

1                   **HOUSE OF REPRESENTATIVES - FLOOR VERSION**

2                                   STATE OF OKLAHOMA

3                   3rd Extraordinary Session of the 58th Legislature (2022)

4 HOUSE BILL 1004

                                  By: Dollens

7                                   AS INTRODUCED

8                   An Act relating to life insurance; specifying  
9                   insurance policies under certain circumstances; and  
                          providing an effective date.

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.

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 DIRECT TO CALENDAR.  
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