

STATE OF OKLAHOMA

2nd Session of the 60th Legislature (2026)

HOUSE BILL 4190

By: Chapman

AS INTRODUCED

An Act relating to the Oklahoma State Bureau of Investigation; creating the Cyber Crime and Fraud Unit within the Oklahoma State Bureau of Investigation (OSBI); providing the purpose of the Cyber Crime and Fraud Unit; clarifying the jurisdiction of the Unit; directing the Unit to conduct investigations, provide support to OSBI agents and requesting agencies, coordinate investigations, develop training, and maintain specialized personnel; permitting the OSBI to assign personnel, reallocate resources, and establish internal procedures; making a onetime appropriation; providing purpose of appropriated funds; allowing unexpended funds to be carried forward; establishing fee on motor vehicle insurance policy renewals; redirecting fee to be remitted to the Oklahoma Tax Commission for the OSBI Cyber Crime and Fraud Unit Revolving Fund; providing purpose of fund; directing OSBI to provide annual report; directing OSBI in coordination with the Oklahoma Insurance Department to make certain rules; creating the OSBI Cyber Crime and Fraud Unit Revolving Fund; identifying funding source; authorizing OSBI to make necessary rules; providing for codification; and providing an effective date.

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

1 SECTION 1. NEW LAW A new section of law to be codified

2 in the Oklahoma Statutes as Section 152.1 of Title 74, unless there
3 is created a duplication in numbering, reads as follows:

4 A. There is hereby created within the Oklahoma State Bureau of
5 Investigation (OSBI) a Cyber Crime and Fraud Unit. The Unit shall
6 operate as an internal division of the Bureau and shall exercise
7 only those investigative powers and jurisdiction already granted to
8 the OSBI under existing Oklahoma law.

9 B. The purpose of the Cyber Crime and Fraud Unit shall be to
10 enhance the Bureau's capacity to investigate:

11 1. Cyber-enabled criminal activity, including intrusions,
12 network breaches, ransomware digital extortion, and online
13 exploitation;

14 2. Financial fraud and related schemes, including cyber-
15 facilitated fraud, identity theft, and complex financial deception;
16 and

17 3. Criminal activity involving digital evidence, consistent
18 with the Bureau's existing statutory authority.

19 C. Nothing in this act shall be construed to expand or modify
20 the jurisdiction of the OSBI. The Unit may only initiate or conduct
21 investigations:

22 1. Upon request or referral from a district attorney, law
23 enforcement agency, or state officer authorized under existing law;
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1 2. Upon direction of the Governor, consistent with current
2 statutory authority; or

3 3. As otherwise permitted under existing OSBI jurisdictional
4 statutes.

5 SECTION 2. NEW LAW A new section of law to be codified
6 in the Oklahoma Statutes as Section 152.1a of Title 74, unless there
7 is created a duplication in numbering, reads as follows:

8 A. The Cyber Crime and Fraud Unit shall, within the Bureau's
9 existing jurisdiction:

10 1. Conduct investigations involving cyber-crime, digital
11 evidence, and fraud-related offenses;

12 2. Provide digital forensics, technical assistance, and
13 analytical support to OSBI agents and requesting agencies;

14 3. Coordinate with federal, state, tribal, and local partners
15 on cyber and fraud investigations;

16 4. Develop and deliver training to law enforcement agencies on
17 cyber-crime trends, digital evidence handling, and fraud prevention;
18 and

19 5. Maintain specialized personnel, including agents, analysts,
20 forensic examiners, and technical support staff.

21 B. The OSBI Director may assign personnel, reallocate
22 resources, and establish internal procedures necessary to carry out
23 the responsibilities of the Unit.

SECTION 3. NEW LAW A new section of law to be codified in the Oklahoma Statutes as Section 152.1b of Title 74, unless there is created a duplication in numbering, reads as follows:

A. There is hereby appropriated one time to the Oklahoma State Bureau of Investigation, from monies not otherwise appropriated from the General Revenue Fund of the State Treasury, the sum of Three Million Dollars (\$3,000,000.00) for the purpose of establishing and operating the Cyber Crime and Fraud Unit.

B. The Funds appropriated in subsection A of this section shall be used for:

1. Personnel costs, including agents, analysts, forensic examiners, and support staff;

2. Technology, digital forensics equipment, and investigative tools;

3. Training, certifications, and professional development; and

4. Operational expenses necessary to support cyber-crime and fraud investigations.

C. Any unexpended funds shall be carried forward and used for the same purpose.

SECTION 4. NEW LAW A new section of law to be codified in the Oklahoma Statutes as Section 152.1c of Title 74, unless there is created a duplication in numbering, reads as follows:

1 A. Beginning November 1, 2026, a fee of Two Dollars (\$2.00)
2 shall be assessed annually at the time of renewal of a motor vehicle
3 insurance policy issued in the State of Oklahoma.

4 B. The fee shall be collected by the insurer and remitted
5 monthly to the Oklahoma Tax Commission. The Oklahoma Tax Commission
6 shall apportion all revenues derived from the fee to the Oklahoma
7 State Bureau of Investigation (OSBI) for the purpose of establishing
8 and operating the Cyber Crime and Fraud Unit. Up to ten cents
9 (\$0.10) of each renewal fee may be retained by the insurance carrier
10 to cover administrative costs associated with the collection of said
11 fee.

12 C. Fees collected under this section shall be deposited in the
13 for the purpose of establishing and operating the Oklahoma State
14 Bureau of Investigation Cyber Crime and Fraud Unit Revolving Fund,
15 created in Section 5 of this act, specifically to be used by the
16 Cyber Crimes and Fraud Unit for:

17 1. Personnel costs, including agents, analysts, forensic
18 examiners, and support staff;

19 2. Technology, digital forensics equipment, and investigative
20 tools;

21 3. Training, certifications, and professional development; and

22 4. Operational expenses necessary to support cyber-crime and
23 fraud investigations.
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1 D. OSBI shall provide an annual report to the Legislature and
2 the Governor detailing the use of funds, enforcement metrics, and
3 program outcomes.

4 E. The OSBI, in coordination with the Oklahoma Insurance
5 Department, shall promulgate rules necessary to implement this
6 section to ensure compliance.

7 SECTION 5. NEW LAW A new section of law to be codified
8 in the Oklahoma Statutes as Section 152.1d of Title 74, unless there
9 is created a duplication in numbering, reads as follows:

10 There is hereby created in the State Treasury a revolving fund
11 for the Oklahoma State Bureau of Investigation to be designated the
12 "Oklahoma State Bureau of Investigation Cyber Crime and Fraud Unit
13 Revolving Fund". The fund shall be a continuing fund, not subject
14 to fiscal year limitations, and shall consist of all monies received
15 by the Oklahoma Tax Commission from fees collected under Section 1
16 of this act or any monies appropriated by the Legislature. All
17 monies accruing to the credit of said fund are hereby appropriated
18 and may be budgeted and expended by the Oklahoma State Bureau of
19 Investigation for the purpose of theft and fraud enforcement,
20 prevention, public information, education initiatives, and the
21 creation of the Cyber Crime and Fraud Unit. Expenditures from said
22 fund shall be made upon warrants issued by the State Treasurer
23 against claims filed as prescribed by law with the Director of the
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1 Office of Management and Enterprise Services for approval and
2 payment.

3 SECTION 6. NEW LAW A new section of law to be codified
4 in the Oklahoma Statutes as Section 152.1e of Title 74, unless there
5 is created a duplication in numbering, reads as follows:

6 The Oklahoma State Bureau of Investigation is authorized to
7 promulgate rules necessary to implement the provisions of this act
8 provided that such rules do not expand the Bureau's jurisdiction
9 beyond that established in existing law.

10 SECTION 7. This act shall become effective November 1, 2026.

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