

STATE OF OKLAHOMA

2nd Session of the 60th Legislature (2026)

HOUSE BILL 3792

By: Adams

AS INTRODUCED

An Act relating to insurance; providing a definition of unlawfully operating a motor vehicle; prohibiting 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 Department of Public Safety license status data; providing for codification; and providing an effective date.

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

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

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

B. No first-party claimant may collect payment on collision or comprehensive claims if at the time of the loss, the claimant was 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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