

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

<b>Bill No.:</b>	<b>HB3646</b>
<b>Version:</b>	<b>PolPCS1</b>
<b>Request Number:</b>	<b>16309</b>
<b>Author:</b>	<b>Rep. Stinson</b>
<b>Date:</b>	<b>2/17/2026</b>
<b>Impact:</b>	<b>State: \$0</b>
	<b>OID: \$400,000-\$600,000</b>

**Research Analysis**

The proposed policy committee substitute for HB 3646 requires insurers to justify any proposed changes to property and casualty insurance rates. The Insurance Commissioner must evaluate these changes and inform the Attorney General and the public of the result. The commissioner must disregard certain out-of-state experiences and expenses in their review. Affected parties, including policyholders and consumers, can participate in hearings, question insurers under oath, and summon witnesses.

All actuarial documents submitted by insurers to the Insurance Department must be publicly accessible, and the department must use an independent actuary to assess the reports. Policyholders may challenge rate changes in district court within 180 days, utilizing full discovery rights.

Additionally, the measure clarifies the statute of limitations for insurance contracts and prohibits insurers from using artificial intelligence (AI) to deny claims.

Prepared By: Autumn Mathews, House Research Staff

**Fiscal Analysis**

According to the Oklahoma Department of Insurance (OID), this measure will cost the agency between \$400,000.00 and \$600,000.00, largely in operations and salaries. OID believes it will need to hire 3 new FTEs, and attorney, and actuary, and an ALJ to implement the program.

OID is a nonappropriated agency; therefore, those increased costs will need to be covered by OID and any revenues it receives. This means there will be no fiscal impact to the state budget.

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**Other Considerations**

None.