

1 STATE OF OKLAHOMA

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

3 HOUSE BILL 1631

By: Sneed

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6 AS INTRODUCED

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

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

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

29 In rural fire protection districts, fire insurance policies
30 shall provide coverage in all residential or dwelling policies for a
31 fire department response at a minimum of two percent (2%) of the
32 property value. The fire department response fee shall be One
33 Thousand Dollars (\$1000.00) for the first hour and Two Hundred Fifty
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1 Dollars (\$250.00) for each additional quarter hour. The cost to
2 replace Class A firefighting foam used to extinguish a fire may be
3 added to the fire department response fee. This rate shall be
4 reviewed annually by the Insurance Commissioner of the Oklahoma
5 Insurance Department, and any increase amounts will be determined by
6 either the Consumer Price Index or an alternative index the
7 Commissioner deems appropriate. For purposes of this section,
8 "consumer price index" means the consumer price index for all urban
9 consumers as determined by the Bureau of Labor Statistics within the
10 United States Department of Labor.

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

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

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

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

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