



## Ohio Administrative Code Rule 4501:1-2-05 Self-insurance.

Effective: July 1, 2024

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(A) Any person in whose name more than twenty-five motor vehicles are registered in this state may qualify as a self-insurer by obtaining a certificate of self-insurance issued by the registrar of motor vehicles as provided in division (B) of section 4509.72 of the Revised Code and this rule. The registrar will prescribe a definite term of not more than five years for each certificate.

(B) The registrar may issue a certificate of self-insurance upon receipt of an "Application for Self-Insurance General" form "BMV 3148" (7/22). The application is available via the Ohio bureau of motor vehicles website at <https://www.bmv.ohio.gov/doc-forms.aspx>, if the registrar determines that all of the following conditions are met:

- (1) The applicant operates more than twenty-five motor vehicles that are registered in this state and are either owned or leased by the applicant;
- (2) The applicant is financially solvent, and not subject to any actions in bankruptcy, trusteeship, receivership or any other court proceeding in which the applicant's financial solvency is in question;
- (3) The applicant has a net worth of at least one hundred thousand dollars and sufficient reserves to pay any judgment likely to be taken against the applicant arising out of the operation, maintenance or use of any motor vehicle;
- (4) The applicant has no judgments taken against him that have remained unsatisfied more than thirty days after becoming final;
- (5) There are no other factors that cause the registrar to believe the applicant is not of sufficient financial ability to pay judgments against the applicant.

(C) The registrar may issue a certificate of self-insurance to a nonprofit corporation upon receipt of an "Application for Self-Insurance General" form "BMV 3148" (7/22) available via the Ohio bureau



of motor vehicles website at <https://www.bmv.ohio.gov/doc-forms.aspx>, if the registrar determines that all of the following conditions are met:

(1) The corporation is a nonprofit corporation in good standing with the Ohio secretary of state under Chapter 1702. of the Revised Code;

(2) Members of the nonprofit corporation operate more than twenty-five motor vehicles that are registered in this state and are either owned or leased by them;

(3) One of the purposes of the nonprofit corporation is to allow its members to pool their risks in the operation of motor vehicles;

(4) The nonprofit corporation is financially solvent, and not subject to any actions in bankruptcy, trusteeship, receivership or any other court proceeding in which the nonprofit corporation's financial solvency is in question;

(5) The nonprofit corporation maintains a reserve of at least one hundred thousand dollars to assure payment of any judgment taken against its covered members arising out of the operation, maintenance or use of a motor vehicle;

(6) Neither the nonprofit corporation nor any of its covered members has any judgments arising out of the operation, maintenance or use of a motor vehicle taken against them which have remained unsatisfied for more than thirty days after becoming final; and

(7) There are no other factors which cause the registrar to believe that the nonprofit corporation is not of sufficient financial ability to pay judgments against it or its covered members.

(D) The registrar may issue a certificate of self-insurance to a religious organization upon receipt of an "Application for Self-Insurance Religious Organization" form "BMV 3149" (7/22) available via the Ohio bureau of motor vehicles' website at <https://www.bmv.ohio.gov/doc-forms.aspx>, if the registrar determines that all of the following conditions are met:

(1) Members of the religious organization operate more than twenty-five motor vehicles which are



registered in this state and are either owned or leased by them;

(2) The members hold a common belief in mutual financial assistance in time of need to the extent that they share in financial obligations of other members who would otherwise be unable to meet their obligations;

(3) The religious organization is financially solvent, and not subject to any actions in bankruptcy, trusteeship, receivership or any other court proceeding in which the organization's financial solvency is in question;

(4) Neither the religious organization nor any of its participating members has any judgments arising out of the operation, maintenance or use of a motor vehicle taken against them which have remained unsatisfied for more than thirty days after becoming final; and

(5) There are no other factors which cause the registrar to believe that the religious organization and its members are not of sufficient financial ability to pay judgments taken against them.

(E) Upon not less than five days' notice and a hearing pursuant to such notice, the registrar may cancel a certificate of self-insurance of the certificate holder upon failure to pay any judgment within thirty days after such judgment has become final or upon other proof that such person is no longer of sufficient financial ability to pay judgments against them.