

1 STATE OF OKLAHOMA

2 2nd Session of the 60th Legislature (2026)

3 HOUSE BILL 2980

By: Banning

6 AS INTRODUCED

7 An Act relating to motor vehicles; amending 47 O.S.
8 2021, Section 7-602, as amended by Section 88,
9 Chapter 282, O.S.L. 2022 (47 O.S. Supp. 2025, Section
10 7-602), which relates to certification of existence
of security; authorizing licensed operators
discretion to accept certain form of insurance as
valid; and providing an effective date.

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14 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

15 SECTION 1. AMENDATORY 47 O.S. 2021, Section 7-602, as
16 amended by Section 88, Chapter 282, O.S.L. 2022 (47 O.S. Supp. 2025,
17 Section 7-602), is amended to read as follows:

18 Section 7-602. A. 1. The owner of a motor vehicle registered
19 in this state shall carry in the vehicle at all times a current
20 owner's security verification form listing the vehicle or an
21 equivalent form which has been issued by the Department of Public
22 Safety, and the operator of the vehicle shall produce the form upon
23 request for inspection by any law enforcement officer or
24 representative of the Department and, in case of an accident, the

form shall be shown upon request to any person affected by the accident.

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

b. Every licensed operator or other registering agency shall use the online verification system to certify the existence of security with respect to the vehicle

from an insurance carrier authorized to do business in this state unless the online verification system is not online or the required information is otherwise not available, or the licensed operator determines, in the exercise of reasonable discretion, that a physical proof of insurance presented by the customer appears valid and sufficient to demonstrate the existence of the required security. In such a case, the licensed operator or other registering agency may accept verification as provided in subparagraph a of this paragraph, a physical proof of insurance presented by the customer, or from a licensed insurance producer or customer service representative to certify the existence of the required insurance prior to processing any application for motor vehicle registration. Every licensed operator or other registering agent shall allow submission of proof from a licensed insurance producer or customer service representative pursuant to this subparagraph via electronic mail at no additional cost to the person registering the vehicle.

22 3. Fleet vehicles operating under the authority of the
23 Corporation Commission, the Federal Highway Administration, or
24 vehicles registered pursuant to the provisions of Section 1120 of

1 this title, shall certify the existence of security with respect to
2 each vehicle at the time of registration by submitting one of the
3 following:

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

20 4. The following shall not be required to carry an owner's or
21 operator's security verification form or an equivalent form from the
22 Department of Public Safety during operation of the vehicle and
23 shall not be required to surrender a security verification form for
24 vehicle registration purposes:

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

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

23 B. Each licensed operator is authorized to charge a fee of One
24 Dollar and fifty cents (\$1.50) to each person to whom the licensed

1 operator issues a certificate of registration and who is required to
2 surrender proof of financial responsibility, or for whom the
3 licensed operator certifies the existence of financial
4 responsibility through an authorized online certification system,
5 pursuant to the provisions of the Compulsory Insurance Law. The fee
6 may be retained by the licensed operator as compensation for
7 services in processing the proof of financial responsibility and for
8 processing the driver license information, insurance verification
9 information, and other additional information furnished to the
10 licensed operator pursuant to Section 1112 of this title, if such
11 licensed operator does not receive the maximum compensation as
12 authorized by law.

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

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