



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

## **NOTICE**

**TO: All Admitted and Non-Admitted Property & Casualty Automobile Insurance Companies and Other Interested Parties**

**FROM: Commissioner Ricardo Lara**

**DATE: March 18, 2020**

**RE: Expired Drivers Licenses, Vehicle Registrations, and Insurance**

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In response to the novel coronavirus (COVID-19) pandemic, California Insurance Commissioner Ricardo Lara and the California Department of Insurance (CDI) request the assistance of all automobile insurers, producers, and other licensees transacting automobile insurance in California.

On March 4, 2020, Governor Gavin Newsom issued a [Proclamation of a State of Emergency](#), directing all agencies of the State government to perform activities consistent with the direction of the Governor's Office of Emergency Services (CalOES). California statewide and local government agencies continue to take necessary steps to help mitigate the risk of exposure to COVID-19 and protect the public health and safety. In order to maximize the effectiveness of these steps, automobile insurers will play an essential role.

The California Department of Motor Vehicles (DMV) recently asked California law enforcement to exercise [discretion for 60 days](#) in their enforcement of drivers license and vehicle registration expirations beginning March 16, 2020, in order to have at-risk populations, including seniors and those with underlying conditions, avoid required visits to DMV field offices.

In an effort to further these important objectives and support measures designed to reduce the growing threat of the COVID-19 pandemic, the CDI strongly encourages insurers to refrain from using the expiration of policyholders' drivers licenses or vehicle registrations for 60 days from March 16, 2020, for any of the following reasons:

- To affect a driver's ability to secure and maintain auto insurance coverage;
- To affect a driver's eligibility for a Good Driver discount;
- To determine eligibility for a California Low Cost Automobile policy;
- To impact the rates charged to any driver.

This Notice will be reevaluated at the end of the 60-day period.

While the evolving COVID-19 pandemic continues to test all segments of our population, it also presents an opportunity for the CDI and those licensed by the CDI to work together to find innovative solutions that can directly impact the health and well-being of our fellow human beings.