



1 Safety, and the operator of the vehicle shall produce the form upon  
2 request for inspection by any law enforcement officer or  
3 representative of the Department and, in case of an accident, the  
4 form shall be shown upon request to any person affected by the  
5 accident.

6       2.    a.    Every person registering a motor vehicle in this  
7                   state, except a motor vehicle which is not being used  
8                   upon the public highways or public streets, or a  
9                   manufactured home while on a permanent foundation, at  
10                  the time of registration of the vehicle, shall certify  
11                  the existence of security with respect to the vehicle  
12                  by providing to a licensed operator or other  
13                  registering agency necessary information from the  
14                  current owner's security verification in a manner that  
15                  allows verification of coverage through the online  
16                  verification system. The information shall include  
17                  the name or number issued by the National Association  
18                  of Insurance Commissioners of the current insurance  
19                  carrier authorized to do business in this state and  
20                  the policy number applicable to the vehicle being  
21                  registered. A licensed operator or other registering  
22                  agency shall require the submission of the form or  
23                  other verifying information prior to processing an  
24                  application for registration or renewal.

1           b. Every licensed operator or other registering agency  
2 shall use the online verification system to certify  
3 the existence of security with respect to the vehicle  
4 from an insurance carrier authorized to do business in  
5 this state unless the online verification system is  
6 not online or the required information is otherwise  
7 not available, or the licensed operator determines, in  
8 the exercise of reasonable discretion, that a physical  
9 proof of insurance presented by the customer appears  
10 valid and sufficient to demonstrate the existence of  
11 the required security. In such a case, the licensed  
12 operator or other registering agency may accept  
13 verification as provided in subparagraph a of this  
14 paragraph, a physical proof of insurance presented by  
15 the customer, or from a licensed insurance producer or  
16 customer service representative to certify the  
17 existence of the required insurance prior to  
18 processing any application for motor vehicle  
19 registration. Every licensed operator or other  
20 registering agent shall allow submission of proof from  
21 a licensed insurance producer or customer service  
22 representative pursuant to this subparagraph via  
23 electronic mail at no additional cost to the person  
24 registering the vehicle.

1           3. Fleet vehicles operating under the authority of the  
2 Corporation Commission, the Federal Highway Administration, or  
3 vehicles registered pursuant to the provisions of Section 1120 of  
4 this title, shall certify the existence of security with respect to  
5 each vehicle at the time of registration by submitting one of the  
6 following:

- 7           a. a current owner's security verification form verifying  
8 the existence of security as required by the  
9 Compulsory Insurance Law, or
- 10           b. a permit number verified by the Corporation Commission  
11 indicating the existence of a current liability  
12 insurance policy. Provided, in the event the  
13 Corporation Commission is unable to verify the  
14 existence of insurance as provided herein in a prompt  
15 and timely fashion, the Corporation Commission may  
16 accept a current single state registration form issued  
17 by the Corporation Commission or any other regulating  
18 entity with which the Corporation Commission has  
19 entered into a reciprocal compact or agreement  
20 regarding the regulation of motor vehicles engaged in  
21 interstate or foreign commerce upon and over the  
22 public highways.

23           4. The following shall not be required to carry an owner's or  
24 operator's security verification form or an equivalent form from the

1 Department of Public Safety during operation of the vehicle and  
2 shall not be required to surrender a security verification form for  
3 vehicle registration purposes:

- 4 a. any vehicle owned or leased by the federal or state  
5 government, or any agency or political subdivision  
6 thereof,
- 7 b. any vehicle bearing the name, symbol, or logo of a  
8 business, corporation or utility on the exterior and  
9 which is in compliance with the provisions of the  
10 Compulsory Insurance Law according to records of the  
11 Corporation Commission which reflect a deposit or  
12 fleet policy,
- 13 c. fleet vehicles maintaining current vehicle liability  
14 insurance as required by the Corporation Commission or  
15 any other regulating entity,
- 16 d. any licensed taxicab, and
- 17 e. any vehicle owned by a licensed used motor vehicle  
18 dealer.

19 5. Any person who knowingly issues or promulgates false or  
20 fraudulent information in connection with either an owner's or  
21 operator's security verification form or an equivalent form which  
22 has been issued by the Department of Public Safety shall be guilty  
23 of a misdemeanor and upon conviction shall be subject to a fine not  
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1 exceeding Five Hundred Dollars (\$500.00), or imprisonment for not  
2 more than six (6) months, or by both such fine and imprisonment.

3 B. Each licensed operator is authorized to charge a fee of One  
4 Dollar and fifty cents (\$1.50) to each person to whom the licensed  
5 operator issues a certificate of registration and who is required to  
6 surrender proof of financial responsibility, or for whom the  
7 licensed operator certifies the existence of financial  
8 responsibility through an authorized online certification system,  
9 pursuant to the provisions of the Compulsory Insurance Law. The fee  
10 may be retained by the licensed operator as compensation for  
11 services in processing the proof of financial responsibility and for  
12 processing the driver license information, insurance verification  
13 information, and other additional information furnished to the  
14 licensed operator pursuant to Section 1112 of this title, if such  
15 licensed operator does not receive the maximum compensation as  
16 authorized by law.

17 SECTION 2. This act shall become effective November 1, 2026.

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19 COMMITTEE REPORT BY: COMMITTEE ON JUDICIARY AND PUBLIC SAFETY  
20 OVERSIGHT, dated 02/24/2026 - DO PASS, As Coauthored.

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