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## PERMANENT ADMINISTRATIVE ORDER

**DMV 5-2026**

CHAPTER 735

**DEPARTMENT OF TRANSPORTATION**

**DRIVER AND MOTOR VEHICLE SERVICES DIVISION**

**FILED**

03/12/2026 12:02 PM  
ARCHIVES DIVISION  
SECRETARY OF STATE  
& LEGISLATIVE COUNSEL

FILING CAPTION: Proof of Insurance; Uninsured Accidents; Financial & Future Responsibility

EFFECTIVE DATE: 03/12/2026

AGENCY APPROVED DATE: 03/12/2026

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RULES:

735-050-0010, 735-050-0055, 735-050-0070, 735-050-0100

AMEND: 735-050-0010

RULE TITLE: Proof that a Collision is Not Reportable

NOTICE FILED DATE: 12/31/2025

RULE SUMMARY: DMV proposes amending this rule to remove reference to vehicle owners because Senate Bill (SB) 840 removes authority to suspend owners under ORS 809.417 for failure to file a collision report as required under ORS 811.730. Additionally, DMV has stopped mailing letters to customers who successfully dispute the circumstances of a collision and the requirement to report to DMV, instead notifying them in alternative methods. As a result of that change in process, DMV is removing the letter provision from the rule. A person who wishes to dispute the requirement to submit a collision report may do so by providing proof to DMV that the collision is not reportable. DMV also removed from this rule the name of the unit that processes the proof (Accident Reporting Unit). Finally, DMV is clarifying that, when DMV determines that a driver is not required to report a collision, DMV will: (1) rescind any suspension notice or suspension of the driver's driving privileges and (2) remove the collision from the driver's driving record.

RULE TEXT:

(1) ORS 811.720 establishes when a collision must be reported to the Driver and Motor Vehicle Services Division of the Department of Transportation (DMV). When one person reports a collision and provides information indicating another driver must report the collision, the other driver may dispute the circumstances of the collision and the requirement to report to DMV. DMV must suspend driving privileges if a driver involved in a collision fails to file a collision report when required.

(2) When DMV issues a suspension notice resulting from information that a driver involved in a collision has failed to file a collision report as required, the driver may provide proof to DMV that the collision is not reportable. Proof related to vehicle damage or the injury or death of a person submitted by a driver must apply only to the driver's vehicle or its occupants. Acceptable proof includes, but is not limited to, the following:

(a) A repair bill or estimate from an automotive repair business or statement from an insurance company responsible for paying the damage claim, showing damage to the driver's vehicle is less than or equal to \$2,500.

(b) A repair bill or estimate, statement from an insurance company responsible for paying the damage claim or a statement from the owner of the property, showing damage to property other than a vehicle involved in the collision is less than or equal to \$2,500.

(c) The driver's sworn statement that their vehicle was not towed from the collision scene. The statement must be notarized.

(d) The driver's sworn statement or a statement from the insurance company responsible for the damage claim that no person in the driver's vehicle was injured or died as a result of the collision. The driver's statement must be notarized.

(3) If DMV determines that the collision was not reportable for the driver, DMV shall rescind any suspension notice or suspension of the driver's driving privileges and remove the collision from the driver's driving record.

(4) If DMV determines that the collision was not reportable for all drivers involved, DMV shall rescind any suspension notice or suspension of each driver's driving privileges and remove the collision from each driver's driving record.

STATUTORY/OTHER AUTHORITY: ORS 184.619, 802.010

STATUTES/OTHER IMPLEMENTED: ORS 809.417, 811.720, 811.725

AMEND: 735-050-0055

RULE TITLE: Proof of Compliance with Financial Responsibility Requirements

NOTICE FILED DATE: 12/31/2025

RULE SUMMARY: DMV proposes to amend this rule to differentiate between and clearly state proof of insurance requirements for vehicle registration renewals under ORS 803.460 and collision reporting under ORS 811.725. For the proof required under ORS 811.725, DMV added the following: (1) the requirement that the driver must provide the proof on a collision report and (2) the vehicle identification number (VIN).

RULE TEXT:

- (1) This rule specifies the information that constitutes satisfactory proof of compliance with financial responsibility requirements for the purposes of vehicle registration renewal under ORS 803.460 and collision reporting under ORS 811.725.
- (2) For the purpose of vehicle registration renewal under ORS 803.460, DMV shall accept any one the following as proof of compliance with financial responsibility requirements:
  - (a) The name of the insurer that issued the motor vehicle liability insurance policy and the policy number, the insurance producer's binder number or any other number that identifies the policy.
  - (b) A valid certificate of self-insurance as established in ORS 806.130.
  - (c) Information that a motor vehicle liability insurance policy has been issued for a vehicle applying for renewal of registration, submitted by an insurer under ORS 742.580, 806.195, and OAR 735-050-0131, unless DMV has reason to believe that the information is incorrect, outdated, or the policy has been cancelled or not renewed.
- (3) For the purpose of collision reporting under ORS 811.725, DMV shall accept either of the following as proof of compliance with financial responsibility requirements:
  - (a) A collision report that contains all of the following information for the vehicle driven and involved in the accident required to be reported under ORS 811.720:
    - (A) The vehicle identification number (VIN);
    - (B) The name of the insurer that issued the motor vehicle liability insurance policy; and
    - (C) The policy number, the insurance producer's binder number or any other number that identifies the policy.
  - (b) A valid certificate of self-insurance as established in ORS 806.130.
- (4) Nothing in this rule prohibits DMV from:
  - (a) Requiring an applicant for vehicle registration renewal to provide proof of compliance with financial responsibility requirements, as set forth in ORS 803.460(1); or
  - (b) Using any information submitted by an insurer under ORS 742.580, 806.195 and OAR 735-050-0131, to verify the accuracy of any proof of compliance with financial responsibility requirements submitted by the owner of a vehicle, or for any other purpose related to enforcement of compliance with financial responsibility requirements.

STATUTORY/OTHER AUTHORITY: ORS 184.619, 802.010, 803.460, 806.180

STATUTES/OTHER IMPLEMENTED: ORS 803.370, 803.460, 806.130, 806.180, 811.725

AMEND: 735-050-0070

RULE TITLE: Suspensions and Future Responsibility Filing Requirements for Uninsured Accidents

NOTICE FILED DATE: 12/31/2025

RULE SUMMARY: DMV proposes to amend this rule to clarify that, when DMV determines a person was involved in an uninsured accident, DMV will suspend the person's driving privileges under ORS 809.417 unless or until the person complies with future responsibility requirements (files an SR-22). The rule also states that DMV will suspend a person's driving privileges under ORS 809.415 if the person falsely certifies insurance compliance. The rule clarifies how DMV determines that a person was involved in an uninsured accident or falsely certified compliance. The rule also states how a person may prove to DMV that they were insured at the time of the accident. The rule clarifies that DMV will suspend a person's driving privileges under ORS 809.415 for allowing their SR-22 filing to lapse after the initial filing. Finally, the rule outlines administrative hearing and review rights and the length of an SR-22 filing requirement.

RULE TEXT:

- (1) When an accident is not required to be reported to the Driver and Motor Vehicle Services Division of the Department of Transportation (DMV) under ORS 811.720, DMV shall determine that a person was operating a vehicle in violation of ORS 806.010 at the time of an accident if DMV receives a report to that effect from a police officer, law enforcement agency, an insurance carrier or insurance producer (agent), or any person involved in the accident.
- (2) When DMV determines that a person was operating a vehicle in violation of ORS 806.010 at the time of an accident as described in section (1) of this rule, DMV shall suspend the person's driving privileges under ORS 809.417(2)(a) unless or until the person complies with future responsibility filing requirements.
- (3) When an accident is required to be reported to DMV under ORS 811.720, DMV shall determine that a person was operating a vehicle in violation of ORS 806.010 at the time of an accident if:
  - (a) The person does not provide proof of compliance with financial responsibility requirements, as defined in OAR 735-050-0055, to DMV as required under ORS 811.725(1)(c); or
  - (b) The person acknowledges on a collision report under ORS 811.725 that, at the time of the accident, they were not insured while driving the vehicle involved in the accident.
- (4) When DMV determines that a person was operating a vehicle in violation of ORS 806.010 at the time of an accident as described in section (3) of this rule, DMV shall suspend the person's driving privileges under ORS 809.417(2)(a) unless or until the person complies with future responsibility filing requirements.
- (5) DMV shall rescind the suspension notice or suspension and future responsibility filing requirement described in section (4) of this rule if the person provides proof of compliance with financial responsibility requirements to DMV as defined in OAR 735-050-0055.
- (6) DMV shall determine that a person falsely certified the existence of a motor vehicle liability insurance policy if an insurer notifies DMV that the person's certification of compliance with financial responsibility requirements made on a collision report under ORS 811.725 is not correct.
- (7) When DMV determines that a person falsely certified the existence of a motor vehicle liability insurance policy as described in section (6) of this rule, DMV shall suspend the driving privileges of the person under ORS 809.415(2) unless or until the person complies with future responsibility filing requirements.
- (8) DMV shall rescind the notice of suspension or suspension and future responsibility filing requirement described in section (2) or (7) of this rule if the person provides DMV with proof of compliance with financial responsibility requirements in the form of an official statement, written on the insurance company's letterhead and signed by an authorized employee of that insurer, indicating that the person or vehicle was insured at the time of the accident under a motor vehicle liability insurance policy that meets the requirements described under ORS 806.080.
- (9) Pursuant to ORS 809.415(3), DMV shall suspend the driving privileges of a person who, after complying with their initial obligation to make a future responsibility filing under ORS 809.417(2) or section (7) of this rule, allows the filing to lapse.
- (10) DMV shall terminate requirements for a future responsibility filing required by section (7) or (9) of this rule, as

provided in ORS 806.245.

(11) DMV shall grant a pre-suspension hearing under ORS 809.440(1), upon timely request by any person whose driving privileges DMV proposes to suspend, as described in sections (2), (4) or (7) of this rule. The suspension will not take effect pending the outcome of the hearing and DMV shall impose the suspension and future responsibility filing requirement if the administrative law judge affirms the suspension and future responsibility filing requirement following the hearing.

(12) If no pre-suspension hearing is held, a person may be entitled to a post-imposition hearing in accordance with ORS 809.450. The suspension will remain in effect pending the outcome of the hearing.

(13) A person whose suspension under ORS 809.415(3) is based on allowing a filing of future responsibility to lapse after the initial filing has been made, as described in section (9) of this rule, is entitled to administrative review under ORS 809.440 as provided in ORS 809.415(3)(c).

STATUTORY/OTHER AUTHORITY: ORS 184.619, 802.010, 809.415, 809.417

STATUTES/OTHER IMPLEMENTED: ORS 807.370, 803.460, 806.010, 806.245, 809.415, 809.417, 809.440, 809.450, 811.720, 811.725

AMEND: 735-050-0100

RULE TITLE: Future Responsibility Filing Requirements Following Mandatory Suspension or Revocation

NOTICE FILED DATE: 12/31/2025

RULE SUMMARY: DMV proposes to amend this rule to clarify when the requirement to file proof of future responsibility begins. If DMV recorded a person's suspension or revocation before July 3, 2020, prior to DMV's computer system upgrade, the requirement for the person to file proof of future responsibility for three years begins on the expiration date of the suspension or revocation. For any suspension or revocation recorded on or after July 3, 2020, the requirement to file proof of future responsibility begins upon reinstatement of driving privileges, regardless of when the suspension or revocation ends. The change to begin the future responsibility requirement at reinstatement eliminates the ability to avoid the filing requirement by simply waiting out the three-year period without submitting proof. The rule also clarifies that, if DMV recorded a person's permanent revocation before July 3, 2020, DMV will immediately send a suspension notice to the person, explaining that their future responsibility filing requirement began when DMV received the court's order to restore driving privileges.

RULE TEXT:

(1) For purposes of this rule, "proof" means proof of compliance with future responsibility filings as described in ORS 806.240.

(2) A person is required to file proof following a suspension or revocation of the person's driving privileges under ORS 809.235, 809.409(2) to (4), 809.411(2) to (6), (9) or 813.400. DMV shall terminate the requirement to file proof after three years have passed from the date the filing was required as described in sections (3) and (6) of this rule.

(3) If DMV recorded the suspension or revocation of the person's driving privileges described in section (2) of this rule before July 3, 2020, the requirement to file proof begins on the expiration date of the suspension or revocation.

(4) Thirty days before the expiration of the suspension or revocation described in section (3) of this rule, if the person has not already filed proof, DMV shall send the person a notice that a suspension under ORS 809.415(3) will be imposed for failure to make future responsibility filings unless or until proof is filed.

(5) Notwithstanding section (4) of this rule, when DMV receives a court order to restore driving privileges under ORS 809.235(5), and DMV recorded the revocation of the person's driving privileges before July 3, 2020, DMV shall send the person a notice that a suspension under ORS 809.415(3) has been imposed for failure to make future responsibility filings until proof is filed.

(6) If DMV recorded the suspension or revocation of the person's driving privileges on or after July 3, 2020, as described in section (2) of this rule, the requirement to file proof begins upon reinstatement of driving privileges following the expiration date of the suspension or revocation. DMV may not reinstate driving privileges until the person files proof.

STATUTORY/OTHER AUTHORITY: ORS 184.619, 802.010

STATUTES/OTHER IMPLEMENTED: ORS 806.240, 806.245, 809.235 809.409, 809.411, 809.415, 813.400