

STATE OF OKLAHOMA

2nd Session of the 60th Legislature (2026)

HOUSE BILL 2980

By: Banning

AS INTRODUCED

An Act relating to motor vehicles; amending 47 O.S. 2021, Section 7-602, as amended by Section 88, Chapter 282, O.S.L. 2022 (47 O.S. Supp. 2025, Section 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.

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

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

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

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

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

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

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

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

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

B. Each licensed operator is authorized to charge a fee of One 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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