

An Act relating to motor vehicles; creating the Oklahoma Automobile Injury Reparations Act; providing short title; stating purpose; defining terms; requiring certain motor vehicle liability insurance coverage; requiring showing of proof of coverage in certain circumstance; providing procedure to be used by law enforcement if proof is nonexistent or questionable; providing for self-insurance; providing penalties; providing for suspension or revocation of driver license; providing for revocation of vehicle registration; providing exceptions; prohibiting vehicle operation by nonresidents who do not meet insurance requirements; providing for suspension of driving privileges for noncomplying nonresidents; requiring reporting to state of registration; authorizing certain reciprocal agreements; requiring insurer to file certain declaration with the Insurance Commissioner; providing requirements for motor vehicle liability insurance policies; authorizing certain exclusions from coverage; stating situations for which payment of personal injury protection benefits are required; providing for payment if two or more insurers are liable for payment; providing for primary status of personal injury protection benefits; providing when benefits are payable; providing time limitation on claims; providing for overdue payments; authorizing certain charges and fees; providing standards for rehabilitation benefits; providing remedy against tortfeasor having legal liability for personal injury; providing for subrogation; providing time limitation for commencement of action against tortfeasor; providing for reduction of right of subrogation under certain circumstances; providing for attorney fees; requiring certain persons and entities to furnish certain information; providing procedure for settlement of dispute regarding disclosure of information; requiring that injured person be given copy of information obtained by insured; requiring payment of fee; providing procedure if mental or physical condition is material to claim; requiring examination; providing for payment of cost of examination; requiring that person examined be given copy of report of examination, if requested; providing evidentiary effect; requiring an assigned claims plan; providing for availability of personal injury protection benefits under the plan; excluding certain persons from obtaining benefits under the plan; providing for promulgation of rules for the plan; requiring participation in the plan by certain insurers and self-insurers; providing damages that are recoverable in tort actions; making financial responsibility a prerequisite for motor vehicle registration; providing notification requirements for termination of motor vehicle liability insurance policy, with exceptions; requiring verification process by the Commissioner of Public Safety; providing procedure for suspension or revocation of driving privileges and vehicle registration; providing for a hearing; providing procedure and fee for reinstatement; making certain acts unlawful and providing penalties therefor; providing for refund of unearned premiums; providing for promulgation of rules; providing that act is not to be construed to affect reasonable competition and availability of coverage; repealing 47 O.S. 1991, Sections 7-600, as amended by Section 1, Chapter 154, O.S.L. 1997, 7-601, as amended by Section 1, Chapter 301, O.S.L. 1993, 7-601.1, 7-601.2, 7-602, as amended by Section 4, Chapter 232, O.S.L. 1999, 7-602.1, 7-603, 7-605, as last amended by Section 2, Chapter 119, O.S.L. 1999, 7-606, 7-607, 7-608, as last amended by Section 3, Chapter 322, O.S.L. 1997 and 7-609, as last amended by Section 2, Chapter 136, O.S.L. 2000 (47 O.S. Supp. 2000, Sections 7-600, 7-601, 7-602, 7-605, 7-608 and 7-609), which relate to the Compulsory Insurance Law; providing for codification; and providing an effective date.