

1 STATE OF OKLAHOMA

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

3 HOUSE BILL 3788

By: Adams

6 AS INTRODUCED

7 An Act relating to insurance; providing definition of
8 unlawfully operating a motor vehicle; prohibiting
9 first-party liability claims for driver who was
10 unlawfully operating the motor vehicle; clarifying
11 third-parties, passengers, and other nondrivers may
still collect on claims; permitting insurers to use
Department of Public Safety license status data;
providing for codification; and providing an
effective date.

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

15 SECTION 1. NEW LAW A new section of law to be codified
16 in the Oklahoma Statutes as Section 7-117 of Title 47, unless there
17 is created a duplication in numbering, reads as follows:

18 A. As used in this section, the term "unlawfully operating a
19 motor vehicle" means driving without a valid Oklahoma or reciprocal-
20 state license, or driving with a suspended, revoked, or cancelled
21 license, or using fraudulent identification.

22 B. No first-party liability insurance claims shall be paid to a
23 driver who was unlawfully operating a motor vehicle at the time of
24 the loss.

1 C. Nothing in this section shall be construed to mean that:

2 1. Third-parties may not collect compensation for injuries or

3 property damage; or

4 2. Passengers or other nondrivers may not collect compensation

5 for injuries or property damage.

6 D. Insurers may rely on official Department of Public Safety

7 license status data for determining whether a claimant was

8 unlawfully operating a motor vehicle at the time of loss.

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

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