

## ***Stineff Insurance Services***

*1250 Main St. E Ste. A*

*Monmouth, OR 97361*

*P: (503) 838-0632*

*F: (503) 838-4200*

### **House Bill 2821**

DATE: March 12<sup>th</sup>, 2013

TO: House Consumer Protection and Government Efficiency

RE: Opposition to House Bill 2821

Mr. Chair and Members of the Committee:

My name is Martha Lesmeister. I am an insurance agent with Stineff Insurance Services in Monmouth, Oregon and a member of the Professional Insurance Agents of Oregon/Idaho. As an independent insurance agent, I sell for more than one company and can help my customers choose the best one for their needs.

I am opposed to House Bill 2821. This bill would, among other things, constrain the ability of insurance companies to subrogate personal injury protection (PIP) claims costs from drivers who are at fault in auto accidents, and thus manage the claims process effectively.

As an independent agent my experience has been mostly with low income consumers. They are labeled as high risk and typically pay a higher premium. These consumers are not always people who have bad driving records or poor credit due to their inability to manage their finances. They are families and responsible people who just simply struggle to afford the cost of living in today's economy.

As insurance agents we hear many stories about people's finances, and we have heard the "how am I going to pay for my insurance" story more and more over the past several years. Personal Injury Protection is an expensive mandatory coverage already. Any increase (as noted by an Insurance Division study) would disproportionately affect the lowest income consumers.

Please help keep insurance affordable. I urge you to vote no on House Bill 2821.

Sincerely,

Martha Lesmeister  
Stineff Insurance Services  
Monmouth, Oregon