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Publications

Ohio Department of Insurance Issues Bulletin 2020-06 Coverage for Individuals with Expired Driver Licenses

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Anthony Spina

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CLIENT ALERT | 3.25.2020

In response to the COVID-19 pandemic and Ohio Governor Mike DeWine's declaration of a state of emergency in Ohio (See Executive Order 2020-01D), the Ohio Superintendent of Insurance (the Superintendent) issued Bulletin 2020-06 and ordered all insurers providing automobile insurance policies in the State of Ohio to temporarily suspend certain actions that they would otherwise be permitted to take due to the expiration of the driver license of a named insured or other covered family member.

The Superintendent recognizes that as a result of restrictions that Governor DeWine has placed on Ohio commerce, including the closure of 181 Ohio Bureau of Motor Vehicles deputy registrar locations, some Ohio insureds will be unable to timely renew their driver licenses. Therefore, the Superintendent is prohibiting insurers from cancelling, non-renewing, or refusing 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.

In addition, the automobile insurance premium amounts charged for new or renewed automobile insurance policies may not be calculated in a manner that will adversely impact policyholders due to an insured driver's inability to renew his or her license.

Insurers are not required to submit filings in order to provide its policyholders with the flexibility required by this Bulletin.

If you have questions regarding Bulletin 2020-06 and its impact on your organization, please contact: Anthony Spina or Tom Szykowny.

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VORYS COVID-19 TASK FORCE

Vorys is continuing to monitor the COVID-19 outbreak and related guidance to Insurers. In addition, Vorys attorneys and professionals are counseling our clients on a myriad of others issues related to the outbreak. We have established a comprehensive COVID-19 Task Force, which includes attorneys with deep experience in the niche disciplines that we have been and expect to continue receiving questions regarding coronavirus. Learn more and see the latest updates from the task force at vorys.com/coronavirus.