

Memorandum

Date: December 18, 2024

To: All insurance companies writing auto insurance policies in Oregon

From: Eric Bredeson, property and casualty program manager

RE: Oregon Laws 2024, Chapter 63 (Senate Bill 1574): Key updates for insurance companies writing auto insurance policies in Oregon

The Oregon Driver and Motor Vehicle Services division (DMV) requested that issuers of auto insurance policies be made aware of the following information.

The Oregon Legislature passed Senate Bill 1574 in the 2024 legislative session which was signed into law by Gov. Kotek. The new law made changes to Oregon's traffic laws that may impact your business. These updates take effect Jan. 1, 2025, and change motor vehicle collision reporting requirements.

What's changing?

- Expanded hit-and-run coverage:** The offense of failure to perform the duties of a driver (hit-and-run) now includes collisions resulting from damage caused by a vehicle's load. The law also clarifies that it applies to incidents anywhere, including private property.
- Broader collision reporting requirements:** Drivers will now be required to report collisions caused by a vehicle's load. As with hit-and-run laws, collision reporting requirements now apply to collisions occurring anywhere, including private property.
- Updated terminology:**
 - SB 1574 replaced the term "accident" with "collision" across relevant statutes.
 - Oregon DMV has clarified that "accident," "crash," and "collision" are interchangeable terms under Oregon Administrative Rule 735-050-0004.
- Renamed reporting form:**
 - The Oregon Traffic Crash and Insurance Report (Form 735-32) has been renamed the **Oregon Traffic Collision and Insurance Report** to align with the updated language.
 - DMV will still accept previous editions of Form 735-32.

How this affects auto insurance issuers

These updates may affect how your clients report collisions and file claims. Educating them about the expanded requirements for hit-and-run and collision reporting may help avoid delays and possible suspension of driving privileges as a result of failing to submit a collision report to DMV.

Need more information?

- For questions about DMV processes, call 503-945-5000 or 503-299-9999 (Portland metro area).
- Additional details are available at [OregonDMV.com](https://www.oregondmv.com).

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