

STATE OF OKLAHOMA

2nd Session of the 60th Legislature (2026)

HOUSE BILL 3807

By: Adams

AS INTRODUCED

An Act relating to insurance; prohibiting refusal of insurers to insure individuals based on marital status reflecting death of spouse; prohibiting insurers from charging individuals different rates based on marital status reflecting death of spouse; 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 3660 of Title 36, unless there is created a duplication in numbering, reads as follows:

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

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

6  
7        60-2-14373        MJ        12/05/25

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24