

**BILL SUMMARY**  
1<sup>st</sup> Session of the 60<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>HB1631</b>
<b>Version:</b>	<b>INT</b>
<b>Request Number:</b>	<b>11734</b>
<b>Author:</b>	<b>Rep. Sneed</b>
<b>Date:</b>	<b>2/7/2025</b>
<b>Impact:</b>	<b>\$0</b>

**Research Analysis**

HB 1631, as introduced, requires fire insurance policies for residential properties in rural fire protection districts to include coverage for fire department responses, set at a minimum of 2 percent of the property's value. The costs for fire response are \$1,000 for the first hour and \$250 for each additional 15 minutes. A fee for replacing Class A firefighting foam may apply. Additionally, liability coverage policies must include fire department response for motor vehicle accidents in these districts, with costs of \$540 for the first hour and \$135 for each additional 15 minutes. A 25 percent surcharge will be added if powered rescue equipment is used to extract a victim. There may also be a fee for replacing absorbent materials. The Insurance Commissioner will review and adjust these rates annually.

Prepared By: Autumn Mathews

**Fiscal Analysis**

This measure requires that residential and motor vehicle insurance policies in rural fire protection districts have to carry certain fire coverage and make certain payments to the responding fire department. This measure will require the Oklahoma Insurance Department (OID) to perform some additional tasks, but as OID is a non-appropriated agency, there should be no fiscal impact to the state budget.

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**Other Considerations**