1	STATE OF OKLAHOMA
2	3rd Extraordinary Session of the 58th Legislature (2022)
3	HOUSE BILL 1004 By: Dollens
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6	AS INTRODUCED
7	An Act relating to life insurance; specifying insurance policies under certain circumstances; and
8	providing an effective date.
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12	BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:
13	SECTION 1. NEW LAW A new section of law to be codified
14	in the Oklahoma Statutes as Section 8001 of Title 36, unless there
15	is created a duplication in numbering, reads as follows:
16	A. As used in this act:
17	1. "Fertilization" means the fusion of a human spermatozoon
18	with a human ovum.
19	B. All insurers in this state shall recognize fertilization as
20	the beginning of life, and shall be required to have underwriter
21	policies for the zygote after fertilization for life insurance
22	coverage dealings. The insurers shall allow for policies to be
23	taken out on behalf of the zygote, as well as allow the zygote to be
24	the beneficiary of a life insurance policy.

Req. No. 70015

1	C. Any insurance provider not complying with this act shall be
2	prohibited from being assigned any state or local contracts for
3	insurance uses.
4	SECTION 2. This act shall become effective November 1, 2022.
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6	58-3EX-70015 KN 06/10/22
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