

To: Senate Committee on General Government, Consumer and Small Business Protection

From: Main Street Alliance of Oregon Small Businesses

Date: May 8, 2013

Re: Letter in Support of HB 3160

Chair Shields and Members of the Committee,

Main Street Alliance of Oregon, a coalition of more than 1200 small businesses across Oregon, supports 3160. As small business owners, we care about our communities, and play by the rules; we feel that the insurance industry should too. For too long, insurance companies have gone unregulated by the Unfair Trade Practices Act, this just doesn't make any sense. After all, are they the ones who are supposed to be helping to protect us? HB 3160 ensures that no industry gets special privileges, and plays by the rules just like the rest of us.

HB 3160 is good for Oregon Main Street businesses. It will:

- Remove the special exemption and stop giving insurance companies the green light on bad behavior.
- Hold insurance companies to reasonable standards of conduct like ALL other businesses.
- Provide consumers and businesses with a way to hold insurance companies responsible for their bad behavior.
- Allow the Attorney General to sue insurance companies that engage in fraud.
- Ensure that consumers and businesses, who are dealing with serious losses, get what they have paid for through their premium dollars.
- Make insurance companies reimburse medical providers fairly.

We've all had to deal with the insurance industry's dirty practices of not promptly paying claims, inappropriately denying coverage and withholding reimbursements, low-balling offers, and delaying claims for long enough.

Oregon small businesses and the Main Street Alliance of Oregon urge you to **support HB 3160, and remove the insurance industry exemption from the anti-fraud statute. Protect our businesses and communities from the unfair practices of the insurance industry.**

Signed,

Main Street Alliance of Oregon Business Owners:

RJ McHatton, Inventive Productions, Bend

Catherine Matthias, Indigo Designs, Joseph

Michael Barthmus, Doppio Coffe + Lounge, Hood River

Mark S Kellenbeck, BrainJoy LLC, Medford

Stewart Jones, Stewart Jones Design, Joseph

Jim Gilbert, Northwoods Nursery, Mololla

The **MAIN STREET**
Alliance of Oregon

a big vision for small business

Julie Derrick, JD's Shoe Repair, Portland

Bill Dickey, Morel Ink, Portland

Lynn Hanrahan, Mirador Community Store,
Portland

Steve Hanrahan, Mirador Community Store,
Portland

Jim Houser, Hawthorne Auto Clinic, Portland

Tamara B Maher, Tamara B Maher PC, Portland

Stephen Michael, Sasquatch Environmental
Consulting, Portland

Brian Setzler, CPA, TriLibrium, Portland

Jose Gonzalez, Tu Casa Real Estate, Salem

Lee Mercer, Silverton

Michael Sumner, Case Automotive Inc, Woodburn