

1 ENGROSSED HOUSE  
2 BILL NO. 3350

By: Tedford and Deck of the  
House

3 and

4 Coleman of the Senate  
5  
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7 An Act relating to insurance; defining terms;  
8 prohibiting using certain information for certain  
9 rate calculation; providing exception to prohibition;  
10 providing for codification; and providing an  
11 effective date.

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

13 SECTION 1. NEW LAW A new section of law to be codified  
14 in the Oklahoma Statutes as Section 945 of Title 36, unless there is  
15 created a duplication in numbering, reads as follows:

16 A. As used in this act, "Emergency road service" means any act  
17 to adjust, repair, or replace the equipment, tires, or mechanical  
18 parts of a motor vehicle so it may operate under its own power; or  
19 reimbursement of expenses incurred by an insured when their motor  
20 vehicle is unable to operate under its own power.

21 B. No insurer may consider claims for emergency road service  
22 for purposes of determining whether to cancel, refuse to renew, or  
23 increase the premium of a personal auto insurance policy regardless  
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1 of whether such coverage is included in the policy or is an  
2 endorsement to the policy.

3 C. Nothing in this section shall prohibit an insurer from  
4 cancelling, refusing to renew, or increasing the premium of the  
5 emergency road service coverage of an insured if, within a  
6 consecutive twelve-month period, the insured files more than three  
7 claims for emergency road service for any one covered personal motor  
8 vehicle or files more than five aggregate claims for emergency road  
9 service for all of the insured's personal motor vehicles which are  
10 covered by the insurer.

11 SECTION 2. This act shall become effective November 1, 2024.

12 Passed the House of Representatives the 12th day of March, 2024.

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14 \_\_\_\_\_  
15 Presiding Officer of the House  
16 of Representatives

17 Passed the Senate the \_\_\_\_ day of \_\_\_\_\_, 2024.

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20 Presiding Officer of the Senate  
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