

## NOTICE OF PROPOSED RULEMAKING STATEMENT OF NEED AND FISCAL IMPACT

Filing caption: Licensing and application fees charged to insurance producers, adjusters, and insurance consultants.

**Public comment deadline: 7/29/2026**

**Note: Public comments are public records and may be made publicly available.**

**Effective Date: 9/1/2026**

### HEARING:

**Date:** 7/22/2026

**Time:** TBD

**Officer:** Brian Fjeldheim

**Location:** Labor & Industries Building  
350 Winter St. NE  
Basement, Conf Rm E  
Salem, OR 97301

This is a hybrid meeting conducted in-person and virtually via Microsoft Teams:

[Join the meeting now](#)

Meeting ID: TBD

Passcode: TBD

Dial in by phone

[XXXX](#) United States, Portland

Phone conference ID: [XXXX](#)#

### NEED FOR RULEMAKING:

*Provide background on why rulemaking is needed, including a short summary of the rulemaking authority and statutes implemented. Provide a summary of what the rule does. Describe the involvement of the RAC, including the types of stakeholders that were invited to and did participate. Specify if any of the stakeholders were small businesses.*

ORS 731.804(2) grants the director of Department of Consumer and Business Services (DCBS) the authority to charge fees for specific services using a schedule of fees established by the director by rule.

ORS 731.244 grants the director the authority to make reasonable rules as necessary to effectuate Oregon's Insurance Code.

OAR 836-009-0007 Fees and Charges establishes the fee schedule charged to insurance producers, adjusters, and insurance consultants.

**Background**

From January 1, 2001, to April 1, 2026, aggregate inflation adjusted prices in the United States increased approximately 89.8 percent.<sup>1</sup> Put another way, what cost \$10 in 2001 now costs approximately \$18.98 in 2026 dollars. During this time period, the fees the Division of Financial Regulation (DFR) charges to insurance producers, adjusters, and insurance consultants for initial applications, issuing a license, and renewing licenses have not changed. Due to continuing inflationary pressures, combined with increased staffing levels that occurred over time and are needed to fulfil DFR’s regulatory and consumer protection responsibilities, these fees are being increased to better reflect the true operational costs of DFR. These changes will slightly reduce the insurer assessment levy percentage to ensure that DFR does not breach the statutory premium assessment rate cap of 0.09 percent.<sup>2</sup>

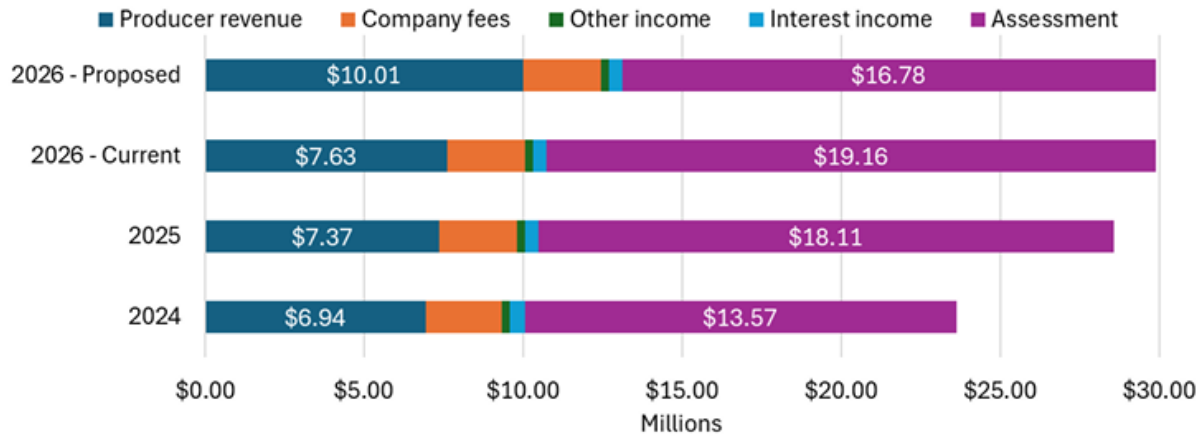


Figure 2. Insurance program revenue by source. Actual data is presented for 2024. Forecast data is presented for 2025. Forecast revenue with current versus proposed fees are presented for 2026.

**\*\*NOTE\*\*** The above figures will be updated with 2025 data on or before June 1, 2026

<sup>1</sup> Based on Consumer Price Index-All Urban Consumer (CPI-U) inflation data published by the Federal Bureau of Labor Statistics.

<sup>2</sup> [ORS 731.804\(1\)](#).

Based upon internal DFR revenue forecast using 2024 financial data, DFR budget staff proposes a 33.3 percent increase to the following license and application fees:

**Licenses for insurance producers, adjusters and insurance consultants:**

- (a) Resident insurance producer — ~~\$30~~ 40;
- (b) Nonresident insurance producer — ~~\$30~~ 40;
- (c) Adjuster — ~~\$30~~ 40;
- (d) Insurance consultant — ~~\$30~~ 40.

**Issuance of licenses for insurance producers, adjusters and insurance consultants:**

- (a) Resident insurance producer — ~~\$45~~ 60;
- (b) Nonresident insurance producer — ~~\$45~~ 60;
- (c) Adjuster — ~~\$45~~ 60;
- (d) Insurance consultant — ~~\$45~~ 60;

**License renewals of for insurance producers, adjusters and insurance consultants (licenses continue to expire biennially in the month of the individual’s birthday anniversary):**

- (a) Resident insurance producer — ~~\$45~~ 60;
- (b) Nonresident insurance producer — ~~\$45~~ 60;
- (c) Adjuster — ~~\$45~~ 60;
- (d) Insurance consultant — ~~\$45~~ 60.

**DOCUMENTS RELIED UPON, AND WHERE THEY ARE AVAILABLE:**

Draft rules are available from Karen Winkel, Rules Coordinator, Division of Financial Regulation located at 350 Winter St. NE, Salem, OR 97301 and are available on the division’s website:

<https://dfr.oregon.gov/laws-rules/Pages/proposed-rules.aspx>

DFR Insurance License Producer Fee Study – 2024 basis (the 2025 basis report is imminent)  
**\*\*NOTE\*\*** This is an internal DFR report. However, I am working to make several relevant portions of the report available to the RAC members and interested parties.

**STATEMENT IDENTIFYING HOW ADOPTION OF RULE(S) WILL AFFECT EQUITY IN THIS STATE:**

*(Who is this going to impact and how might it impact one group of people differently than others?)*

**\*\*Discuss the following with the RAC members\*\***

This rulemaking is unlikely to have a material adverse impact on lower income households or the insurance buying public. Likewise, it is unlikely to have a material adverse impact on the financial performance of Oregon insurance producers, adjusters, or insurance consultants.

**FISCAL AND ECONOMIC IMPACT:**

*Based on information available to DCBS, briefly discuss the cost of compliance for businesses, generally. State whether there are compliance costs for small businesses (independently owned and operated with fewer than 50 employees).*

The fee adjustment is unlikely to have a negative financial impact on small businesses. The proposed fee increases will generate revenues to support ongoing DFR operational, regulatory, and consumer protection activities. Oregon’s producer license fees are generally 26 percent lower than the average state fees for residents and 30 percent lower than nonresident state fees. Similarly, Oregon’s producer renewal fees are 55 and 64 percent lower than out of state resident and nonresident renewal fees, respectively.

	Other State	Current Fee		Proposed Fee	
	Average	Fee	Vs Other State	Fee	Vs Other State
Application + License Fee	\$104	\$75	-28%	\$100	-4%
Renewal/Late Fee	\$113	\$45	-60%	\$60	-47%

*Table 1. Producer license fee amounts. This table includes the average fee amount across other states and the percent difference of that average versus Oregon’s current and proposed fees.*

(per ORS 285A.346 and ORS 56.185, a business with less than 50 employees is a small business).

While the amended fees will marginally increase compliance costs on small businesses or other entities, these are operational expenditures should be eligible for write-off on their annual business tax filings.

**COST OF COMPLIANCE FOR SMALL BUSINESSES:**

**(1) Identify any state agencies, units of local government, and members of the public (including specific interest groups) likely to be economically affected by the rulemaking.**

DFR will not be economically impacted by this rulemaking. This change will re-balance the division’s operational revenue mix by adjusting fees charged to insurers, producers, adjusters, and insurance consultants. The proposed change will modestly reduce the assessment percentage levied on licensed insurers operating in Oregon. The proposed fee structure for producers, adjusters and insurance consultants remains well below the aggregate inflation rate for the past 25 years.

If the proposed increase were to reflect inflation since 2001, the proposed fees would look like the following:

Revised application fee: \$56.94 (\$16.94 more than the proposed \$10 increase to \$40)

Revised license issuance and renewal fees: \$85.41 (\$25.41 higher than the proposed \$15 increase to \$60)

**\*\*Discuss with the RAC\*\***

**(2)(a) Estimate the number and type of small businesses subject to the rule(s).**

DFR does not have a direct estimate of the number of small businesses subject to this rule. Many/most insurance producers, adjusters, and insurance consultant businesses are likely small businesses (less than 50 employees). Annual licensing data indicates Oregon routinely issues and renews tens of thousands of insurance producer, adjuster, and insurance consultant licenses each year.

**(2)(b) Describe the expected reporting, recordkeeping and administrative activities and cost required to comply with the rule(s).**

As noted above, the rule increases fees that are currently being paid to DFR. On this basis, DFR does not anticipate there will be any additional administrative costs required to comply with this rule.

**(2)(c) Estimate the cost of professional services, equipment supplies, labor and increased administration required to comply with the rule(s).**

Producer, adjuster, and insurance consultant applications: \$10 increase (one time cost for first time license issuance and to add any subsequent insurance line of business to a license)

Producer, adjuster, and insurance consultant licenses - issuance and renewal: \$15 increase (recurring cost incurred every two years)

**How were small businesses involved in the development of the rule?**

DFR invited representatives of small businesses as well as representatives from insurance trade associations, to participate in the rulemaking advisory committee process.

**Was an administrative rule advisory committee consulted?**

No

This rulemaking is the result of an internal revenue study and data analysis performed by professional DFR budget staff. An external RAC was formed and will meet on:

1. May 28, 2026 - 1:30 am to 2:30 pm PT

**Did membership of the RAC represent the interests of persons and communities likely to be affected by the rule?**

Yes

A diverse array of public members were invited to participate in the RAC, including:

<i>Bianca Alonso Weiss</i>	<i>National Association of Insurance and Financial Advisors NAIFA - Lobbyist</i>
<i>Jim Brown</i>	<i>Oregon Surplus Line Association OSLA</i>
<i>Carolee Lance</i>	<i>Oregon Surplus Line Association OSLA</i>
<i>Kim Legato</i>	<i>EVP - PIA Oregon</i>
<i>Isis Thornton-Saunders</i>	<i>PIA - United Strategies &amp; Consulting</i>
<i>Laurie Wolf</i>	<i>National Insurance Producer Registry (NIPR)</i>
<i>Tyra Dressel</i>	<i>Big I Oregon - Executive Director</i>
<i>Mike Eliason</i>	<i>Big I Oregon - Lobbyist</i>
<i>Ed Davis</i>	<i>Independent Agents of Oregon/Maps Insurance Services (Big I - Oregon)</i>
<i>Angela Donley</i>	<i>Oregon Consumer Justice</i>
<i>Aaron Tucker</i>	<i>America's Health Insurance Plans AHIP</i>
<i>Robert Mulcare</i>	<i>President - National Association of Benefits &amp; Insurance Professionals (NABIP)</i>
<i>Jeffrey Gould</i>	<i>National Association of Public Insurance Adjusters (NAPIA)</i>
<i>Shelley Greiner</i>	<i>DFR budget analyst</i>
<i>Jason Flanagan</i>	<i>DFR - Producer Licensing Compliance</i>
<i>John Haworth</i>	<i>DFR - Producer Licensing &amp; Retaliatory Tax Manager</i>
<i>Emily Coates</i>	<i>Legislative Fiscal Analyst</i>

**RULE NUMBER AND SUMMARY:**

List each rule number and a short summary of what the rule does.

**AMEND:** OAR 836-009-0007

**RULE SUMMARY:** This rule establishes the fees charged to insurance producers, adjusters, and insurance consultants for applications, license issuance, and license renewal.

**STATUTORY REFERENCE:**

**STATUTORY/OTHER AUTHORITY:** ORS 731.244 and ORS 731.804

STATUTES/OTHER IMPLEMENTED: ORS 744.063, ORS 744.518, and ORS 744.611

TK Keen, Insurance Commissioner

Signature

Printed name

Date

**LEGISLATOR NOTICE:**

*If the rulemaking results from legislation passed within two years of this notice of proposed rulemaking, the agency must give notice to: 1) the legislator(s) who introduced the bill; and 2) the chair or co-chairs of all committees that reported the bill out. (Does not include referrals to other committees).*

*If the rule does not result from legislation within the last two years, notice shall be given to the chair or co-chairs of any interim or session committee with authority over the subject matter of the rule. If notice cannot be given to these individuals, notice shall be given to the Speaker of the House and the President of the Senate.*

Name	Committee or Title	Email
Sen. Mark Meek	Chair, Senate Interim Committee on Commerce and General Government	Sen.MarkMeek@oregonlegislature.gov
Sen. Christine Drazan	Vice-Chair, Senate Interim Committee on Commerce and General Government	Sen.ChristineDrazan@oregonlegislature.gov
Sen. Kathleen Taylor	Chair, Senate Interim Committee on Labor and Business	Sen.KathleenTaylor@oregonlegislature.gov
Sen. Cedric Hayden	Vice-Chair, Senate Interim Committee on Labor and Business	Sen.CedricHayden@oregonlegislature.gov
Rep. Nathan Sosa	Chair, House Interim Committee on Commerce and Consumer Protection	Rep.NathanSosa@oregonlegislature.gov
Rep. Farrah Chaichi	Co-Chair, House Interim Committee on Commerce and Consumer Protection	Rep.FarrahChaichi@oregonlegislature.gov
Rep. Virgle Osborne	Co-Chair, House Interim Committee on Commerce and Consumer Protection	Rep.VirgleOsborne@oregonlegislature.gov