This is to advise you that on this date, pursuant to the authority vested in me by Section 11 of Article VI of the Oklahoma Constitution to approve or object to legislation presented to me, I have VETOED House Bill 1021. It is critical to encourage motorists to carry liability insurance and penalize them when they do not. However, HB 1021 goes too far in its penalties, taking away the basic legal rights of an individual or family who is severely injured in an accident that is not their fault. Under HB 1021, such innocent victims would be denied appropriate compensation for damages simply because they did not have liability insurance at the time the wrongful action occurred. While HB 1021 does contain some exemptions designed to protect innocent parties, they are not inclusive enough to cover the universe of potential victims. Policy makers should encourage the purchase of liability insurance and penalize those who do not comply, but stripping citizens of their basic rights is not an appropriate or effective penalty. Additionally, this legislation is likely unconstitutional because it disproportionately affects lower-income citizens.