



OREGON BUSINESS ASSOCIATION

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OBA Requests a 'No' Vote on House Bill 3160

Chair Shields, Vice Chair George and members of the committee,

While people may disagree on whether Oregon law currently offers adequate remedies for insurer misconduct, this bill creates a favorable venue for unnecessary and premature litigation that will not serve the State, consumers, our judicial system or our few Oregon-based insurers well.

HB 3160 unfairly singles out Oregon-headquartered insurers who do business in other states. This bill goes beyond the stated intent to protect Oregon consumers, and will drive plaintiffs' attorneys from other states to file suit in Oregon against Oregon insurers to seek the excessive damages and remedies authorized by HB 3160. Neither our court system nor our few headquartered insurers should be targeted as the venue of choice for litigants from other states.

The Oregon Insurance Division is capable, competent, and recognized nationally for its work on behalf of consumers and in monitoring health insurance rates. The case for the Attorney General's involvement in insurance litigation and regulation has not been made.

SB 414, which grants restitution authority to DCBS for insurer misconduct, is a much more Oregon-like solution to this issue. We don't need more litigation against insurers at a time when the business community has joined the Governor and the Legislature to focus on decreasing the cost of health care.

Joel Fischer 喬飛水 <*(((><

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