

1 STATE OF OKLAHOMA

2 1st Session of the 60th Legislature (2025)

3 COMMITTEE SUBSTITUTE

4 FOR

5 HOUSE BILL NO. 1631

6 By: Sneed

7 COMMITTEE SUBSTITUTE

8 An Act relating to insurance; requiring fire
9 insurance policies in rural fire departments provide
10 certain coverage; providing fire department response
11 fee; permitting certain additional charges; directing
12 Insurance Commissioner to review rates annually;
13 mandating that liability coverage include rural fire
14 department response to motor vehicle accidents;
15 providing coverage rate; permitting additional
16 charges for powered rescue equipment use; permitting
17 additional charges for absorbent materials; directing
18 Insurance Commissioner to review rates annually;
19 providing for codification; and providing an
20 effective date.

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

22 SECTION 1. NEW LAW A new section of law to be codified
23 in the Oklahoma Statutes as Section 4810 of Title 36, unless there
24 is created a duplication in numbering, reads as follows:

25 In rural fire departments, fire insurance policies shall provide
26 coverage in all residential or dwelling policies for a fire
27 department response at a minimum of two percent (2%) of the property
28 value. The fire department response fee shall be One Thousand

1 Dollars (\$1000.00) for the first hour and Two Hundred Fifty Dollars
2 (\$250.00) for each additional quarter hour. The cost to replace
3 Class A firefighting foam used to extinguish a fire may be added to
4 the fire department response fee. This rate shall be reviewed
5 annually by the Insurance Commissioner of the Oklahoma Insurance
6 Department, and any increase amounts will be determined by either
7 the Consumer Price Index or an alternative index the Commissioner
8 deems appropriate. For purposes of this section, "consumer price
9 index" means the consumer price index for all urban consumers as
10 determined by the Bureau of Labor Statistics within the United
11 States Department of Labor.

12 SECTION 2. NEW LAW A new section of law to be codified
13 in the Oklahoma Statutes as Section 6093 of Title 36, unless there
14 is created a duplication in numbering, reads as follows:

15 In rural fire departments, coverage for a fire department
16 response to a motor vehicle accident shall be provided under the
17 liability coverage policy. The coverage shall be for a fire
18 department response at a rate of Five Hundred Forty Dollars
19 (\$540.00) per hour for the first hour and One Hundred Thirty-five
20 Dollars (\$135.00) for each additional quarter hour. If powered
21 rescue equipment is used to extricate a victim or victims, the total
22 amount will be increased by twenty-five percent (25%). An
23 additional fee to cover the cost of replacing absorbent materials
24 such as oil dry, absorbent pads and booms may also be charged. This

1 rate shall be reviewed annually by the Insurance Commissioner of the
2 Oklahoma Insurance Department, and any increase amounts will be
3 determined by either the Consumer Price Index or an alternative
4 index the Commissioner deems appropriate. For purposes of this
5 section, "consumer price index" means the consumer price index for
6 all urban consumers as determined by the Bureau of Labor Statistics
7 within the United States Department of Labor.

8 SECTION 3. This act shall become effective November 1, 2025.

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