

## Memorandum

March 23, 2020

To: All admitted and non-admitted property and casualty automobile insurance companies and other interested parties

From: Brian Fordham, Property and Casualty Program manager

RE: DMV bulletin and insurance industry guidance regarding expired driver licenses, vehicle registrations, and insurance

On March 8, Oregon Gov. Kate Brown declared an emergency under ORS 401.165 due to the public health threat posed by COVID-19. On March 11, the World Health Organization announced a global pandemic, and on March 13, United States President Donald Trump declared the outbreak a national emergency. COVID-19 may cause respiratory disease leading to serious illness or death, and the State of Oregon continues to take action to prevent the spread of the virus.

In a bulletin issued on March 20, the DMV announced measures to reduce Oregonians' need to visit a DMV office during the current public health emergency (available at [https://content.govdelivery.com/bulletins/gd/ORDOT-2824be0?wgt\\_ref=ORDOT\\_WIDGET\\_8](https://content.govdelivery.com/bulletins/gd/ORDOT-2824be0?wgt_ref=ORDOT_WIDGET_8)).

To provide immediate guidance to the insurance industry in support of the Executive Order and DMV bulletin cited above, the Oregon Division of Financial Regulation expects insurers to refrain from using the expiration of policyholders' driver licenses or vehicle registrations to:

- Change a driver's eligibility for an insurance discount
- Decrease a driver's or business's ability to secure and maintain auto insurance coverage
- Change the rates charged to any driver or business

Oregon law enforcement agencies, in conjunction with the DMV bulletin, agreed to exercise discretion enforcing driver licenses, vehicle registrations, and trip permits that expire during the COVID-19 emergency declared by Gov. Brown. The Oregon State Police, Oregon Association of Chiefs of Police, and Oregon State Sheriffs' Association have all agreed to support a grace period for enforcing expired credentials.

The DMV bulletin identifies a grace period for several transactions that would cause current documents to expire during the COVID-19 emergency declared by Gov. Brown. Those transactions include issuance of driver licenses and identification cards, passenger vehicle registrations, commercial vehicle registrations, trip permits, and disabled parking permits.

While DMV offices remain open, the action is intended to protect the health and safety of people who would otherwise have to visit a DMV office, but are concerned during the current public health emergency.

This automobile insurance compliance memorandum remains in effect until further notice.

Questions about this memorandum should be directed to Brian Fordham, Property and Casualty Program manager, at [Brian.J.Fordham@Oregon.gov](mailto:Brian.J.Fordham@Oregon.gov) or at 503-949-8323.