

1 **HOUSE OF REPRESENTATIVES - FLOOR VERSION**

2 STATE OF OKLAHOMA

3 2nd Session of the 59th Legislature (2024)

4 HOUSE BILL 3632

 By: McDugle

7 AS INTRODUCED

8 An Act relating to Motor Vehicle Insurance; creating
9 the Uninsured Motor Vehicle Non-Payout Policy Act;
10 defining uninsured motor vehicle; prohibiting certain
11 insurance claims by uninsured motor vehicle owners
 and operators; clarifying eligibility for claims;
 providing for codification; and providing an
 effective date.

12
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 3636.1 of Title 36, unless there
16 is created a duplication in numbering, reads as follows:

17 A. This act shall be known and may be cited as the "Uninsured
18 Motor Vehicle Non-Payout Policy Act".

19 B. As used in this act:

20 1. "Uninsured Motor Vehicle" shall refer to any motor vehicle
21 involved in an accident where the owner or operator of the vehicle
22 does not have valid and active motor vehicle insurance at the time
23 of the accident.

1 C. In the event of an accident involving an uninsured motor
2 vehicle, the owner or operator of the uninsured motor vehicle shall
3 not be eligible to make a claim on the insurance policy of any other
4 party involved in the accident for coverage of injuries or vehicle
5 damage.

6 D. To be eligible for any insurance payouts or claims, the
7 owner or operator of the uninsured motor vehicle must provide
8 evidence of valid and active motor vehicle insurance coverage for
9 the vehicle on the day prior to the accident or proof of coverage on
10 the day before the accident occurred.

11 SECTION 2. This act shall become effective November 1, 2024.

12
13 COMMITTEE REPORT BY: COMMITTEE ON INSURANCE, dated 02/13/2024 - DO
14 PASS.

15
16
17
18
19
20
21
22
23
24