

## Memorandum

Date: October 10, 2024

To: All insurance companies writing auto insurance in Oregon

From: Cassandra Soucy, Property and Casualty Program manager

RE: **DMV Notice – Driver Education Course completion certificate changes**

*Oregon DMV requested that issuers of auto insurance policies be made aware of the following information. If you have questions, contact [ODOTEMail@odot.oregon.gov](mailto:ODOTEMail@odot.oregon.gov).*

### **Background**

Every year thousands of teenagers participate in Oregon Department of Transportation (ODOT)-approved driver education training courses. Teens are taught the rules of the road and are given behind-the-wheel experience under adult supervision. They are gradually introduced to more complex driving situations to build safe driving habits. Multiple studies show that teens who take driver education courses have fewer crashes than those who do not. Insurance providers recognize the value of driver education and often offer discounts to students who successfully complete a driver education course.

Eligible students who pass ODOT-approved driver education courses are currently issued a plastic Driver Education Course completion certificate they take to DMV to waive the driving test. These cards are printed by the Transportation Safety Office (TSO) and are valid for two years.

### **What is changing?**

Effective **Oct. 14, 2024**, TSO will stop issuing plastic completion cards. Instead, ODOT-approved driver education providers will send electronic course completion certificates directly to DMV within five business days of course completion. This allows the electronic certificate to be in the DMV system soon after a student completes a course. DMV will no longer replace plastic cards if lost. Instead, replacement completion certificates will be entered electronically by the provider and be available in the DMV system.

### **How does this impact auto insurance issuers?**

Plastic completion certificates issued before **Oct. 14, 2024**, remain valid for two years. Students completing a driver education course on or after **Oct. 14, 2024**, will no longer be able to present a plastic completion certificate. Instead, they may receive proof of completion from their driver education providers. The appearance of these proofs of completion issued by the driver education providers will vary based on the provider. They may look like the certificates currently given to students over 18 and those who complete a course after receiving a license. Insurance issuers who question the validity of a certificate are encouraged to reach out to the named driver education provider for confirmation.