

1 STATE OF OKLAHOMA

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

3 HOUSE BILL 4357

By: Moore

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6 AS INTRODUCED

7 An Act relating to insurance; amending 47 O.S. 2021,
8 Section 1025, which relates to required insurance
9 coverage; modifying mandatory minimum coverage by
10 doubling minimums; and providing an effective date.

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

12 SECTION 1. AMENDATORY 47 O.S. 2021, Section 1025, is
13 amended to read as follows:

14 Section 1025. A. On or before July 1, 2015, and thereafter, a
15 transportation network company driver or TNC on the TNC driver's
16 behalf shall maintain primary automobile insurance that recognizes
17 that the driver is a TNC driver or otherwise uses a vehicle to
18 transport passengers for compensation and covers the driver:

19 1. While the driver is both logged on to and available to
20 receive transportation requests on the TNC's digital network; or

21 2. While the driver is engaged in providing prearranged rides.

22 B. The following automobile insurance requirements shall apply
23 while a TNC driver is both logged on to the TNC's digital network
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1 and available to receive transportation requests but is not engaged
2 in prearranged rides:

3 1. Primary automobile liability insurance in the amount of at
4 least ~~Fifty Thousand Dollars (\$50,000.00)~~ One Hundred Thousand
5 Dollars (\$100,000.00) for death and bodily injury per person, ~~One~~
6 ~~Hundred Thousand Dollars (\$100,000.00)~~ Two Hundred Thousand Dollars
7 (\$200,000.00) for death and bodily injury per incident, and ~~Twenty-~~
8 ~~five Thousand Dollars (\$25,000.00)~~ Fifty Thousand Dollars
9 (\$50,000.00) for property damage;

10 2. Uninsured motorist coverage where not waived pursuant to
11 Section 3636 of Title 36 of the Oklahoma Statutes; and

12 3. The coverage requirements of this subsection may be
13 satisfied by any of the following:

- 14 a. automobile insurance maintained by the TNC driver,
15 b. automobile insurance maintained by the TNC, or
16 c. any combination of subparagraphs a and b of this
17 paragraph.

18 C. The following automobile insurance requirements shall apply
19 while a TNC driver is engaged in a prearranged ride:

20 1. Primary automobile liability insurance that provides at
21 least One Million Dollars (\$1,000,000.00) for death, bodily injury,
22 and property damage;

23 2. Uninsured motorist coverage where not waived pursuant to
24 Section 3636 of Title 36 of the Oklahoma Statutes; and

1 3. The coverage requirements of this subsection may be
2 satisfied by any of the following:

- 3 a. automobile insurance maintained by the TNC driver,
- 4 b. automobile insurance maintained by the TNC, or
- 5 c. any combination of subparagraphs a and b of this
6 paragraph.

7 D. If insurance maintained by a TNC driver in subsection B or C
8 of this section has lapsed or does not provide the required
9 coverage, insurance maintained by a TNC shall provide the coverage
10 required by this section beginning with the first dollar of a claim
11 and have the duty to defend such claim.

12 E. Coverage under an automobile insurance policy maintained by
13 the TNC shall not be dependent on a personal automobile insurer
14 first denying a claim nor shall a personal automobile insurance
15 policy be required to first deny a claim.

16 F. Insurance required by this section may be placed with an
17 insurer authorized to do business in this state or with a surplus
18 lines insurer eligible under Section 1100 et seq. of Title 36 of the
19 Oklahoma Statutes.

20 G. Insurance satisfying the requirements of this section shall
21 be deemed to satisfy the financial responsibility requirement for a
22 motor vehicle under Chapter 7 of the Oklahoma Highway Safety Code of
23 Section 7-101 et seq. of this title, while the TNC driver is logged
24 into the network.

1 H. A TNC driver shall carry proof of coverage satisfying
2 subsections B and C of this section with him or her at all times
3 during his or her use of a vehicle in connection with a
4 transportation network company's digital network. Proof of coverage
5 may be presented in electronic format. In the event of an accident,
6 a TNC driver shall provide this insurance coverage information to
7 the directly interested parties, automobile insurers and
8 investigating police officers, upon request pursuant to Section 7-
9 102 et seq. of this title. Upon such request, a TNC driver shall
10 also disclose to directly interested parties, automobile insurers,
11 and investigating police officers whether he or she was logged on to
12 the TNC's digital network or on a prearranged ride at the time of an
13 accident.

14 SECTION 2. This act shall become effective November 1, 2027.

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