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NOTICE OF PROPOSED RULEMAKING

INCLUDING STATEMENT OF NEED & FISCAL IMPACT

CHAPTER 836

DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

INSURANCE REGULATION

FILED: 06/29/2026 1:44 PM

ARCHIVES DIVISION SECRETARY OF STATE

FILING CAPTION: Increases the application, license issuance, license renewal fees charged to insurance producers, adjusters, insurance consultants.

LAST DAY AND TIME TO OFFER COMMENT TO AGENCY: 07/30/2026 5:00 PM

The Agency requests public comment on whether other options should be considered for achieving the rule's substantive goals while reducing negative economic impact of the rule on business.

CONTACT:

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350 Winter St NE
Salem, OR 97301

Filed By:

Karen Winkel
Rules Coordinator

HEARING(S)

Auxiliary aids for persons with disabilities are available upon advance request. Notify the contact listed above.

DATE: 07/23/2026

TIME: 11:00 AM

OFFICER: Brian Fjeldheim

IN-PERSON HEARING DETAILS

ADDRESS: Labor and Industries Building, 350 Winter St NE, Basement, Conf Rm E, Salem, OR 97301

REMOTE HEARING DETAILS

MEETING URL: [Click here to join the meeting](#)

PHONE NUMBER: 503-446-4951

CONFERENCE ID: 909901722

SPECIAL INSTRUCTIONS:

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

Meeting ID: 288 716 825 039 315

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

NEED FOR THE RULE(S):

The proposed rules increase licensing and license renewal fees for insurance producers, insurance adjusters and insurance consultants doing business in Oregon. These fees are an essential source of revenue to fund insurance regulatory activities in the state. The fee increases are necessary to cover increasing operational costs.

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.

In the past 25 years, the fees the Division of Financial Regulation (DFR) charges to insurance producers, adjusters, and insurance consultants for initial applications, issuing licenses, and renewing licenses have not changed. During this same time period, aggregate inflation adjusted prices in the United States increased approximately 89.8 percent.

Due to continuing inflationary pressures, along with increases in DFR's staffing levels necessary to fulfil DFR's regulatory and consumer protection responsibilities that have grown over many years, the proposed fee increases better reflect current division operating and staffing costs. Not increasing fees up to this point has contributed to a projected revenue shortfall. This shortfall results in part from DFR reaching the statutory insurer assessment levy rate cap of 0.09 percent in the 2026 Fiscal Year.

It is important to note that although the proposed producer fee increases will improve the fiscal position of the division, the proposed increases will not fully close the projected revenue shortfall. Based upon an internal DFR revenue forecast using 2025 financial data, DFR budget staff are proposing a 33.3 percent increase to the following license and application fees:

Licenses for insurance producers, adjusters and insurance consultants:

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

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

- (a) Resident insurance producer – \$ 60;
- (b) Nonresident insurance producer – \$ 60;
- (c) Adjuster – \$ 60;
- (d) Insurance consultant – \$ 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 – \$ 60;
- (b) Nonresident insurance producer – \$ 60;
- (c) Adjuster – \$ 60;
- (d) Insurance consultant – \$ 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 – 2025 basis

This is an internal DFR report. However, several relevant portions of the report were made available to the Rulemaking Advisory Committee (RAC) members and interested parties.

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

The RAC members stated this rulemaking is unlikely to have a material adverse impact on lower income households or the insurance buying public. Likewise, given the small dollar amounts in the context of the overall cost of doing business as an insurance professional, 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:

The fee adjustment is unlikely to have a significant financial impact on small businesses (per ORS 285A.346 and ORS 56.185, a business with less than 50 employees qualifies as a small business). DFR currently licenses 246,645 active individuals/entities that would be subject to the proposed fee increases. DFR does not collect statistics on the size of insurance producer, adjuster, or consultant businesses, but it is likely that many of them are small businesses.

The proposed fee increases will generate additional revenues to help 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.

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

COST OF COMPLIANCE:

(1) Identify any state agencies, units of local government, and members of the public likely to be economically affected by the rule(s). (2) Effect on Small Businesses: (a) Estimate the number and type of small businesses subject to the rule(s); (b) Describe the expected reporting, recordkeeping and administrative activities and cost required to comply with the rule(s); (c) Estimate the cost of professional services, equipment supplies, labor and increased administration required to comply with the rule(s).

(1) This rulemaking will have a positive economic impact on DFR. This rule change will generate additional fee revenues by increasing fees charged to insurers, producers, adjusters, and insurance consultants. This fee increase is necessary because:

- DFR has not increased these rates in 25 years,

- DFR has reached our statutory insurer assessment rate cap of 0.09 percent, and
- DFR has projected revenue shortfall in the 2026 Fiscal Year.

The insurer assessment is levied on licensed insurers operating in Oregon and is the primary revenues source for DFR insurance regulatory operations. The remaining revenue needed for day-to-day operations is derived from fees charged to insurance companies, licensed insurance producers, adjusters, and insurance consultants.

The proposed fee increase for producers, adjusters and insurance consultants remains well below the aggregated inflation rate for the past 25 years. If the proposed increase were to reflect inflation since 2001, the proposed fees would look more 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).

(2)(a) 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). DFR currently licenses 246,645 active individuals/entities that would be subject to the proposed fee increases.

(2)(b) As noted above, the rule will increase 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) Producer, adjuster, and insurance consultant applications: \$10 increase per license (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 per license (recurring cost incurred every two years).

DESCRIBE HOW SMALL BUSINESSES WERE INVOLVED IN THE DEVELOPMENT OF THESE RULE(S):

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? YES

AMEND: 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.

CHANGES TO RULE:

836-009-0007
Fees ¶

- (1) The following fees apply to certificates of authority:¶
- (a) The fee for application for a certificate of authority to transact insurance as an insurer is \$2,500. The fee for application as a domestic insurer must be paid when application for a permit to organize as a domestic insurer is made. Otherwise, the fee must be paid when the application for the certificate is made;¶
- (b) The fee for annual continuation of a certificate of authority issued under subsection (a) of this section is \$1,500;¶
- (c) The fee for obtaining a certificate of authority to transact insurance as a captive insurer for the year the director first issues a certificate is \$5,000. The fee for a domestic insurer must be paid when application for a permit to organize as a domestic insurer is made. Otherwise, the fee must be paid when the application for the certificate is

made;¶

(d) The fee for annual renewal of a certificate of authority for a captive insurer issued under subsection (d) of this section is \$5,000;¶

(e) The fee for reinstatement of a certificate of authority is \$100.¶

(2) The fees in this section apply to examinations for licenses for insurance producers, adjusters and insurance consultants. The fees may be charged by the examination vendor under contract with the Department of Consumer and Business Services and are as follows:¶

(a) Examination fees:¶

(A) Insurance producer, property and casualty insurance or life and health insurance - \$55;¶

(B) Insurance producer, property insurance only, casualty insurance only, personal lines insurance only, life insurance only or health insurance only - \$45;¶

(C) Surplus lines licensee - \$45;¶

(D) Adjuster, general lines insurance or life and health insurance - \$45;¶

(E) Adjuster, health insurance or any single other line designated by rule - \$45;¶

(F) Consultant, life and health insurance or general lines insurance - \$55;¶

(G) Consultant, life insurance only, health insurance only or any other single line designated by rule - \$45;¶

(b) Reexamination fees, to be charged when the applicant retakes an examination:¶

(A) Insurance producer, property and casualty insurance or life and health insurance - \$55;¶

(B) Insurance producer, property insurance only, casualty insurance only, personal lines insurance only, life insurance only or health insurance only - \$45;¶

(C) Surplus lines licensee - \$45;¶

(D) Adjuster, general lines insurance or life and health insurance - \$45;¶

(E) Adjuster, health insurance or any single other line designated by rule - \$45;¶

(F) Consultant, life and health insurance or general lines insurance - \$55;¶

(G) Consultant, life insurance only, health insurance only or any other single line designated by rule - \$45;¶

(c) For purposes of the fees charged under subsections (a) and (b) of this section:¶

(A) Surety is included in the casualty insurance line and marine and transportation insurance may be included in the property insurance line or the casualty insurance line; and¶

(B) The personal lines line is a subcategory of the casualty insurance line. Consequently, a person who holds a license that is endorsed to transact casualty insurance need not obtain a separate endorsement to transact personal lines insurance.¶

(3) The following fees apply to application for licenses for insurance producers, adjusters and insurance consultants:¶

(a) Resident insurance producer - ~~\$340~~;¶

(b) Nonresident insurance producer - ~~\$340~~;¶

(c) Adjuster - ~~\$340~~;¶

(d) Insurance consultant - ~~\$340~~.¶

(4) The following fees apply to issuance of licenses for insurance producers, adjusters and insurance consultants:¶

(a) Resident insurance producer - ~~\$4560~~;¶

(b) Nonresident insurance producer - ~~\$4560~~;¶

(c) Adjuster - ~~\$4560~~;¶

(d) Insurance consultant - ~~\$4560~~;¶

(e) In addition, the actual cost of any criminal records check under ORAR 836-072-0010. The amount charged will not exceed the actual cost of acquiring and furnishing criminal offender information as authorized by ORS 181.534(9)(g).¶

(5) The examination fee under section (2) of this rule must be paid to the examination vendor. The application fee under section (3) of this rule and the license issuance fee under section (4) of this rule must be paid at the same time. There is no refund of the application and examination fees. Refund of the license issuance fee is governed by section (14) of this rule.¶

(6) The fees established in this section apply to the renewal of licenses for insurance producers, adjusters and insurance consultants. A license expires biennially in the month of the individual's birthday anniversary. The fees are as follows:¶

(a) Resident insurance producer - ~~\$4560~~;¶

(b) Nonresident insurance producer - ~~\$4560~~;¶

(c) Adjuster - ~~\$4560~~;¶

(d) Insurance consultant - ~~\$4560~~.¶

(7) The applicable fee under sections (3) and (4) of this rule shall be paid for each category of insurance business appearing on a license.¶

(8) The following fees apply to certificates of registration for legal expense organizations:¶

- (a) Application for a certificate of registration - \$350;¶
- (b) Renewal of certificate of registration - \$350. The fee under this subsection shall be paid annually.¶
- (9) Annual registration of a foreign risk retention group - \$350. The fee under this section shall be paid at the time of initial registration and annually thereafter.¶
- (10) Annual registration of a purchasing group - \$100. The fee under this section shall be paid at the time of initial registration and annually thereafter.¶
- (11) The license for a rating organization - \$180. The fee under this section shall be paid at the time of initial licensing and triennially thereafter.¶
- (12) The fee for filing a statement by an acquiring party under ORS 732.521 for the purpose of acquiring a controlling interest in an insurer (a "Form A" filing as prescribed in OAR 836-027-0100) is \$50 per hour of Division staff time spent on reviewing the statement, with a minimum fee of \$5,000.¶
- (13) The Fire Marshal shall pay \$50,000 each year for services provided by the Department in the collection of gross premium taxes on insurance covering the peril of fire under ORS 731.820.¶
- (14) Fees paid as required under this rule are not refundable except as provided in this section. If the director determines that an amount paid exceeds the amount legally due and payable to the Department and the amount of the overpayment is less than \$20, the Department shall refund the amount only upon receipt of a written request from the payer or the representative of the payer. A fee paid for a license under section (4) of this rule is refundable if the license applicant fails the examination or if the license is otherwise not issued to the applicant.¶
- (15) The amendments to section (2)(a), (b) and (d) of this rule that were filed in ID 15-2002 with the Secretary of State on June 26, 2002 to become effective on July 1, 2002, are re-adopted with the operative date of July 1, 2002, and those same amendments to section (2)(a) and (b) of this rule are repealed effective July 1, 2003.
- Statutory/Other Authority: ORS 181.534, 293.445, 731.244, 731.804, 744.037
- Statutes/Other Implemented: ORS 181.534, 731.804, 744.001, 744.002, 744.004, 744.007, 744.058, 744.062, 744.063, 744.064, 744.072, 744.528, 744.531, 744.535, 744.619, 744.621, 744.518, 744.611