECORDER (PRINT OR TYPE)		RECORDER OF DEEDS IN AND FOR SAID COUNTY CERTIFY THE WITHIN		
	TYPE OF DOCUMENT		WAS DULY FILED FOR RECORD AND IS RECORDED IN THE RECORDS OF THIS OFFICE.		
	DEPUTY SIGNATURE		BOOK	PAGE	TIME <input type="checkbox"/> AM <input type="checkbox"/> PM
	RECORDER SIGNATURE				
	MY COMMISSION EXPIRES		<b>USE RUBBER STAMP HERE</b> ▶		





**12 CSR 10-25.050 Filing a Report of an Accident With the Director of Revenue**

*PURPOSE: This rule sets forth the attached form as the form to be utilized in filing accident reports by persons required to make reports pursuant to section 303.040, RSMo. No form other than the one prescribed in this rule will be permitted in the filing of an accident report as required by section 303.040, RSMo.*

*AUTHORITY: section 303.290, RSMo 1994. \* This version of rule filed Dec. 10, 1973, effective Dec. 20, 1973. Amended: Filed Sept. 27, 1976, effective Jan. 13, 1977. Amended: Filed Nov. 21, 1991, effective April 9, 1992. Amended: Filed Dec. 12, 1997, effective June 30, 1998.*

*\*Original authority 1953, amended 1957, 1986.*