

BILL SUMMARY
2nd Session of the 60th Legislature

Bill No.:	HBH3303
Version:	INT
Request Number:	15418
Author:	Rep. Steagall
Date:	2/3/2026
Impact:	\$0

Research Analysis

HB 3303, as introduced, requires auto insurers to submit their accident investigation processes to the Insurance Department by July 1, 2027, or with any new licensure application afterward. Violating these processes will result in fines of up to \$5,000 for the first offense and at least \$10,000 for subsequent offenses, with a 90-day suspension of business privileges for repeated violations. Additionally, insurers must pay claims based on police reports from auto accidents but may request arbitration with the Insurance Department for those claims.

Prepared By: Autumn Mathews, House Research Staff

Fiscal Analysis

According to the Oklahoma Insurance Department, this measure does not create a fiscal impact for the agency. As the agency is nonappropriated, there is also no fiscal impact to the state budget.

Prepared By: Mariah Searock, House Fiscal Staff

Other Considerations

None.