

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 21
shall send a notice by regular mail to the driver and owner 22
alleged to be uninsured requiring the person to give evidence 23
that the person had proof of financial responsibility in effect 24
at the time of the accident. 25

(C) Within thirty days after the mailing of the notice by 26
the registrar, the driver of the vehicle alleged to be uninsured 27
shall forward a report together with acceptable proof of 28
financial responsibility to the registrar in a form prescribed 29
by the registrar. The forwarding of the report by the owner of 30
the motor vehicle involved in the accident is deemed compliance 31
with this section by the driver. This section does not change or 32
modify the duties of the driver or operator of a motor vehicle 33
as set forth in section 4549.02 of the Revised Code. 34

Sec. 4509.11. Sections 4509.12 to 4509.30, inclusive, of 35
the Revised Code apply to the driver and owner of any motor 36
vehicle which is in any manner involved in a motor vehicle 37
accident within this state that results in either of the 38
following: 39

(A) The death of any person or bodily injury to any person 40
that is equal to or greater than the amounts specified under 41
division (B) (1) or (2) of section 4509.51 of the Revised Code, 42
as applicable; 43

(B) Injury or damage to the property of any person that is 44
equal to or greater than the amount specified under division (B) 45
(3) of section 4509.51 of the Revised Code. 46

Sec. 4509.12. (A) The Subject to the limitation in section 47
4509.11 of the Revised Code, the registrar of motor vehicles 48
upon the expiration of twenty days after the receipt of a motor 49

vehicle accident report, required under section 4509.01 to 50
4509.78, inclusive, of the Revised Code, shall determine the 51
amount of security which is sufficient to satisfy any judgments 52
for damages resulting from the accident as may be recovered 53
against each driver or owner involved in the accident; ~~provided~~ 54
~~that in any accident resulting in personal injury such amount~~ 55
~~shall in no case be less than five hundred dollars.~~ This 56
determination shall not be made with respect to drivers or 57
owners who are exempt under sections 4509.14 to 4509.78, 58
inclusive, of the Revised Code from the requirements as to 59
security and suspension. 60

(B) The registrar shall determine the amount of security 61
deposit required of any person upon the basis of the reports and 62
other evidence submitted. If a person involved in a motor 63
vehicle accident fails to make a report indicating the extent of 64
~~his~~the person's injuries or the damage to ~~his~~the person's 65
property within thirty days after being requested to furnish 66
additional information and the registrar does not have 67
sufficient evidence on which to base an evaluation of such 68
injuries or damage, then the registrar after reasonable notice 69
to such person, if it is possible to give such notice, otherwise 70
without notice, shall not require any deposit of security for 71
the benefit or protection of such person. However, if the 72
registrar finds that during the time provided in this section it 73
was impossible to determine the extent of such injuries or 74
damage, then such report or information must be furnished by the 75
individual within thirty days after such injuries or damages 76
have been determined. 77

Sec. 4509.13. (A) The registrar of motor vehicles, within 78
fifty days after receipt of report of any motor vehicle 79
accident, or after receipt of additional evidence as may be 80

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 110
the United States, or of this state, or a political subdivision 111
of this state, at their par or face value, or a corporate surety 112
bond of a surety licensed to do business in this state, ~~in such~~ 113
~~amount as the registrar of motor vehicles may require, but in no~~ 114
~~case involving personal injury in an amount less than five~~ 115
~~hundred dollars, or in excess of that is equal to the limits~~ 116
specified in section 4509.20 of the Revised Code. 117

Sec. 4509.17. (A) Except as provided in sections 4509.01 118
to 4509.78 of the Revised Code, upon failure of any person to 119
request a hearing as provided for in section 4509.13 of the 120
Revised Code or to deposit the security required under section 121
4509.12 of the Revised Code within ~~thirty~~sixty days after the 122
registrar of motor vehicles has sent the notice provided for in 123
section 4509.13 of the Revised Code, the registrar shall impose 124
a class F suspension of the person's driver's license, 125
commercial driver's license, temporary instruction permit, 126
probationary license, or nonresident operating privilege for the 127
period of time specified in division (B) (6) of section 4510.02 128
of the Revised Code on the person and the registrations of all 129
motor vehicles owned by the person. If the person is a 130
nonresident, the suspension shall include the privilege of 131
operating any motor vehicle within this state or permitting the 132
operation within this state of any motor vehicle owned by the 133
nonresident. 134

(B) A person whose license, permit, or operating 135
privileges are suspended under division (A) of this section may 136
request limited driving privileges in accordance with division 137
(B) of section 4510.021 of the Revised Code. The clerk of court 138
shall charge not more than fifty dollars, including any court 139
costs and fees, for filing a petition for limited driving 140

privileges under this section. 141

The court may grant limited driving privileges to the 142
person, but only if the person presents proof of financial 143
responsibility and the person's license, permit, or operating 144
privileges are not otherwise suspended for an offense that 145
prevents the granting of limited driving privileges. 146

Sec. 4509.19. (A) The requirements as to security and 147
suspension in sections 4509.12 and 4509.17 of the Revised Code 148
do not apply: 149

(1) To the driver or the owner of a motor vehicle involved 150
in an accident in which no injury or damage was caused to the 151
person or property of anyone other than such driver or owner; 152

(2) To the driver or owner of a motor vehicle which at the 153
time of the accident was parked, unless such motor vehicle was 154
parked at a place where parking was at the time of the accident 155
prohibited under any applicable law or ordinance; 156

(3) To the owner of a motor vehicle if at the time of the 157
accident the motor vehicle was operated without ~~his~~the owner's 158
permission, express or implied, or was parked by a person who 159
had been operating such motor vehicle without such permission; 160

(4) To any police officer who while responding to an 161
emergency call assumes custody of a motor vehicle and is driver 162
thereof at the time of the accident; 163

(5) To the driver or owner if the owner had in effect at 164
the time of the accident an automobile liability policy or bond 165
with respect to the motor vehicle in the accident, except that a 166
driver shall not be exempt under this division of this section 167
if at the time of the accident the motor vehicle was being 168
operated without the owner's permission, express or implied; 169

(6) To the driver, if not the owner of the motor vehicle 170
involved in the accident, if there was in effect at the time of 171
the accident an automobile liability policy or bond with respect 172
to ~~his~~ driving of motor vehicles not owned by ~~him~~ the driver; 173

(7) To a driver or owner whose liability for damages 174
resulting from the accident is, in the judgment of the registrar 175
of motor vehicles, covered by any other form of liability 176
insurance policy or bond; 177

(8) To the driver or owner of a motor vehicle involved in 178
an accident to the extent that the owner of the motor vehicle at 179
the time of the accident was a self-insurer as defined in 180
section 4509.72 of the Revised Code, except that a driver shall 181
not be exempt under this division of this section if at the time 182
of the accident the motor vehicle was being operated without the 183
owner's permission, express or implied; 184

(9) To the owner of a motor vehicle where such owner is 185
the United States, this state, any political subdivision of this 186
state, any municipal corporation therein or any private 187
volunteer fire company serving a political subdivision of this 188
state; 189

(10) To the driver or owner of a motor vehicle involved in 190
an accident who requested a hearing in accordance with section 191
4509.13 of the Revised Code, and at the hearing, the person 192
requesting the security deposit was unable to demonstrate that 193
there is a reasonable possibility of judgments in the amounts 194
claimed being rendered against the driver or owner of the motor 195
vehicle. 196

(B) Whenever the registrar has taken any action or has 197
failed to take any action under section 4509.17 of the Revised 198

Code by reason of having received erroneous information or by 199
reason of having received no information, then upon receiving 200
correct information within six months after the date of a motor 201
vehicle accident the registrar shall take appropriate action to 202
carry out the purposes of sections 4509.01 to 4509.78 of the 203
Revised Code. This division of this section does not require the 204
registrar to re-evaluate the amount of any deposit required 205
under section 4509.12 of the Revised Code. 206

Sec. 4509.37. (A) The registrar of motor vehicles upon 207
receipt of a certified copy of a judgment, shall impose a class 208
F suspension for the period of time specified in division (B) (6) 209
of section 4510.02 of the Revised Code of the license and 210
registration and any nonresident's operating privilege of any 211
person against whom such judgment was rendered, except as 212
provided in sections 4509.01 to 4509.78 of the Revised Code. 213

Such certified copy of a judgment shall include the last 214
known address, the social security number, if known, and the 215
operator's license number, of the judgment debtor. 216

(B) The registrar shall also impose the civil penalties 217
specified in division (A) (2) of section 4509.101 of the Revised 218
Code unless either of the following applies: 219

(1) The judgment debtor presents proof of financial 220
responsibility to the registrar proving that the judgment debtor 221
was covered, at the time of the motor vehicle accident out of 222
which the cause of action arose, by proof of financial 223
responsibility in compliance with section 4509.101 of the 224
Revised Code. 225

(2) The judgment debtor proves to the registrar that the 226
judgment debtor's registration and license have been previously 227

suspended under section 4509.101 of the Revised Code by reason 228
of the judgment debtor's failure to prove that the judgment 229
debtor was covered, at the time of the motor vehicle accident 230
out of which the cause of action arose, by proof of financial 231
responsibility. 232

(C) A person whose license, permit, or operating 233
privileges are suspended under division (A) of this section may 234
request limited driving privileges in accordance with division 235
(B) of section 4510.021 of the Revised Code. The clerk of court 236
shall charge not more than fifty dollars, including any court 237
costs and fees, for filing a petition for limited driving 238
privileges under this section. 239

The court may grant limited driving privileges to the 240
person, but only if the person presents proof of financial 241
responsibility and the person's license, permit, or operating 242
privileges are not otherwise suspended for an offense that 243
prevents the granting of limited driving privileges. 244

Sec. 4509.40. (A) The registrar of motor vehicles shall 245
impose a class F suspension of the person's driver's license, 246
commercial driver's license, temporary instruction permit, 247
probationary license, or nonresident operating privilege for the 248
period of time specified in division (B) (6) of section 4510.02 249
of the Revised Code for nonpayment of a judgment, and while such 250
order is in force no license, registration, or permit to operate 251
a motor vehicle shall be issued in the name of such person, 252
including any such person not previously licensed. The registrar 253
shall vacate the order of suspension upon proof that such 254
judgment is stayed, or satisfied in full or to the extent 255
provided in section 4509.41 of the Revised Code, subject to the 256
exemptions stated in sections 4509.37, 4509.38, 4509.39, and 257

4509.42 of the Revised Code, and upon such person's filing with 258
the registrar of motor vehicles evidence of financial 259
responsibility in accordance with section 4509.45 of the Revised 260
Code. 261

(B) A person whose license, permit, or operating 262
privileges are suspended under division (A) of this section may 263
request limited driving privileges in accordance with division 264
(B) of section 4510.021 of the Revised Code. The clerk of court 265
shall charge not more than fifty dollars, including any court 266
costs and fees, for filing a petition for limited driving 267
privileges under this section. 268

The court may grant limited driving privileges to the 269
person, but only if the person presents proof of financial 270
responsibility and the person's license, permit, or operating 271
privileges are not otherwise suspended for an offense that 272
prevents the granting of limited driving privileges. 273

Sec. 4509.42. (A) A judgment debtor upon due notice to the 274
judgment creditor may apply to the court in which the judgment 275
was rendered for the privilege of paying the judgment in 276
installments and the court, in its discretion and without 277
prejudice to any other legal remedies which the judgment 278
creditor has, may order and fix the amounts and times of payment 279
of the installments. 280

(B) The registrar of motor vehicles shall not suspend for 281
nonpayment of a judgment, a license, registration, or 282
nonresident's operating privilege, and shall restore the 283
license, registration, or nonresident's operating privilege 284
suspended for nonpayment, when the judgment debtor gives proof 285
of financial responsibility and maintains it in accordance with 286
section 4509.45 of the Revised Code, and obtains an order 287

permitting the payment of the judgment in installments, and 288
while the payment of any installment is not in default. 289

(C) If the judgment debtor fails to pay any installment as 290
specified by such order, then upon notice of default the 291
registrar shall impose a class F suspension of the license, 292
registration, or nonresident's operating privilege of the 293
judgment debtor ~~until such judgment is satisfied as for the~~ 294
period of time specified in division (B) (6) of section 4510.02 295
of the Revised Code. Such an order of suspension remains in 296
effect until any of the following occurs: 297

(1) The judgment debtor provides proof to the registrar of 298
payment to the judgment creditor in the total amount of missed 299
installment payments. 300

(2) The judgment debtor deposits with the registrar three 301
consecutive installment payments on time and in full. 302

(3) The registrar receives satisfactory evidence that the 303
entire obligation has been paid or released. 304

(4) The judgment creditor agrees to waive the suspension. 305

(5) A period of five years has elapsed following the 306
missed installment payment and satisfactory evidence is filed 307
with the registrar that no action has been instituted on the 308
judgment during that period. 309

Sec. 4509.45. (A) As used in this section, "electronic 310
wireless communications device" has the same meaning as in 311
section 4509.103 of the Revised Code. 312

(B) Proof of financial responsibility when required under 313
section 4509.101, 4509.33, 4509.34, 4509.38, 4509.40, 4509.42, 314
4509.44, or 4510.038 of the Revised Code may be given by filing 315

and maintaining any of the following:	316
(1) A financial responsibility identification card as provided in section 4509.104 of the Revised Code;	317 318
(2) A certificate of insurance as provided in section 4509.46 or 4509.47 of the Revised Code;	319 320
(3) A bond as provided in section 4509.59 of the Revised Code;	321 322
(4) A certificate of deposit of money or securities as provided in section 4509.62 of the Revised Code;	323 324
(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.	325 326 327 328 329 330 331
(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.	332 333 334 335
(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.	336 337 338 339 340 341 342 343 344

(2) The registrar shall not impose the requirements of 345
division (D) (1) of this section on a person whose operating 346
privileges were suspended under division (A) (2) (a) of section 347
4509.101 of the Revised Code. 348

Section 2. That existing sections 4509.06, 4509.11, 349
4509.12, 4509.13, 4509.14, 4509.15, 4509.17, 4509.19, 4509.37, 350
4509.40, 4509.42, and 4509.45 of the Revised Code are hereby 351
repealed. 352

Section 3. The Registrar of Motor Vehicles shall remove 353
the requirements on an individual to continue to regularly file 354
proof of financial responsibility in accordance with division 355
(D) of section 4509.45 of the Revised Code (also commonly known 356
as filing the SR-22 form) from both of the following groups of 357
individuals: 358

(A) Any individual who has served and met that requirement 359
for one full year as of April 9, 2025; 360

(B) Any individual who had the requirement imposed because 361
the individual's operating privileges were suspended under 362
division (A) (2) (a) of section 4509.101 of the Revised Code prior 363
to the effective date of this section. 364