

**Bill Summary**  
2<sup>nd</sup> Session of the 60<sup>th</sup> Legislature

|                    |                   |
|--------------------|-------------------|
| <b>Bill No.:</b>   | <b>SB 1435</b>    |
| <b>Version:</b>    | <b>INT</b>        |
| <b>Request No.</b> | <b>2756</b>       |
| <b>Author:</b>     | <b>Sen. Kirt</b>  |
| <b>Date:</b>       | <b>01/06/2026</b> |

**Bill Analysis**

SB 1435 prohibits insurers from using credit information to underwrite or rate risks. The measure also repeals statutes relating to insurers using such information.

**Repeaters:** 36 O.S. Sections [953.1](#), [954](#), [955](#), [956](#), [957](#), and [958](#)

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