

1 **SENATE FLOOR VERSION**

2 April 2, 2024

3 ENGROSSED HOUSE  
4 BILL NO. 3350

By: Tedford and Deck of the  
House

5 and

6 Coleman of the Senate

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9 An Act relating to insurance; defining terms;  
10 prohibiting using certain information for certain  
11 rate calculation; providing exception to prohibition;  
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 945 of Title 36, unless there is  
17 created a duplication in numbering, reads as follows:

18 A. As used in this act, "Emergency road service" means any act  
19 to adjust, repair, or replace the equipment, tires, or mechanical  
20 parts of a motor vehicle so it may operate under its own power; or  
21 reimbursement of expenses incurred by an insured when their motor  
22 vehicle is unable to operate under its own power.

23 B. No insurer may consider claims for emergency road service  
24 for purposes of determining whether to cancel, refuse to renew, or

1 increase the premium of a personal auto insurance policy regardless  
2 of whether such coverage is included in the policy or is an  
3 endorsement to the policy.

4 C. Nothing in this section shall prohibit an insurer from  
5 cancelling, refusing to renew, or increasing the premium of the  
6 emergency road service coverage of an insured if, within a  
7 consecutive twelve-month period, the insured files more than three  
8 claims for emergency road service for any one covered personal motor  
9 vehicle or files more than five aggregate claims for emergency road  
10 service for all of the insured's personal motor vehicles which are  
11 covered by the insurer.

12 SECTION 2. This act shall become effective November 1, 2024.

13 COMMITTEE REPORT BY: COMMITTEE ON RETIREMENT AND INSURANCE  
14 April 2, 2024 - DO PASS  
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