

1 STATE OF OKLAHOMA

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

3 HOUSE BILL 3785

By: Sneed

6 AS INTRODUCED

7 An Act relating to professions and occupations;
8 amending Section 1, Chapter 331, O.S.L. 2022, as
9 amended by Section 1, Chapter 367, O.S.L. 2025 (59
10 O.S. Supp. 2025, Section 1151.30), which relates to
11 roofing contractor insurance; modifying registrar's
12 duties; clarifying who is authorized to investigate
13 and prosecute violations in this section; and
14 providing an effective date.

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

16 SECTION 1. AMENDATORY Section 1, Chapter 331, O.S.L.

17 2022, as amended by Section 1, Chapter 367, O.S.L. 2025 (59 O.S.
18 Supp. 2025, Section 1151.30), is amended to read as follows:

19 Section 1151.30. A. A residential or commercial roofing
20 contractor providing repairs or improvement services to be paid by
21 an insured from the proceeds of a property or casualty insurance
22 policy shall not, as an inducement to the sale or provision of goods
23 or services to an insured, advertise or promise to pay, directly or
24 indirectly, all or part of any applicable insurance deductible or
offer to compensate an insured for providing any service to the
insured. If a roofing contractor violates the provisions of this

1 section, the insurer to whom the insured tendered the claim shall
2 not be obligated to consider the estimate prepared by the roofing
3 contractor. Every roofing contractor shall provide a written
4 notification of the requirements of this section with its initial
5 estimate. The adjuster or insurer shall provide a written
6 notification of the requirements of this section in the initial
7 estimate relating to the claim. The registrar is not authorized to
8 investigate or prosecute violations of this section. This section
9 only permits the registrar to receive complaints regarding this
10 section. The registrar must forward all complaints alleging
11 violations of this section to the Oklahoma Insurance Department and
12 the Office of the Attorney General for investigation, enforcement,
13 and prosecution of the alleged violation.

14 B. Any person may file a written duly verified complaint with
15 the registrar alleging a violation of this section. The complaint
16 shall be on a form approved by the registrar and shall set forth the
17 alleged act or omission provided in subsection A of this section,
18 and a statement of sufficient facts upon which a reasonable person
19 could conclude that the act or omission specified in subsection A of
20 this section has been committed. All complaints filed with the
21 registrar shall be open to public inspection. Nothing in this
22 section shall be construed to require the complainant to first file
23 a complaint with the registrar before seeking relief or remedies
24 allowed by law.

1 C. 1. The registrar shall forward all complaints alleging
2 violations of this section to the Insurance Department and the
3 Office of the Attorney General for investigation, enforcement, and
4 prosecution of any alleged violation.

5 2. A complaint received by the registrar pursuant to this
6 section shall be referred to the district attorney for appropriate
7 disposition as determined by the district attorney in his or her
8 discretion.

9 D. Nothing in this section shall be construed to authorize the
10 registrar to investigate or prosecute any violations of this
11 section.

12 A complaint received by the registrar as provided in this
13 section also may be referred to the District Attorney for
14 appropriate disposition as determined by the District Attorney, in
15 his or her discretion.

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

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