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## **State issues emergency insurance order**

*Order will ensure storm victims do not lose insurance coverage*

(Salem) — The Oregon Department of Consumer and Business Services issued an emergency order today to protect Oregonians from losing insurance coverage because of recent winter storms.

“I want to make sure in this time of recovery that Oregonians affected by these storms will not have to worry about losing their insurance,” said Governor Kulongoski.

The order prohibits insurers from canceling or not renewing policies until Jan. 3, 2008, in Lincoln, Tillamook, Clatsop, Columbia, and Yamhill counties.

“The storm has disrupted the lives of many Oregonians, and, as a result, many of them may not receive a cancellation notice or not be able to pay their insurance premiums on time,” said Carl Lundberg, acting administrator of the DCBS Insurance Division. “We want to ensure no one loses insurance coverage because of the storm.”

Insurance companies send notices giving consumers time limits to pay premiums or otherwise respond before they cancel or “nonrenew” a policy. Because of storm damage, lack of electricity, and disruption of mail, many storm victims will not receive these notices or may not be able to respond in a timely manner. As a result, some insurers may cancel or not renew policies, leaving storm victims with no coverage.

In addition to prohibiting insurers from canceling or not renewing policies until Jan. 3, 2008, the order directs insurers to withdraw and reissue any notices of cancellations issued or mailed the week preceding Dec. 3, 2007, and prohibits insurers from canceling or not renewing a policy solely because of a claim resulting from the winter storm.

The order covers personal lines of insurance such as homeowner, auto, health, and personal property. Several other states, such as Florida and Louisiana, have issued similar orders after hurricanes.

To read the order in its entirety, go to [www.insurance.oregon.gov](http://www.insurance.oregon.gov).

In addition to the order, DCBS has taken several other steps to assist in the storm recovery efforts:

- The Insurance Division is offering free insurance advice for those affected by the storm. Go to [www.insurance.oregon.gov](http://www.insurance.oregon.gov) for more information or call the Consumer Advocacy Unit at (888) 877-4894.
- Oregon OSHA is working with the Department of Environmental Quality in determining whether the Vernonia schools are safe for students and workers. Oregon OSHA also has made flood clean-up safety and health information available on its Web site: [www.oregonosha.org](http://www.oregonosha.org).
- The Building Codes Division is providing assistance to the Columbia County Building Official.

The Department of Consumer and Business Services is Oregon's largest business regulatory and consumer protection agency. For more information, visit [www.dcbs.oregon.gov](http://www.dcbs.oregon.gov).

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