

REVENUE: No revenue impact

FISCAL: No fiscal impact

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<b>Action:</b>	Do Pass
<b>Vote:</b>	5 - 2 - 0
<b>Yeas:</b>	Bonamici, Galizio, Nelson, Riley, Holvey
<b>Nays:</b>	Gilliam, Girod
<b>Exc.:</b>	0
<b>Prepared By:</b>	Steve Dixon, Administrator
<b>Meeting Dates:</b>	4/9, 4/23

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**WHAT THE MEASURE DOES:** Revises motor vehicle liability insurance laws. Provides that motor vehicle policies issued in Oregon shall contain a provision that provides liability coverage for each family member of the insured residing in the same household as the insured in an amount equal to the amount of liability coverage purchased by the insured.

Provides that insurer shall provide uninsured motorist coverage that awards a claimant with a sum equal to damages the claimant would have been recovered in a civil action after the determination of fault and resolution of applicable defense. Damages may include those related to pain and suffering of a given family member.

**ISSUES DISCUSSED:**

- Amounts that family members can and cannot claim under an existing policy.
- Inability of insured to obtain the same amount of payment for a family member injured in accident that would otherwise be available for a non-family member.
- The potential for increased insurance cost under this measure.
- The appropriateness of a family member to obtain non-economic damages.
- History behind why an individual cannot currently obtain damages for a family member equal to what that individual can obtain for a non-family member.

**EFFECT OF COMMITTEE AMENDMENT:** No Amendment

**BACKGROUND:** Under current law a family member covered under an automobile insurance policy that is involved in an accident where another family member is driving, cannot obtain the same compensation for the accident as a non-family member.