

1 **HOUSE OF REPRESENTATIVES - FLOOR VERSION**

2 STATE OF OKLAHOMA

3 1st Session of the 60th Legislature (2025)

4 COMMITTEE SUBSTITUTE
5 FOR
6 HOUSE BILL NO. 1631

By: Sneed

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8 COMMITTEE SUBSTITUTE

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

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

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

In rural fire departments, fire insurance policies shall provide
coverage in all residential or dwelling policies for a fire
department response at a minimum of two percent (2%) of the property

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

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

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

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

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

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11 COMMITTEE REPORT BY: COMMITTEE ON GOVERNMENT OVERSIGHT, dated
12 03/05/2025 - DO PASS, As Amended.

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