

BULLETIN NO. 2025-07

TO: All Property and Casualty Insurers Licensed in Oklahoma
RE: House Bills 1084 and 1501 and Senate Bill 641 (2025 Legislative Changes)
FROM: Glen Mulready, Insurance Commissioner
DATE: October 17, 2025

Disclaimer: The purpose of this bulletin is to inform all property and casualty insurers licensed in Oklahoma of specific legislative changes for 2025. The Department's intent is to help insurers be aware of changes that establish substantive mandates or require implementation changes. This bulletin is not intended to include every legislative change made in 2025. Please refer to the [Oklahoma Supreme Court Network \(OSCN\) webpage](#) to view all changes. Legislative Changes effective November 1, 2025

HB 1084

36 O.S. § 1230(B) (New Statute) Prohibiting certain assignments of benefits — A person shall not solicit or accept an assignment, in whole or in part, of any post-loss insurance benefit for property damage under an auto collision or comprehensive policy, residential property insurance policy, or commercial property insurance policy. An assignment agreement is against public policy and is null and void, and any contract entered in violation of this section shall be void and unenforceable. This provision does not apply to:

- an assignment, transfer, pledge, or conveyance granted to a federally insured financial institution, mortgagee, or a subsequent purchaser of the property, or
- liability coverage under an auto, residential, or commercial property insurance policy.

HB 1501

36 O.S. § 6224 (New Statute) Providing limitations on commissions payable to public insurance adjusters — Under any method of compensation, the total commission payable to a public insurance adjuster, including expenses, direct costs, or any other costs accrued by the public insurance adjuster, shall not exceed ten percent (10%) of the amount of the insurance settlement when adjusting for political subdivisions and agencies as defined in 51 O.S. § 152.

SB 641

36 O.S. § 1273 (New Statute) Hourly market rate for labor for administrative charges — The hourly market rate for labor for administrative charges as defined in 36 O.S. § 1272(1), as it relates to total loss vehicles, shall be in accordance with the prevailing market price determined pursuant to 36 O.S. § 1250.8(H) and OAC 365:15-1-26. The Commissioner may adjust the hourly market rate for labor for administrative charges to account for inflation beginning January 1, 2027. Additionally, administrative charges relating to total loss vehicles shall not exceed the hourly market rate for labor and may only be billed up to four (4) hours.

36 O.S. § 1274 (New Statute) Maximum daily storage rate for auto body repair shops — The maximum daily storage rate allowed to be charged by an auto body repair shop and mandatory reimbursement rates for insurers for a motor vehicle total loss for each calendar day, for the first ten (10) calendar days the vehicle is in the possession of the shop, shall be:

- Thirty-nine Dollars (\$39.00) for all motor vehicles, including marine vessels, and;
- One Hundred Twenty-five Dollars (\$125.00) for vehicles with lithium-ion batteries that have sustained damage to the battery pack or have exhibited fire, smoke, or popping or hissing sounds, if the vehicle is stored pursuant to the original equipment manufacturer requirements.

On the eleventh calendar day, the maximum daily storage rate may increase to;

- Seventy-five Dollars (\$75.00) per calendar day for all motor vehicles of any size, including marine vessels, and;
- Two Hundred Dollars (\$200.00) per calendar day for vehicles with lithium-ion batteries that have sustained damage to the battery pack or have exhibited fire, smoke, or popping or hissing sounds, if the vehicle is stored pursuant to the original equipment manufacturer requirements.

The maximum daily storage rate shall apply to direct repair programs. However, these rates shall not apply to vehicles in which the damage to the vehicle necessitates indoor storage and the insurance company has approved indoor storage of the vehicle in advance at an agreed rate.

Each auto body repair shop shall 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 eight (8) business hours.

The maximum daily storage rate may be increased upon approval by the Oklahoma Insurance Department based on current market conditions. Adjustments to the maximum daily storage rate shall be made annually based on bulletins issued by the Oklahoma Insurance Department, which shall be based on the Consumer Price Index.

Questions concerning this bulletin should be directed to the Oklahoma Insurance Department's Legal Division at 405-521-2746 or by email to bo.debose@oid.ok.gov.