5392 - Compulsory car insurance

the question

I live in a country where it is compulsory for a driver to get a car insurance. If the driver can prove that he drove for 5 years without claiming any accident (= non claim bonus), the cost of the car insurance will be much cheaper.
1) I know that car insurance is not lawful in Islam. What a Muslim should do knowing that a)it is difficult and expensive for a Muslim family to use taxis or public transport b)you can be jailed for driving without a car insurance.
2) Some brothers have driven in their countries for 5 years without claiming any accident but they cannot prove it (by getting a non claim bonus from their former insurance company). Some other brothers did not drive for 5 years without claiming any accident. Is it lawful for these brothers to falsify a document (a non claim bonus) in order to pay as less money as possible to the insuranc

Detailed answer

Praise be to Allah.

After discussing this question with Shaykh Muhammad Al-Saalih Al-'Uthaymeen, we came up with the following:

What we understand from the question is that the amount of money paid for the insurance is related to the value of the car, i.e. what the car is worth when the insurance is taken out. What this person is planning to do is a kind of lying, but it is done for the purpose of reducing the unfairness to which he is being subjected, namely being compelled to take out Haraam insurance. If there is no harm caused to him or to the reputation of the Muslims by his doing this, then there is no sin on him if he does that because he is forced to. And Allaah knows best.