



State of Utah
GARY R. HERBERT
Governor
SPENCER COX
Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

BULLETIN 2020-8

TO: Property and Casualty Insurers Doing Business in Utah
FROM: Todd E. Kiser, Utah Insurance Commissioner
DATE: April 30, 2020
SUBJECT: **Suspension of Enforcement of Utah's Vehicle, Vessel, and Trailer Registration Laws**

The Insurance Department offers its gratitude to you for your sacrifices on behalf of Utah's policyholders during the COVID-19 pandemic. You have been sensitive to their needs by providing premium discounts and refunds, by overlooking reasons to non-renew, and by maintaining policies in the face of missed or late payments.

The Department asks that you once again be sensitive to Utah's policyholders. Because of the need to limit in-person contact at DMV offices, demand for registration services has remained high despite increased use of drive-through services. To address this, Utah's Governor issued an emergency order yesterday that suspends the enforcement of Utah's vehicle, vessel, and trailer registration laws for those:

- A. whose registrations expired or will expire during the period beginning on March 6, 2020 and ending on and including April 30, 2020; or
- B. whose owner's duty to register the vehicle began or will begin during the period beginning on March 6, 2020 and ending on and including April 30, 2020.

Under these circumstances, owners may temporarily be left with expired registrations. Please be sensitive to their situations by recognizing methods of proving ownership other than registration, e.g. bills of sale, purchase agreements, lien documents, or signed titles. In cases where an expired registration may serve as a basis for denying a claim, please show the same flexibility that you've shown with cancellations and non-renewals.

The suspension of registration enforcement should not impact your reporting under Utah's motor vehicle insurance verification laws. Those laws require insurers to "provide . . . a record of each motor vehicle insurance policy in effect for vehicles registered or garaged in Utah[.]" Utah Code §§ 31a-22-315, 31a-22-315.5. The current situation may reduce the number of "vehicles registered . . . in Utah[.]" but you should still provide a record of each policy on your entire book of business, regardless of whether the insured vehicle is registered.

DATED this 30th day of April 2020.

Todd E. Kiser
Insurance Commissioner

Please note: Agency hours are 8am-5pm, Monday-Friday.