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INSURANCE REGULATION

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FILING CAPTION: Rulemaking for HB 2563 (2025) Insurance Premium Increase Notices

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RULES:

836-054-0110, 836-054-0115, 836-054-0120, 836-054-0125, 836-054-0130

ADOPT: 836-054-0110

NOTICE FILED DATE: 01/28/2026

RULE SUMMARY: Establishes statutory authority and briefly describes the purpose of HB 2563 is to require insurers to give a clear and reasonable written explanation for any increase in the amount of premium the insured must pay upon renewing a personal auto, home, or dwelling policy when a written request from an insured is received.

CHANGES TO RULE:

836-054-0110

Statutory Authority: Purpose

(1) OAR 836-054-0110 to 836-054-0130 are adopted pursuant to the general rulemaking authority of the director of the Department of Consumer and Business Services in ORS 731.244 and the specific authority in ORS 742.075.¶

(2) OAR 836-054-0110 to 836-054-0130 only pertain to the obligation to provide notices under ORS 742.075 and should not be interpreted to alter, replace or remove any other requirements specified in the Insurance Code or OAR Chapter 836.¶

(3) ORS 742.075 requires insurers to give a clear and reasonable written explanation for any increase in the amount of premium the insured must pay upon renewing a personal auto, home, or dwelling policy when a written request from an insured is received. The purpose of OAR 836-054-0110 to 836-054-0130 is to clarify by rule the requirements of ORS 742.075(3), (6), and (8).

Statutory/Other Authority: ORS 731.244

Statutes/Other Implemented: ORS 742.075

ADOPT: 836-054-0115

NOTICE FILED DATE: 01/28/2026

RULE SUMMARY: Defines when a factor "significantly contributes" to a policy premium increase from one policy term to the next when it exceeds two percent (2%) of the current policy premium, and ranks in the highest four impacts, on a dollar increase basis, of all rating factors that changed.

CHANGES TO RULE:

836-054-0115

Definitions

As used in OAR 836-054-0110 to 836-054-0130:¶

(1) "Qualified policy" has the meaning set forth in ORS 742.075.¶

(2) "Qualified insurer" means any insurer that offers a qualified policy and whose combined written premium of the qualifying lines is \$1,000,000 or greater for any calendar year being reported.¶

(3) A factor "significantly contributes" to a policy premium increase from one policy term to the next if the portion of the policy premium increase attributable to the factor (a) exceeds 2% of the current policy premium, and (b) ranks in the highest four impacts, on a dollar increase basis, of all rating factors that contributed to the premium increase.

Statutory/Other Authority: ORS 731.244

Statutes/Other Implemented: ORS 742.075

ADOPT: 836-054-0120

NOTICE FILED DATE: 01/28/2026

RULE SUMMARY: Outlines the explanation required and minimum amount of information to include in the contents of the premium change notice. Insurers are permitted to provide additional information beyond these requirements. Provides an example of what a Premium Change Explanation can look like.

CHANGES TO RULE:

836-054-0120

Premium Change Explanation

(1) The clear and reasonable written explanation of a premium increase required under ORS 742.075 must identify and explain each factor that significantly contributed to the premium increase as defined in OAR 836-054-0115(3), subject to the following:¶

(a) The written explanation of the premium increase must identify and explain at least one factor, but not more than four factors, that significantly contributed to the premium increase, as defined in OAR 836-054-0115(3).¶

(b) If no individual factor significantly contributed to the premium increase, as defined in OAR 836-054-0115(3), then the insurer must provide a clear and reasonable written explanation to the insured that identifies and explains all factors and information specific to the insured that generally contributed to the premium increase.¶

(c) The written explanation of the premium increase may provide information to the insured about any additional factors that contributed in any way to the premium increase.¶

(2) If an insurer determines that all factors that contributed to an insured's premium increase resulted from policy changes initiated by the insured with respect to policy coverage or premium amount, the insurer may respond to a premium increase notice request with information provided in a manner to be determined by the insurer that the increases were due to policy changes initiated by the insured.¶

(3) The clear and reasonable written explanation of a premium increase required under ORS 742.075 must contain:¶

(a) All information required under subsection (1) of this section;¶

(b) The date of the written explanation;¶

(c) The insurer's licensed insurance company name, address, and NAIC Number;¶

(d) The insured's name, policy type, policy number, policy period, and effective date; and¶

(e) Information that instructs the insured how to contact the insurer if they have additional questions regarding the written explanation.¶

(4) An insurer may use the following format for the clear and reasonable written explanation of a premium increase required under ORS 742.075, or an insurer may submit for approval a notice that provides the information required under this section in a format that aligns with other documents that the insurer uses to communicate with their policyholders.¶

Premium Change Explanation¶

Licensed Insurance Company - Name, Address, NAIC Number, Notice Date.¶

Policyholder Name, Policy Type, Policy Number, Policy Period, and Effective Date.¶

"As you requested, we are providing additional information regarding the factors that contributed most significantly to the premium increase applied to the above captioned policy at renewal.¶

"Your premium increased at renewal, and these are the factors that most significantly contributed to the increase in your premium.¶

"Here is an explanation for each reason of your premium increase (insurers shall provide the information and explanation required under OAR 836-054-0115).¶

If you have any questions, please contact your insurance company/insurance producer via ¶
telephone (), email (), postal mail (), or visit your website ().

Statutory/Other Authority: ORS 731.244

Statutes/Other Implemented: ORS 742.075

ADOPT: 836-054-0125

NOTICE FILED DATE: 01/28/2026

RULE SUMMARY: Explains who, when, and what data to report bi-annually to the DFR. P&C carriers are expected to report the total number of qualified policies where an offer to renew was extended, the number of those that inquired about the increase, and the percentage increase of the policies where the policyholder inquired about the increase.

CHANGES TO RULE:

836-054-0125

Periodic Data Reporting

(1) Each qualified insurer must report to the department no later than April 30, 2028, and no later than April 30 of every other year thereafter, the following information grouped by zip code and calendar year, for each of the two preceding calendar years:¶

(a) The total number of renewal offers of qualified policies for which a policy renewal offer was made during the reporting calendar year where the renewal term premium was greater than the prior term premium.¶

(b) The total number of renewal offers of qualified policies for which the insurer received a written request for an explanation of a premium increase pursuant to ORS 742.075 and OAR 836-054-0110 to 836-054-0130.¶

(c) The percentage increase in premium for each qualified policy for which the insurer received a written request for an explanation of premium increase.¶

(d) Any other data the department prescribes.¶

(2) Qualified insurers shall submit report information from each of the two previous calendar years in the form and manner prescribed by the department as set forth on the department's website at dfr.oregon.gov.

Statutory/Other Authority: ORS 731.244

Statutes/Other Implemented: ORS 742.075

ADOPT: 836-054-0130

NOTICE FILED DATE: 01/28/2026

RULE SUMMARY: Prescribes the form and manner that a policyholder must provide to an insurer in order to make a request for premium increase explanation.

CHANGES TO RULE:

836-054-0130

Form and Manner of Written Request

A written request for an explanation of a premium increase made pursuant to ORS 742.075 and OAR 836-054-0110 to 836-054-0130 must be made in the form and manner prescribed by this rule.¶

(1) The request must include the insured's name, the insured's address, and the policy number and policy type of the policy for which the request is made.¶

(2) The request must be printed, typewritten, or legibly handwritten.¶

(3) The request must clearly state the insured is requesting an explanation of why their policy premium is increasing at renewal.¶

(4) The request must be submitted by postal mail, email, hand delivery, or digitally through an insurer's portal, if available.

Statutory/Other Authority: ORS 731.244

Statutes/Other Implemented: ORS 742.075