WILDFIRE EMERGENCY ORDER

The Director of the Oregon Department of Consumer and Business Services ("Director"), acting under the authority in ORS 731.870, has determined that the wildfire disaster occurring in numerous counties throughout Oregon, which resulted in a state of emergency,[1] substantially interferes with the public's ability to carry on its normal course of business, including timely communications and other dealings between insurers and their insureds. Therefore, the Director issues this Wildfire Emergency Order ("Order") to all insurers transacting property and casualty insurance in Oregon ("insurers").

This Order is directed to all admitted insurers[2] that provide any type of property and casualty insurance coverage in Oregon. The Order applies to all insurance policies issued, delivered, or covering a risk in the affected geographic areas as specified by bulletins issued by the Director.[3] The bulletins will inform insurers of the geographic areas, specified by ZIP code or other appropriate means of delineation, that are subject to this Order ("Affected Areas").

This Order shall be construed to effectuate the intent and purposes expressed herein and to afford maximum protection to the insurance-buying public.

This Order takes effect on July 31, 2026. This Order will be in force through Aug. 30, 2026, but the Director may extend the duration of the Order if, in the Director's judgment, the circumstances warrant an extension.

The Director FINDS that:

1. On June 16, 2026, Oregon Gov. Tina Kotek signed Executive Order 26-10, declaring a statewide state of emergency under ORS 401.165 due to critical fire danger throughout Oregon.

2. Between July 11 and July 26, 2026, Oregon Gov. Tina Kotek signed a series of executive orders,[4] invoking the Emergency Conflagration Act due to extreme fire danger in numerous

[1] See Oregon Gov. Tina Kotek's Executive Order declaring a state of emergency (EO No. 26-10), issued June. 15, 2026. EO 26-10: https://www.oregon.gov/gov/eo/eo-26-10.pdf
[2] The term "admitted insurer" is defined in ORS 735.405 as "an insurer authorized to do an insurance business in this state."
[3] For the purposes of workers' compensation insurance under ORS chapter 656, this Order applies to policies covering an employer with a principal place of business in an Affected Area.
[4] *See* EO 26-13, EO 26-14, EO 26-15, EO 26-16, EO 26-17, EO 26-18, EO 26-19, EO 26-20, EO 26-21, EO 26-22 https://www.oregon.gov/gov/pages/executive-orders.aspx

communities throughout Oregon.

3. The wildfire disasters in Oregon resulted in the loss of life and property, created imminent health and safety risks, and caused widespread disruption to the ability of persons in the Affected Areas to carry on their normal course of business, including timely communications and other dealings between insurers and their insureds.

4. The nature of the disruption and destruction caused and threatened by the wildfires and resulting smoke requires an immediate and massive response from insurers and other regulated entities.

5. The wildfires and resulting smoke created hazardous conditions, necessitated evacuation orders, and damaged and threatened critical infrastructure. The wildfires also destroyed or prevented access to records and insured property, and inhibited persons in the Affected Areas from accessing resources necessary to make premium payments, submit claims, and perform other duties in accordance with the terms of their insurance contracts.

6. Providing, as a temporary measure, extended grace periods for premium payments, postponement of cancellations and nonrenewals, relief from reporting and other required communications related to claims submission and processing for insureds, and relief from other duties of insureds that may be burdensome, will help mitigate the negative effect of the wildfire disaster.

7. The disruption to the normal course of business caused by the wildfire disaster will continue for at least the period of time the Order will be in force.

The Director CONCLUDES that:

8. Under ORS 731.870, when the governor declares a state of emergency under ORS 401.165, the Director may issue an order addressing all of the following matters related to insurance policies issued in this state:

    a. Reporting requirements for claims;

    b. Grace periods for payment of insurance premiums and performance of other duties by insureds; and

    c. Temporary postponement of cancellations and nonrenewals.

9. An order issued under ORS 731.870 may not be effective for more than 30 days, but may be extended at the Director’s discretion if circumstances warrant an additional period of not more than 30 days or for subsequent additional periods of not more than 30 days.

350 Winter St. NE
P.O. Box 14480
Salem, OR 97309
503-378-4100
dcbs.info@dcbs.oregon.gov
oregon.gov/dcbs

10. Under Oregon Administrative Rules 836-050-0300 and 836-050-0305, adopted under ORS 731.244 and 731.870, the circumstances of the declared state of emergency, as described in paragraphs 1 to 10 in this Order, prevent or substantially impair the use of normal methods of reporting claims; paying of insurance premiums, and performing other duties under insurance contracts, as well as the communication of notices of cancellation or nonrenewal from insureds to their insurers and communication from insurers to their insureds.

Now therefore, the Director ORDERS:

11. All insurers must immediately take the following actions for reporting of claims and other communications about claims with insureds having insurance policies issued, delivered, or covering a risk in any of the Affected Areas subject to this Order:

    a. Extend all deadlines for insureds to report claims or submit other communications related to claims.[5]

    b. Take all practicable steps to provide opportunities for insureds to report claims or provide required communications related to claims considering any potential limitations for an insured's access to communication tools due to wildfires.

12. All insurers must immediately institute a grace period for premium payment for all insurance policies issued, delivered, or covering a risk in the Affected Areas subject to this Order, ending no earlier than the first date on which this Order is no longer in effect.

13. All insurers must immediately take the following actions and adhere to the following directions with respect to cancellations and nonrenewals for all active insurance policies issued, delivered, or covering a risk in the Affected Areas subject to this Order:

    a. Except as provided in subsection (e), insurers must suspend all cancellations and nonrenewals until this Order is no longer in effect.

    b. For insurance policies not yet cancelled or nonrenewed as of the date of this Order, but for which a notice of cancellation or nonrenewal has been delivered, insurers must withdraw the issued notice and provide insureds with a notice that cancellation and nonrenewal is suspended during the time this Order remains in effect.

    c. For policies in which the insurer is permitted to cancel a policy for underwriting reasons within the first 60 days the coverage is in effect, the 60-day period shall be suspended for the duration of this Order. Insurers that cancel a policy under ORS 742.562(2), 746.687(6), and 742.710(1)(a) must provide the policyholder 30 days'

[5] This provision does not apply to the requirements of ORS 656.262 for workers' compensation insurance.

350 Winter St. NE
P.O. Box 14480
Salem, OR 97309
503-378-4100
dcbs.info@dcbs.oregon.gov
oregon.gov/dcbs

notice after this Order is no longer in effect.

d. For policies extended beyond the normal date of cancellation or nonrenewal as a result of this Order, the premium for the extended coverage may be determined by the insurer in accordance with the terms of the policy, if applicable. Insurers may continue to bill insureds for this premium amount, but may not cancel or nonrenew coverage due to nonpayment of the extended premium amount during the time the Order remains in effect.

e. An insurer may not cancel or nonrenew a policy solely because of a claim directly resulting from the circumstances of the wildfire disaster, except in cases of fraud or intentional misrepresentation of a material fact as prohibited by the terms of the policy. An insurer may cancel or nonrenew a policy if such cancellation or nonrenewal is requested in writing by a policyholder.

14. Nothing in this Order shall be construed to relieve insureds of the obligation to pay premiums that are due under the terms of the insurance policy.

SO ORDERED this 31st day of July 2026.

TK Keen, Administrator
Insurance Commissioner
Division of Financial Regulation
Department of Consumer and Business Services

350 Winter St. NE
P.O. Box 14480
Salem, OR 97309
503-378-4100
dcbs.info@dcbs.oregon.gov
oregon.gov/dcbs