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Editorial: Dallas tells drivers insurance isn't optional

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The Dallas Morning News

Dallas has succeeded in adding fangs to the state's semi-toothless insurance laws.

For too many Texans – 4 million or so – car insurance had become optional, unnecessary even. Buy it or don't; what's the difference?

Now, the city is making good on promises to tow uninsured vehicles involved in traffic stops. Dallas police have wasted no time in enforcing this new city ordinance, hauling 256 uninsured cars to the pound in the program's first 10 days.

Credit goes to city officials for creating a deterrent for those inclined to roll the dice and drive without insurance.

A new state database allows officers to quickly determine whether a driver is insured, and police are wisely using some discretion so that families won't be stranded by the side of the road.

For thousands of law-abiding folks, accidents had become a double whammy: An uninsured driver hits your car, and then you get hit with the bill. Those without insurance are driving up premiums, costing insured drivers in Texas an extra \$1 billion annually.

But the city's ordinance is an important step toward ensuring that insurance becomes non-negotiable. Drive without insurance in Dallas, and you might not be driving long.

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