

STATE OF OKLAHOMA

2nd Session of the 60th Legislature (2026)

HOUSE BILL 2930

By: Tedford

AS INTRODUCED

An Act relating to insurance; amending 36 O.S. 2021, Section 942, which relates to motor vehicle insurance policies and when traffic record may be basis for rate changes or cancellation; modifying record requirements; amending 36 O.S. 2021, Section 943, which relates to cancellation of motor vehicle insurance policy, increasing premium rates, or refusal to issue or renew policy; prohibiting certain actions after filing first claim; modifying hearing language; and providing an effective date.

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

SECTION 1. AMENDATORY 36 O.S. 2021, Section 942, is amended to read as follows:

Section 942. Any insurance carrier that issues motor vehicle liability or collision insurance policies in this state shall not establish or apply premium rates, increase premium rates, cancel a policy, or refuse to issue or renew a policy, based on any traffic record ~~maintained by the Department of Public Safety, including, but not limited to, traffic complaints, traffic citations or other legal forms of traffic charges, and accident reports,~~ which covers a period of time more than three (3) years prior to the date the

1 insurance carrier makes a determination to take any such action;  
2 provided, however, those offenses that are provided for in  
3 subsection C of Section 941 of this title and the offense of  
4 reckless driving as provided for in Section 11-901 of Title 47 of  
5 the Oklahoma Statutes may be considered by an insurance carrier for  
6 a period of not more than five (5) years.

7 SECTION 2. AMENDATORY 36 O.S. 2021, Section 943, is  
8 amended to read as follows:

9 Section 943. A. No insurance carrier who issues motor vehicle  
10 policies in this state shall use traffic complaints, traffic  
11 citations or other legal forms of traffic charges as a basis for  
12 cancellation of a motor vehicle insurance policy, increasing premium  
13 rates for a motor vehicle insurance policy or refusing to issue or  
14 renew a motor vehicle insurance policy, where:

- 15 1. ~~the~~ The insured was acquitted of the charge;
- 16 2. ~~the~~ The insured was arrested and no charges were filed; or
- 17 3. ~~the~~ The insured was arrested and the charges were dismissed.

18 B. No insurer shall cancel, refuse to renew or otherwise  
19 terminate, or increase the premium of a motor vehicle policy which  
20 has been in effect more than forty-five (45) days solely because the  
21 insured filed a first claim against the policy. Nothing in this  
22 subsection shall be construed to prevent the cancellation,  
23 nonrenewal or other termination, or increase in premium for any of  
24 the following reasons:

1       1. Nonpayment of premium;

2       2. Discovery of fraud or material misrepresentation in the  
3 procurement of the insurance or with respect to any claims submitted  
4 thereunder;

5       3. Offenses provided for in subsection C of Section 941 of this  
6 title;

7       4. Offenses provided for in Section 11-901 of Title 47 of the  
8 Oklahoma Statutes; or

9       5. A determination by the Insurance Commissioner that the  
10 continuation of the policy would place the insurer in violation of  
11 the insurance laws of this state.

12       C. The Insurance Commissioner may suspend or revoke, after  
13 notice and opportunity for a hearing, the certificate of authority  
14 to transact insurance business in this state of any insurance  
15 carrier violating the provisions of this section or may censure the  
16 insurer or impose a fine.

17       SECTION 3. This act shall become effective November 1, 2026.

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