

An Act relating to motor vehicles; creating the Oklahoma Car Insurance Reform Act; providing short title; requiring owners of motor vehicles to maintain certain insurance; providing required levels of insurance; providing for implementation; requiring insurers to offer basic economic loss coverage; requiring waiver statements; requiring insurers to offer certain supplemental insurance and policy options; providing entitlement for collection of benefits; providing time requirements for payment of benefits; providing for payment of first-party benefits; excluding certain persons from coverage; providing for coverage in other states and Canada; prohibiting certain actions by insurers; providing for civil penalty; limiting damages and excluding certain damages from recovery; providing for wrongful death actions; defining terms; requiring the furnishing of certain information to insurers; providing for discovery; providing obligation of insurer for basic economic loss; providing penalties for certain acts; prohibiting stacking or combining of coverage; limiting medically-related charges; requiring promulgation of certain rules; providing right of recovery by insurers and compensation providers; providing for coverage when a vehicle is being operated in another state or Canada; providing for codification; and providing an effective date.