Bill Summary 1st Session of the 59th Legislature

Bill No.:	SB 641
Version:	HASB
Author:	Sen. Paxton
Date:	05/14/2025

Bill Analysis

SB 641 creates the Oklahoma Motor Vehicle Consumer Protection Act. The measure provides that the hourly rate for labor for administrative charges shall 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. Administrative charges may only be charged up to 4 hours. The measure provides that the maximum rate for storage provided by an auto body repair shop for a motor vehicle total shall b \$39.00 per day for the first 10 days and \$78.00 per day for vehicles with a lithium-ion battery that have sustained damage to the battery pack or have exhibited fire, smoke, or popping or hissing sounds. The rate increases to \$125.00 per day and \$200.00 per day for both categories respectively 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 rate may be increased by the Oklahoma Insurance Department based on current market conditions and the Consumer Price Index.

House Amendments

HA's to SB 641 modifies the rate increases for storage from \$75.00 and \$156.00 to \$125.00 and \$200.00 respectively. The HA's also add language relating to the Insurance Department increasing the maximum rate.

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