



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: May 5, 2020

RE: Expired Drivers Licenses and Insurance

In response to the 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.

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

In a Notice dated March 18, 2020, Commissioner Lara previously encouraged insurers to refrain from using the expiration of policyholders' drivers licenses or vehicle registrations for 60 days commencing 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.

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On [April 14, 2020, DMV extended the expiration date of non-commercial driver licenses](#) for individuals 69 years old and younger with expiration dates between March 1, 2020, and May 31, 2020. These licenses are now valid through May 31, 2020.

On [April 14, 2020, the DMV also extended the expiration date of all commercial driver licenses](#) expiring between March and June 2020 to June 30, 2020, aligning with a recent emergency declaration from the Federal Motor Carrier Safety Administration. Commercial driver license endorsements and certificates, except medical certificates, are also extended.

Californians with a suspended license are not eligible for the temporary extensions in driver license expiration dates.

Now that the DMV has extended the expiration date of non-commercial driver licenses for individuals 69 years old and younger with expiration dates between March 1, 2020 and May 31, 2020 to May 31, 2020, and the DMV has extended the expiration date of commercial driver licenses for individuals 69 years old and younger with expiration dates between March 1, 2020 and May 31, 2020 to June 30, 2020, Commissioner Lara strongly encourages insurers to refrain from using the expiration of policyholders' drivers licenses for any of the reasons set forth in the March 18, 2020 Notice prior to the new expiration dates applicable to commercial and non-commercial drivers licenses.

This Notice will be reevaluated at the end of this extended period.