

1 STATE OF OKLAHOMA

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

3 HOUSE BILL 3303

By: Steagall

6 AS INTRODUCED

7 An Act relating to insurance; directing auto insurers
8 to submit accident investigation process to the
9 Oklahoma Insurance Department; establishing penalties
10 for noncompliance; directing insurers to pay claims
11 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.

12
13
14 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

15 SECTION 1. NEW LAW A new section of law to be codified
16 in the Oklahoma Statutes as Section 1261 of Title 36, unless there
17 is created a duplication in numbering, reads as follows:

18 Any insurer who is authorized to write policies for auto
19 insurance in the State of Oklahoma shall submit to the Oklahoma
20 Insurance Department its accident investigation process by July 1,
21 2027, or upon initial application for licensure thereafter. Failure
22 to comply with its investigation process shall result in a fine of
23 up to Five Thousand Dollars (\$5,000.00) for a first offense, nor
24 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.

16
17 60-2-15418 MJ 12/23/25
18
19
20
21
22
23
24