

1 STATE OF OKLAHOMA

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

3 HOUSE BILL 3802

By: Sneed

6 AS INTRODUCED

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

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

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

18 It shall be unlawful for any insurer to increase a motor vehicle
19 liability insurance policy premium based solely on the removal by a
20 named insured of a deceased spouse from the policy. The removal of
21 a deceased spouse shall not be treated as a material change in risk
22 for purposes of underwriting, rating classification, or premium
23 calculation. Nothing in this section shall be construed as to
24 prevent insurers from increasing premiums at renewal based on either

1 documented changes in driving record, claims history, coverage
2 elections, mileage, garaging location, or other actuarially
3 supported risk factors; or rate changes approved by the Oklahoma
4 Insurance Department that are applied uniformly to a class of
5 insureds. Any premium increase imposed in violation of this section
6 shall be void and unenforceable, and the insurer shall refund any
7 excess premium collected.

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

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