
BULLETIN 2020-06

COVERAGE FOR INDIVIDUALS WITH EXPIRED DRIVER LICENSES

Effective March 24, 2020

This Bulletin pertains to all insurers (“insurers”) providing automobile insurance policies (“policies”) in the State of Ohio. The purpose of this Bulletin is to notify insurers that they must temporarily suspend certain actions which they would otherwise be permitted to take due to the expiration of the driver license of a named insured or other covered family member.

On March 9, 2020, Governor Mike DeWine declared a state of emergency in Ohio to protect the well-being of Ohioans from the dangerous effects of COVID-19, and directed state agencies to develop and implement procedures consistent with recommendations from the Department of Health designed to prevent or alleviate the public health threat. (See Executive Order 2020-01D.)

Since that declaration of emergency, Governor DeWine has ordered restrictions on activities affecting commerce in this state to prevent the spread of COVID-19, including the closure of 181 Ohio Bureau of Motor Vehicles deputy registrar locations, leaving five locations for only the issuance and renewal of commercial driver licenses. In addition, the Ohio Department of Health has issued orders to effectuate the Governor’s recommendations, including a “Stay at Home Order” requiring Ohioans to stay at home or their place of residence unless they are engaged in essential work or activities.

The Superintendent recognizes that, as a result of these restrictions and orders, some insured Ohioans will be unable to timely renew their driver licenses. This Bulletin notifies insurers that they must not cancel, non-renew, or refuse to issue a policy of automobile insurance, or deny a claim, solely because the driver license of a named insured or other covered family member has expired since the Governor’s declaration of emergency.

Additionally, the automobile insurance premium amounts charged for new or renewal automobile insurance policies must not be calculated in a manner that will adversely impact the policyholder due to an insured driver’s inability to renew his or her license.

The Superintendent does not expect insurers to submit filings in order to provide policyholders with flexibility pursuant to this Bulletin.

This Bulletin expires thirty days after the expiration of the state of emergency declared by Governor DeWine on March 9, 2020.

Superintendent of Insurance

A handwritten signature in blue ink that reads "Jillian Froment".

Jillian Froment
Director