

STATE OF OKLAHOMA

2nd Session of the 60th Legislature (2026)

HOUSE BILL 3303

By: Steagall

AS INTRODUCED

An Act relating to insurance; directing auto insurers to submit accident investigation process to the Oklahoma Insurance Department; establishing penalties for noncompliance; directing insurers to pay claims according to police reports; allowing insurers to refute claims by filing with the Oklahoma Insurance Department for arbitration; creating penalty for violations; providing for codification; and providing an 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 1261 of Title 36, unless there is created a duplication in numbering, reads as follows:

Any insurer who is authorized to write policies for auto insurance in the State of Oklahoma shall submit to the Oklahoma Insurance Department its accident investigation process by July 1, 2027, or upon initial application for licensure thereafter. Failure to comply with its investigation process shall result in a fine of up to Five Thousand Dollars (\$5,000.00) for a first offense, nor less than Ten Thousand Dollars (\$10,000.00) for a second offense.

1 Upon a third offense, and each subsequent offense thereafter, the
2 insurer's privilege to write new business in Oklahoma shall be
3 suspended for a ninety-day period.

4 SECTION 2. NEW LAW A new section of law to be codified
5 in the Oklahoma Statutes as Section 1262 of Title 36, unless there
6 is created a duplication in numbering, reads as follows:

7 In instances where a police report is produced as a result of an
8 auto accident, the insurer shall pay any claims according to the
9 police report. Insurers may refute a claim under this section by
10 submitting a request to the Oklahoma Insurance Department for
11 arbitration. If the Insurance Commissioner determines that the
12 insurer has violated this section, the insurer's privilege of
13 writing new business in Oklahoma shall be suspended for ninety (90)
14 days.

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

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