

**BILL SUMMARY**  
2<sup>nd</sup> Session of the 60<sup>th</sup> Legislature

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

**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.

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**Other Considerations**

None.