



**COURTNEY  
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March 14, 2013

House Consumer Protection and Government Efficiency Committee  
Oregon State Capitol  
Salem, OR 97310

RE: Opposition to HB 2525 and 3160

Dear Committee Members:

I own a small insurance agency in The Dalles, Oregon. It is a typical small town, small insurance agency. The firm was founded by my grandfather, Eugene Courtney, in 1941. I have been active in management and/or ownership since 1971.

I recently became aware of HB 2525 and 3160. While I applaud the efforts of the Oregon Legislature to protect our fellow citizens, I believe that this legislation would, if passed, place an unnecessary burden on the insurance industry in Oregon, and on our customers due to increased costs as a result.

The industry, currently, is regulated by DCBS Insurance Division, and its enforcement of insurance trade practices in Chapter 746 of the Oregon Revised Statutes. I believe that HB 2525 and 3160, as written, will cause little, if any, in the way of improved consumer protection. On the contrary, it will likely cause an increase of costs, through exposure to tort damages, treble damages; punitive damages, attorney fees and investigation costs—even for those who have done nothing wrong!

Most of us are honest, law-abiding citizens, active in our communities, who live on our reputations. Our consumers do not need another unnecessary burden of increased cost due to these bills.

Thank you for your time and for your service to the citizens of the State of Oregon. Please defeat these bills.

Sincerely,

Mike Courtney, President  
Courtney Insurance Agency, Inc.

