

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

<b>Bill No.:</b>	<b>HB3796</b>
<b>Version:</b>	<b>PolPCS1</b>
<b>Request Number:</b>	<b>15957</b>
<b>Author:</b>	<b>Rep. Sneed</b>
<b>Date:</b>	<b>2/9/2026</b>
<b>Impact:</b>	<b>\$0</b>

**Research Analysis**

The proposed policy committee substitute for HB 3796 establishes specific documentation requirements for individual insurers filing merger or acquisition statements with the Insurance Commissioner, mandating the inclusion of five years of personal financial statements and other recent data.

Additionally, the measure prohibits individuals from selling or negotiating long-term care insurance without being licensed as an insurance producer for accident and health or life insurance.

The measure also requires bulletins issued by previous Insurance Commissioners to automatically terminate 90 days after the inauguration of the next commissioner, unless extended by the new commissioner.

Lastly, the measure removes the sunset date for the Strengthen Oklahoma Homes Program and abolishes the law related to the State Innovation Waiver.

Prepared By: Autumn Mathews, House Research Staff

**Fiscal Analysis**

According to the Oklahoma Department of Insurance there is no fiscal impact from this measure. Therefore, there should be no fiscal impact to the state.

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**Other Considerations**

None.