

1                   **HOUSE OF REPRESENTATIVES - FLOOR VERSION**

2                                   STATE OF OKLAHOMA

3                                   2nd Session of the 60th Legislature (2026)

4 HOUSE BILL 3802

By: Sneed, Adams, Norwood,  
**Luttrell, and Wilk** of the  
House

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9                                   AS INTRODUCED

10                   An Act relating to insurance; prohibiting insurers  
11                   from increasing motor vehicle liability premiums  
12                   based solely on removal of deceased spouse from  
13                   policy; clarifying removal of a deceased spouse shall  
14                   not be treated as a material change; clarifying  
15                   section does not prevent increasing premiums at  
16                   renewal for other reasons; establishing that any  
17                   increase in violation shall be void; providing for  
18                   codification; and providing an effective date.

19 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

20                   SECTION 1.           NEW LAW           A new section of law to be codified  
21                   in the Oklahoma Statutes as Section 6093 of Title 36, unless there  
22                   is created a duplication in numbering, reads as follows:

23                   It shall be unlawful for any insurer to increase a motor vehicle  
24                   liability insurance policy premium based solely on the removal by a  
named insured of a deceased spouse from the policy. The removal of  
a deceased spouse shall not be treated as a material change in risk

1 for purposes of underwriting, rating classification, or premium  
2 calculation. Nothing in this section shall be construed as to  
3 prevent insurers from increasing premiums at renewal based on either  
4 documented changes in driving record, claims history, coverage  
5 elections, mileage, garaging location, or other actuarially  
6 supported risk factors; or rate changes approved by the Oklahoma  
7 Insurance Department that are applied uniformly to a class of  
8 insureds. Any premium increase imposed in violation of this section  
9 shall be void and unenforceable, and the insurer shall refund any  
10 excess premium collected.

11 SECTION 2. This act shall become effective November 1, 2026.

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13 COMMITTEE REPORT BY: COMMITTEE ON COMMERCE AND ECONOMIC DEVELOPMENT  
14 OVERSIGHT, dated 03/05/2026 - DO PASS, As Coauthored.

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