

1 STATE OF OKLAHOMA

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

3 HOUSE BILL 3792

By: Adams

6 AS INTRODUCED

7 An Act relating to insurance; providing a definition
8 of unlawfully operating a motor vehicle; prohibiting
9 first-party claimants who were unlawfully operating a
motor vehicle from collecting collision or
comprehensive claims; clarifying liability coverage
remains effective; permitting insurers to use
10 Department of Public Safety license status data;
providing for codification; and providing an
11 effective date.

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

14 SECTION 1. NEW LAW A new section of law to be codified

15 in the Oklahoma Statutes as Section 7-117 of Title 47, unless there
16 is created a duplication in numbering, reads as follows:

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

21 B. No first-party claimant may collect payment on collision or
22 comprehensive claims if at the time of the loss, the claimant was
23 unlawfully operating a motor vehicle.

1 C. Nothing in this act shall prohibit payment of mandatory
2 liability coverage to innocent third parties for injury or property
3 damage.

4 D. Insurers shall be allowed to rely on official Department of
5 Public Safety license status data for claim determinations.

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

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8 60-2-14568 MJ 01/14/26

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