

1                   **HOUSE OF REPRESENTATIVES - FLOOR VERSION**

2                               STATE OF OKLAHOMA

3                               2nd Session of the 59th Legislature (2024)

4   HOUSE BILL 3350

By: Tedford of the House

5   and

6   **Coleman** of the Senate

7  
8  
9                               AS INTRODUCED

10           An Act relating to insurance; defining terms;  
11           prohibiting using certain information for certain  
12           rate calculation; providing exception to prohibition;  
          providing for codification; and providing an  
          effective date.

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

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

19           A.   As used in this act:

20           1.   "Emergency road service" means any act to adjust, repair, or  
21   replace the equipment, tires, or mechanical parts of a motor vehicle  
22   so it may operate under its own power; or reimbursement of expenses  
23   incurred by an insured when their motor vehicle is unable to operate  
24   under its own power; and

1        2. "Towing service" means any act which consists of towing or  
2 moving a motor vehicle from one place to another under other than  
3 its own power.

4        B. No insurer may consider claims for towing services or  
5 emergency road service for purposes of determining whether to  
6 cancel, refuse to renew, or increase the premium of a personal auto  
7 insurance policy regardless of whether such coverage is included in  
8 the policy or is an endorsement to the policy.

9        C. Nothing in this section shall prohibit an insurer from  
10 cancelling, refusing to renew, or increasing the premium of the  
11 towing services or emergency road service coverage of an insured if,  
12 within a consecutive twelve-month period, the insured:

13        1. Files more than three claims for towing services for any one  
14 covered personal motor vehicle or files more than five aggregate  
15 claims for towing services for all of the insured's personal motor  
16 vehicles which are covered by the insurer; or

17        2. Files more than three claims for emergency road service for  
18 any one covered personal motor vehicle or files more than five  
19 aggregate claims for emergency road service for all of the insured's  
20 personal motor vehicles which are covered by the insurer.

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

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23 COMMITTEE REPORT BY: COMMITTEE ON INSURANCE, dated 02/20/2024 - DO  
24 PASS, As Coauthored.