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March 15, 2013

Senate General Government, Consumer and Small Business Protection Committee

RE: Senate Bills 512, 513, 514, and 686

Dear Mr. Chair and Members of the Committee:

I am writing to oppose the changes presented in Senate Bills 512, 513, 514, and 686 to include the insurance industry in the unlawful trade practices act and allow second lawsuits. We are currently regulated by the Insurance Division and with their command over licensing and fines I think we are adequately regulated. Additional regulation will only increase operating costs and not provide for additional safety to the general public. This action only serves to further the backlogs in our legal system and doesn't enhance the economic position of the State of Oregon.

These tough economic times should bring focus to a more efficient government and we should strive to reduce the cost of administering our state while still protecting its citizens. This proposal doesn't add anything to the equation. Please keep the already controlled insurance business out of this dual regulatory proposal.

Thanks for your consideration.

Sincerely,



Peter W. Ball
President