

**EHB 2483**

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**THE STATE SENATE**  
**Thursday, March 23, 2000**

**ENGROSSED**  
**House Bill No. 2483**  
**As Amended**

ENGROSSED HOUSE BILL NO. 2483 - By: MITCHELL of the House and WEEDN and SHURDEN of the Senate.

**[ insurance - homeowner insurance policies summary - effective date ]**

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. NEW LAW A new section of law to be codified in the Oklahoma Statutes as Section 3639.3 of Title 36, unless there is created a duplication in numbering, reads as follows:

Every insurer that issues or renews a homeowner's insurance policy in this state shall deliver a clear summary of the provisions of the policy at the time the policy is delivered. The summary:

1. Shall be written on the eighth-grade reading comprehension level;

2. Shall explain in basic words, which can be easily found in dictionaries of general usage, the effect of the policy;

3. Shall explain in basic words, which can be easily found in dictionaries of general usage, any coding system used in the policy and the meaning of each code contained in the policy; and

1           4. Shall not contain any words which have a special meaning not  
2 commonly known to the citizens of this state, unless such words are  
3 clearly defined.

4           SECTION 2. This act shall become effective November 1, 2000.

5 COMMITTEE REPORT BY: COMMITTEE ON BUSINESS & LABOR, dated 3-20-00 -  
6 DO PASS, As Amended and Coauthored.