

BULLETIN



A Communication for Financial Professionals

Date: 8/18/26
To: Life Insurance Producers, Broker General Agencies, Management, Office Administrators, and Technical Staff
Subject: Oregon Wildfire Disaster Relief
Category: Compliance

Oregon Wildfire Disaster Relief

On July 31, 2026, the Oregon Department of Consumer and Business Services, Division of Financial Regulation, issued a Wildfire Emergency Order for designated areas impacted by ongoing wildfires. The wildfires have resulted in evacuations, property damage, and disruptions affecting many Oregon residents and businesses. In alignment with the Oregon Emergency Order, Pacific Life is providing accommodations for impacted policyholders.

- **Moratorium Period:** July 31, 2026 - August 30, 2026, unless extended by the Oregon Division of Financial Regulation.
- **Designated Area:** Refer to the [Oregon Division of Financial Regulation Bulletin 2026-6](#) and any subsequent updates for a list of affected ZIP codes.
- **Affected Policies:** For policies associated with policyowners residing in the designated ZIP codes, Pacific Life is extending grace periods for policies that enter grace during the Oregon Department of Consumer and Business Services moratorium period. If a policy lapses during the moratorium period, Pacific Life will reactivate the policy and notify the policyowner of the extension. The grace period extension is not a waiver of premium and does not eliminate premiums due; it provides additional time for payment.

Consideration is given to other policyholders who may have been impacted by the wildfires and are experiencing disaster-related hardship. Policyholders should contact Pacific Life for assistance.

Life Insurance Producers, Broker General Agencies, Management, and Offices are encouraged to reach out to clients in affected areas to inform them of these accommodations.

Our customer service representatives are available to assist you from 6:00 AM to 5:00 PM Pacific Time, Monday through Friday.

- For Pacific Life policy numbers beginning with "2L," please call (844) 276-0193.
- For all other Pacific Life policy numbers, please call (800) 800-7681.

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(800) 800-7681 | (888) 595-6996

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The home office for Pacific Life Insurance Company is located in Omaha, Nebraska. The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona.

**No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency**



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