

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

<b>Bill No.:</b>	<b>SB641</b>
<b>Version:</b>	<b>CS</b>
<b>Request Number:</b>	<b>13545</b>
<b>Author:</b>	<b>Rep. Tedford</b>
<b>Date:</b>	<b>4/17/2025</b>
<b>Impact:</b>	<b>\$0</b>

**Research Analysis**

The committee substitute to SB 641 creates the Oklahoma Motor Vehicle Consumer Protection Act. The measure establishes the hourly rate for labor for administrative charges as the rate relates to total loss vehicles, is to be determined in accordance with the Unfair Claims Settlement Practices Act. The measure authorizes the Insurance Commissioner to adjust the rate for labor to account for inflation annually beginning on January 1, 2027. The measure provides that the maximum rate for storage provided by an auto body repair shop for a total loss motor vehicle is \$39 per day for the first 10 days and \$78 per day for fully electric vehicles with collision damages if the vehicle is stored pursuant to the Original Equipment manufacturer requirements. On the eleventh day, the rate increases to \$75 per day and \$156 per day for both categories if the estimate or supplement on total loss vehicles is not approved by the insurance company within the first 7 days. Each shop shall be required to provide written invoices and respond to requests for invoices concerning the pickup, release, or delivery of a motor vehicle on its premises to the insurance company within 8 business hours. The maximum storage rate may be increased based upon market surveys conducted by an insurer.

Prepared By: Brad Wolgamott

**Fiscal Analysis**

This measure, as written, will create a small fiscal impact for the Oklahoma Department of Insurance (OID), that OID believes it can absorb. As OID is a non-appropriated state agency, there will be no appropriations to OID to help cover the costs; therefore, there should no fiscal impact to the state budget.

Prepared By: Mariah Searock, House Fiscal Staff

**Other Considerations**

None.