

# Senate Bill 508

Sponsored by Senator SMITH DB (Pre-session filed.)

## SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**. The statement includes a measure digest written in compliance with applicable readability standards.

Digest: Tells an insurer that it may not use a device or technology to track where a person is when the person is driving. (Flesch Readability Score: 65.7).

Prohibits insurers from using any device or technology that records, discloses or allows access to information that tracks or reveals the geographic location of an insured during any time in which the insured is occupying or operating a motor vehicle that the motor vehicle liability insurance policy covers. Specifies exceptions.

Takes effect on the 91st day following adjournment sine die.

## A BILL FOR AN ACT

1  
2 Relating to prohibiting geographic tracking in connection with motor vehicle liability insurance  
3 policies; creating new provisions; amending ORS 742.449; and prescribing an effective date.

4 **Be It Enacted by the People of the State of Oregon:**

5 **SECTION 1.** ORS 742.449 is amended to read:

6 742.449. (1) An insurer [*issuing*] **that issues** motor vehicle liability insurance policies in this  
7 state may not:

8 (a) Assign an insured or applicant for insurance to a higher risk category than the [*person*]  
9 **insured or applicant** would otherwise be assigned to solely because the [*person*] **insured or ap-**  
10 **licant** has:

11 [*(1)*] (A) Let a prior motor vehicle liability policy lapse, unless the [*person*] **insured or appli-**  
12 **cant** was in violation of ORS 806.010 at any time after the prior policy lapsed; or

13 [*(2)*] (B) Had driving privileges suspended [*pursuant to*] **under** ORS 809.280 (6) or (8) if the sus-  
14 pension is based on a nondriving offense.

15 (b) **Use or require the use of any device or technology that records, discloses or allows**  
16 **access to information that tracks or reveals the geographic location of an insured during any**  
17 **time in which the insured is occupying or operating a motor vehicle that the motor vehicle**  
18 **liability insurance policy covers.**

19 (2) **Notwithstanding the prohibition in subsection (1)(b) of this section, an insurer may**  
20 **obtain and use information that reveals the geographic location of an insured solely for the**  
21 **purpose of providing emergency services or roadside assistance to an insured if under the**  
22 **motor vehicle liability insurance policy the insurer provides or agrees with another person**  
23 **to provide such services or assistance and the insured affirmatively consents to the use of**  
24 **the information for the purpose of receiving emergency services or roadside assistance.**

25 **SECTION 2.** The amendments to ORS 742.449 by section 1 of this 2025 Act apply to motor  
26 vehicle liability insurance policies that an insurer issues or renews on or after the effective  
27 date of this 2025 Act.

28 **SECTION 3.** This 2025 Act takes effect on the 91st day after the date on which the 2025

NOTE: Matter in **boldfaced** type in an amended section is new; matter [*italic and bracketed*] is existing law to be omitted. New sections are in **boldfaced** type.

1 **regular session of the Eighty-third Legislative Assembly adjourns sine die.**

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