

I wish to add my voice to those who are supporting the bill to bring insurance companies under the Unfair Trade Practices Act.

I am currently an independent insurance broker and health coverage consultant in the Portland area. I have clients in both Oregon and Washington. Prior to becoming a broker, I was the Director of Marketing and Corporate Communications for Pacific Northwest division for one of the larger insurance companies on the west coast.

My work history gives me a unique perspective on being both inside a medical insurance company and now interacting from the outside with multiple insurers on a daily basis. As a marketing executive, I ran the division that created the materials that the insurers—and their appointed brokers—use to inform potential buyers of health coverage; copays, coinsurance, deductibles, out of pocket maximums, etc. As a broker, I have to use the documents that are created by those divisions inside the insurers to help buyers understand the complexities, vocabulary, definitions and exclusions contained in such documents.

I get to see all manner of printed and electronic materials created by these organizations and believe it is in the best interests of the citizens of Oregon that making the insurers come under the Unfair Trade Practices Act is a good thing.

One caveat . . .and while it may appear self-serving . . .I hope to persuade you as to its efficacy. I believe that the bill should be amended to indemnify brokers and consultants in the field. We don't create the materials with which we work or use as the educational tools for our customers and their employees. Therefore, putting us under the same umbrella as the insurers would require a huge check and balance cost for us to verify the accuracy, integrity and mathematical certainty of each insurer's documents. The cost to us in both time and expense would be monumental.

Thank you for giving me the opportunity to express my support for the bill.

Sincerely,

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