As Introduced

136th General Assembly
Regular Session
2025-2026

H. B. No. 894

Representative Brewer
Cosponsor: Representative Upchurch

To amend sections 4509.06, 4509.11, 4509.12, 4509.13, 4509.14, 4509.15, 4509.17, 4509.19, 4509.37, 4509.40, 4509.42, and 4509.45 of the Revised Code to make changes to the laws governing proof of financial responsibility and the associated debt-related driver's license suspensions.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That sections 4509.06, 4509.11, 4509.12, 4509.13, 4509.14, 4509.15, 4509.17, 4509.19, 4509.37, 4509.40, 4509.42, and 4509.45 of the Revised Code be amended to read as follows:

Sec. 4509.06. (A) Any person who is in any manner involved in a motor vehicle accident, including as the driver of a motor vehicle, the owner of property, or any person sustaining bodily injury or property damage, may, within ~~six months~~ ninety days after the accident, forward a written report of the accident to the registrar of motor vehicles on a form prescribed by the registrar alleging that a driver or owner of any vehicle involved in the accident was uninsured at the time of the accident.

(B) Upon receipt of the accident report, the registrar shall send a notice by regular mail to the driver and owner alleged to be uninsured requiring the person to give evidence that the person had proof of financial responsibility in effect at the time of the accident.

(C) Within thirty days after the mailing of the notice by the registrar, the driver of the vehicle alleged to be uninsured shall forward a report together with acceptable proof of financial responsibility to the registrar in a form prescribed by the registrar. The forwarding of the report by the owner of the motor vehicle involved in the accident is deemed compliance with this section by the driver. This section does not change or modify the duties of the driver or operator of a motor vehicle as set forth in section 4549.02 of the Revised Code.

Sec. 4509.11. Sections 4509.12 to 4509.30, inclusive, of the Revised Code apply to the driver and owner of any motor vehicle which is in any manner involved in a motor vehicle accident within this state that results in either of the following:

(A) The death of any person or bodily injury to any person that is equal to or greater than the amounts specified under division (B)(1) or (2) of section 4509.51 of the Revised Code, as applicable;

(B) Injury or damage to the property of any person that is equal to or greater than the amount specified under division (B)(3) of section 4509.51 of the Revised Code.

Sec. 4509.12. (A) ~~The~~ Subject to the limitation in section 4509.11 of the Revised Code, the registrar of motor vehicles upon the expiration of twenty days after the receipt of a motor

vehicle accident report, required under section 4509.01 to 4509.78, inclusive, of the Revised Code, shall determine the amount of security which is sufficient to satisfy any judgments for damages resulting from the accident as may be recovered against each driver or owner involved in the accident~~; provided that in any accident resulting in personal injury such amount shall in no case be less than five hundred dollars~~. This determination shall not be made with respect to drivers or owners who are exempt under sections 4509.14 to 4509.78, inclusive, of the Revised Code from the requirements as to security and suspension.

(B) The registrar shall determine the amount of security deposit required of any person upon the basis of the reports and other evidence submitted. If a person involved in a motor vehicle accident fails to make a report indicating the extent of ~~his~~the person's injuries or the damage to ~~his~~the person's property within thirty days after being requested to furnish additional information and the registrar does not have sufficient evidence on which to base an evaluation of such injuries or damage, then the registrar after reasonable notice to such person, if it is possible to give such notice, otherwise without notice, shall not require any deposit of security for the benefit or protection of such person. However, if the registrar finds that during the time provided in this section it was impossible to determine the extent of such injuries or damage, then such report or information must be furnished by the individual within thirty days after such injuries or damages have been determined.

Sec. 4509.13. (A) The registrar of motor vehicles, within fifty days after receipt of report of any motor vehicle accident, or after receipt of additional evidence as may be

requested by the registrar, and upon determining the amount of security to be required of any person involved in such accident or to be required of the owner of any motor vehicle involved in such accident, shall give written notice to such person ~~of the~~ .

(B) The written notice from the registrar shall include all of the following information:

(1) The amount of security required to be deposited by ~~him. Such notice shall inform~~ the person ~~of his~~ ;

(2) The person's right to a hearing if ~~written~~ a request is made within ~~thirty~~ sixty days of the mailing of the notice. A person may request a hearing either by telephone, electronic mail, or regular mail.

(3) The contact information necessary for a person to make a request for a hearing under division (B)(2) of this section.

(C) Not later than fifteen days after receiving a request for a hearing under division (B) of this section, the registrar shall send a written confirmation of receipt through either electronic mail or regular mail to the person requesting the hearing.

Sec. 4509.14. The registrar of motor vehicles may reduce the amount of security ordered if, in ~~his~~the registrar's judgment, the amount ordered is excessive~~; provided that in any accident resulting in personal injury, the amount shall in no case be reduced to an amount less than five hundred dollars~~. If the security originally ordered has been deposited, the excess deposit over the reduced amount ordered shall be returned to the depositor or ~~his~~the depositor's personal representative forthwith.

Sec. 4509.15. The security required under section 4509.12

of the Revised Code shall be in the form of money, or bonds of the United States, or of this state, or a political subdivision of this state, at their par or face value, or a corporate surety bond of a surety licensed to do business in this state, ~~in such amount as the registrar of motor vehicles may require, but in no case involving personal injury~~ in an amount ~~less than five hundred dollars, or in excess of~~ that is equal to the limits specified in section 4509.20 of the Revised Code.

Sec. 4509.17. (A) Except as provided in sections 4509.01 to 4509.78 of the Revised Code, upon failure of any person to request a hearing as provided for in section 4509.13 of the Revised Code or to deposit the security required under section 4509.12 of the Revised Code within ~~thirty~~ sixty days after the registrar of motor vehicles has sent the notice provided for in section 4509.13 of the Revised Code, the registrar shall impose a class F suspension of the person's driver's license, commercial driver's license, temporary instruction permit, probationary license, or nonresident operating privilege for the period of time specified in division (B)(6) of section 4510.02 of the Revised Code on the person and the registrations of all motor vehicles owned by the person. If the person is a nonresident, the suspension shall include the privilege of operating any motor vehicle within this state or permitting the operation within this state of any motor vehicle owned by the nonresident.

(B) A person whose license, permit, or operating privileges are suspended under division (A) of this section may request limited driving privileges in accordance with division (B) of section 4510.021 of the Revised Code. The clerk of court shall charge not more than fifty dollars, including any court costs and fees, for filing a petition for limited driving

privileges under this section.

The court may grant limited driving privileges to the person, but only if the person presents proof of financial responsibility and the person's license, permit, or operating privileges are not otherwise suspended for an offense that prevents the granting of limited driving privileges.

Sec. 4509.19. (A) The requirements as to security and suspension in sections 4509.12 and 4509.17 of the Revised Code do not apply:

(1) To the driver or the owner of a motor vehicle involved in an accident in which no injury or damage was caused to the person or property of anyone other than such driver or owner;

(2) To the driver or owner of a motor vehicle which at the time of the accident was parked, unless such motor vehicle was parked at a place where parking was at the time of the accident prohibited under any applicable law or ordinance;

(3) To the owner of a motor vehicle if at the time of the accident the motor vehicle was operated without ~~his~~the owner's permission, express or implied, or was parked by a person who had been operating such motor vehicle without such permission;

(4) To any police officer who while responding to an emergency call assumes custody of a motor vehicle and is driver thereof at the time of the accident;

(5) To the driver or owner if the owner had in effect at the time of the accident an automobile liability policy or bond with respect to the motor vehicle in the accident, except that a driver shall not be exempt under this division of this section if at the time of the accident the motor vehicle was being operated without the owner's permission, express or implied;

(6) To the driver, if not the owner of the motor vehicle involved in the accident, if there was in effect at the time of the accident an automobile liability policy or bond with respect to ~~his~~ driving of motor vehicles not owned by ~~him~~the driver;

(7) To a driver or owner whose liability for damages resulting from the accident is, in the judgment of the registrar of motor vehicles, covered by any other form of liability insurance policy or bond;

(8) To the driver or owner of a motor vehicle involved in an accident to the extent that the owner of the motor vehicle at the time of the accident was a self-insurer as defined in section 4509.72 of the Revised Code, except that a driver shall not be exempt under this division of this section if at the time of the accident the motor vehicle was being operated without the owner's permission, express or implied;

(9) To the owner of a motor vehicle where such owner is the United States, this state, any political subdivision of this state, any municipal corporation therein or any private volunteer fire company serving a political subdivision of this state;

(10) To the driver or owner of a motor vehicle involved in an accident who requested a hearing in accordance with section 4509.13 of the Revised Code, and at the hearing, the person requesting the security deposit was unable to demonstrate that there is a reasonable possibility of judgments in the amounts claimed being rendered against the driver or owner of the motor vehicle.

(B) Whenever the registrar has taken any action or has failed to take any action under section 4509.17 of the Revised

Code by reason of having received erroneous information or by reason of having received no information, then upon receiving correct information within six months after the date of a motor vehicle accident the registrar shall take appropriate action to carry out the purposes of sections 4509.01 to 4509.78 of the Revised Code. This division of this section does not require the registrar to re-evaluate the amount of any deposit required under section 4509.12 of the Revised Code.

Sec. 4509.37. (A) The registrar of motor vehicles upon receipt of a certified copy of a judgment, shall impose a class F suspension for the period of time specified in division (B)(6) of section 4510.02 of the Revised Code of the license and registration and any nonresident's operating privilege of any person against whom such judgment was rendered, except as provided in sections 4509.01 to 4509.78 of the Revised Code.

Such certified copy of a judgment shall include the last known address, the social security number, if known, and the operator's license number, of the judgment debtor.

(B) The registrar shall also impose the civil penalties specified in division (A)(2) of section 4509.101 of the Revised Code unless either of the following applies:

(1) The judgment debtor presents proof of financial responsibility to the registrar proving that the judgment debtor was covered, at the time of the motor vehicle accident out of which the cause of action arose, by proof of financial responsibility in compliance with section 4509.101 of the Revised Code.

(2) The judgment debtor proves to the registrar that the judgment debtor's registration and license have been previously

suspended under section 4509.101 of the Revised Code by reason of the judgment debtor's failure to prove that the judgment debtor was covered, at the time of the motor vehicle accident out of which the cause of action arose, by proof of financial responsibility.

(C) A person whose license, permit, or operating privileges are suspended under division (A) of this section may request limited driving privileges in accordance with division (B) of section 4510.021 of the Revised Code. The clerk of court shall charge not more than fifty dollars, including any court costs and fees, for filing a petition for limited driving privileges under this section.

The court may grant limited driving privileges to the person, but only if the person presents proof of financial responsibility and the person's license, permit, or operating privileges are not otherwise suspended for an offense that prevents the granting of limited driving privileges.

Sec. 4509.40. (A) The registrar of motor vehicles shall impose a class F suspension of the person's driver's license, commercial driver's license, temporary instruction permit, probationary license, or nonresident operating privilege for the period of time specified in division (B)(6) of section 4510.02 of the Revised Code for nonpayment of a judgment, and while such order is in force no license, registration, or permit to operate a motor vehicle shall be issued in the name of such person, including any such person not previously licensed. The registrar shall vacate the order of suspension upon proof that such judgment is stayed, or satisfied in full or to the extent provided in section 4509.41 of the Revised Code, subject to the exemptions stated in sections 4509.37, 4509.38, 4509.39, and

4509.42 of the Revised Code, and upon such person's filing with the registrar of motor vehicles evidence of financial responsibility in accordance with section 4509.45 of the Revised Code.

(B) A person whose license, permit, or operating privileges are suspended under division (A) of this section may request limited driving privileges in accordance with division (B) of section 4510.021 of the Revised Code. The clerk of court shall charge not more than fifty dollars, including any court costs and fees, for filing a petition for limited driving privileges under this section.

The court may grant limited driving privileges to the person, but only if the person presents proof of financial responsibility and the person's license, permit, or operating privileges are not otherwise suspended for an offense that prevents the granting of limited driving privileges.

Sec. 4509.42. (A) A judgment debtor upon due notice to the judgment creditor may apply to the court in which the judgment was rendered for the privilege of paying the judgment in installments and the court, in its discretion and without prejudice to any other legal remedies which the judgment creditor has, may order and fix the amounts and times of payment of the installments.

(B) The registrar of motor vehicles shall not suspend for nonpayment of a judgment, a license, registration, or nonresident's operating privilege, and shall restore the license, registration, or nonresident's operating privilege suspended for nonpayment, when the judgment debtor gives proof of financial responsibility and maintains it in accordance with section 4509.45 of the Revised Code, and obtains an order

permitting the payment of the judgment in installments, and while the payment of any installment is not in default.

(C) If the judgment debtor fails to pay any installment as specified by such order, then upon notice of default the registrar shall impose a class F suspension of the license, registration, or nonresident's operating privilege of the judgment debtor ~~until such judgment is satisfied as~~ for the period of time specified in division (B)(6) of section 4510.02 of the Revised Code. Such an order of suspension remains in effect until any of the following occurs:

(1) The judgment debtor provides proof to the registrar of payment to the judgment creditor in the total amount of missed installment payments.

(2) The judgment debtor deposits with the registrar three consecutive installment payments on time and in full.

(3) The registrar receives satisfactory evidence that the entire obligation has been paid or released.

(4) The judgment creditor agrees to waive the suspension.

(5) A period of five years has elapsed following the missed installment payment and satisfactory evidence is filed with the registrar that no action has been instituted on the judgment during that period.

Sec. 4509.45. (A) As used in this section, "electronic wireless communications device" has the same meaning as in section 4509.103 of the Revised Code.

(B) Proof of financial responsibility when required under section 4509.101, 4509.33, 4509.34, 4509.38, 4509.40, 4509.42, 4509.44, or 4510.038 of the Revised Code may be given by filing

and maintaining any of the following:

(1) A financial responsibility identification card as provided in section 4509.104 of the Revised Code;

(2) A certificate of insurance as provided in section 4509.46 or 4509.47 of the Revised Code;

(3) A bond as provided in section 4509.59 of the Revised Code;

(4) A certificate of deposit of money or securities as provided in section 4509.62 of the Revised Code;

(5) A certificate of self-insurance, as provided in section 4509.72 of the Revised Code, supplemented by an agreement by the self-insurer that, with respect to accidents occurring while the certificate is in force, the self-insurer will pay the same amounts that an insurer would have been obligated to pay under an owner's motor vehicle liability policy if it had issued such a policy to the self-insurer.

(C) When proof of financial responsibility is required to be given under section 4509.101 of the Revised Code, such proof also may be given through use of an electronic wireless communications device as provided in that section.

~~(D) Proof~~ (D)(1) Except as provided in division (D)(2) of this section, proof under division (B) of this section shall be filed and maintained for one year from the date of the registrar's imposition of a suspension of operating privileges. Proof of financial responsibility that is required to be filed and maintained with the registrar during a period of suspension of operating privileges described in this division shall not be given through the use of an electronic wireless communications device.

(2) The registrar shall not impose the requirements of division (D)(1) of this section on a person whose operating privileges were suspended under division (A)(2)(a) of section 4509.101 of the Revised Code.

Section 2. That existing sections 4509.06, 4509.11, 4509.12, 4509.13, 4509.14, 4509.15, 4509.17, 4509.19, 4509.37, 4509.40, 4509.42, and 4509.45 of the Revised Code are hereby repealed.

Section 3. The Registrar of Motor Vehicles shall remove the requirements on an individual to continue to regularly file proof of financial responsibility in accordance with division (D) of section 4509.45 of the Revised Code (also commonly known as filing the SR-22 form) from both of the following groups of individuals:

(A) Any individual who has served and met that requirement for one full year as of April 9, 2025;

(B) Any individual who had the requirement imposed because the individual's operating privileges were suspended under division (A)(2)(a) of section 4509.101 of the Revised Code prior to the effective date of this section.