

1 STATE OF OKLAHOMA

2 2nd Session of the 60th Legislature (2026)

3 HOUSE BILL 2957

By: Tedford

6 AS INTRODUCED

7 An Act relating to insurance; amending 36 O.S. 2021,
8 Section 3629, which relates to proof of loss and
9 settlement or rejection of claims; clarifying
10 procedure for claims involving property insurance;
11 and providing an effective date.

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

13 SECTION 1. AMENDATORY 36 O.S. 2021, Section 3629, is
14 amended to read as follows:

15 Section 3629. A. An insurer shall furnish, upon written
16 request of any insured claiming to have a loss under an insurance
17 contract issued by such insurer, forms of proof of loss for
18 completion by such person, but such insurer shall not, by reason of
19 the requirement so to furnish forms, have any responsibility for or
20 with reference to the completion of such proof or the manner of any
21 such completion or attempted completion.

22 B. It shall be the duty of the insurer, receiving a proof of
23 loss, to submit a written offer of settlement or rejection of the
24 claim to the insured within sixty (60) days of receipt of that proof

1 of loss. Upon a judgment rendered to either party, costs and
2 attorney fees shall be allowable to the prevailing party. For
3 purposes of this section, the prevailing party is the insurer in
4 those cases where judgment does not exceed written offer of
5 settlement. In all other judgments the insured shall be the
6 prevailing party. If the insured is the prevailing party, the court
7 in rendering judgment shall add interest on the verdict at the rate
8 of fifteen percent (15%) per year from the date the loss was payable
9 pursuant to the provisions of the contract to the date of the
10 verdict. This provision shall not apply to uninsured motorist
11 coverage.

12 C. For claims involving property insurance, as defined in
13 Section 704 of this title:

14 1. Costs and attorney fees shall not be allowable to the
15 prevailing party; and

16 2. The court shall not add interest on the verdict.

17 SECTION 2. This act shall become effective November 1, 2026.

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