

1 STATE OF OKLAHOMA

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

3 HOUSE BILL 3807

By: Adams

6 AS INTRODUCED

7 An Act relating to insurance; prohibiting refusal of
8 insurers to insure individuals based on marital
9 status reflecting death of spouse; prohibiting
10 insurers from charging individuals different rates
based on marital status reflecting death of spouse;
providing for codification; and providing an
effective date.

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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 3660 of Title 36, unless there
17 is created a duplication in numbering, reads as follows:

18 Notwithstanding any other provision of law, an insurer may not:

19 1. Refuse to continue to insure or provide coverage to an
20 individual or limit the amount, extent, or kind of coverage
21 available to an individual because the individual is widowed or the
22 individual's marital status otherwise reflects the death of a
23 spouse; or

1 2. Charge an individual who is widowed or whose marital status
2 otherwise reflects the death of a spouse a rate that is different
3 from the rate that would be charged if the individual's marital
4 status was married.

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

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7 60-2-14373 MJ 12/05/25
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