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Prosecutor McCann Warns Drivers: No License, No Insurance, No Excuses

Unlicensed and uninsured drivers in Howard County face fines, license suspensions and possible jail time, and unlicensed drivers who hurt someone face felony charges

KOKOMO, Ind., October 29, 2026. Howard County Prosecutor Mark A. McCann is warning motorists that driving without a valid driver's license or without the insurance Indiana law requires can lead to heavy fines, long license suspensions and jail for repeat offenders. Unlicensed drivers who injure or kill someone face felony charges.

"Every driver on a Howard County road is trusting that the people around them are licensed, trained and insured," McCann said. "When someone drives without a license or without insurance, they are putting that risk on everyone else. My office will hold those drivers accountable."

What the law says

Under Indiana law, knowingly driving on a public road without ever having obtained a valid driver's license is a Class C misdemeanor, punishable by up to 60 days in jail and a fine of up to $500 (IC 9-24-18-1). The charge becomes a Class A misdemeanor, punishable by up to one year in jail and a fine of up to $5,000, if the driver has a prior unrelated conviction for the same offense or causes bodily injury. If an unlicensed driver causes serious bodily injury, the charge is a Level 6 felony. If an unlicensed driver kills or catastrophically injures someone, it is a Level 5 felony.

Knowingly driving without proof of financial responsibility, Indiana's minimum liability insurance, is a Class A infraction that can bring a judgment of up to $10,000 (IC 9-25-8-2). A

driver who knowingly or intentionally does it again after a prior conviction or judgment commits a Class C misdemeanor and faces possible jail time.

Court penalties are only part of it. The Indiana Bureau of Motor Vehicles (BMV) suspends the driving privileges of uninsured drivers. Getting them back can cost a reinstatement fee of $250 for a first suspension, $500 for a second and $1,000 for a third or later, and uninsured drivers are generally required to keep SR22 high-risk insurance on file with the BMV for three years.

Driving on a suspended license is a separate violation. A driver who knows the license is suspended and drives anyway within ten years of a prior judgment commits a Class A misdemeanor (IC 9-24-19-2). Drivers who rack up traffic judgments, including convictions for driving without ever being licensed or knowingly driving while suspended, can be designated habitual traffic violators and lose their driving privileges for years.

“A traffic stop for an unlicensed or uninsured driver is more than a ticket,” McCann said. “It can mean a criminal record, a suspended license, thousands of dollars in fines and fees, and for repeat offenders, jail. And if you drive without a license and hurt someone, it can mean a felony.”

McCann also pointed to the cost for crash victims. When an uninsured driver causes a crash, the injured person can be left with medical bills and repair costs nobody pays.

“Insurance exists to protect the people you might hurt,” McCann said. “Families in this county should not have to absorb the cost of someone else’s choice to drive uninsured.”

Getting legal is the easiest way to avoid charges

McCann urged anyone driving without a license or insurance to fix it before they are stopped. Drivers can apply for a permit or license, check the status of their driving privileges and find reinstatement requirements through the Indiana BMV at in.gov/bmv.

“The fastest way to stay out of my office is to get licensed and get insured,” McCann said. “If your license is suspended, call the BMV and find out what it takes to get it back. Do it now, not after you’ve been pulled over or caused a crash.”

Howard County law enforcement agencies will continue to enforce license and insurance laws during routine traffic stops, and the Prosecutor’s Office will review those cases for charges as the facts and the law allow.

About the Howard County Prosecutor’s Office

The Howard County Prosecutor’s Office represents the State of Indiana in criminal cases in the 62nd Judicial Circuit. Mark A. McCann has served as Howard County Prosecutor since January 1, 2011. The office prosecutes criminal offenses, assists custodial parents with child support enforcement and helps crime victims find resources.