

Nationwide Insurance
HB 4052 electronic communications
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My name is Alec Shebiel and I represent Nationwide Insurance in the state of Oregon. Nationwide has gone from a small auto insurer for farmers to one of the largest insurance and financial services companies in the world. Thank you for giving me the opportunity to speak on HB 4052 regarding electronic communications for property and casualty insurance. We support HB 4052 and urge you to do the same.

House Bill 4052 would allow consumers to opt-in and receive all communications electronically from their property and casualty insurers, thereby clarifying a practice already acknowledged by the Oregon Insurance Division as acceptable, but not clearly stated in Oregon's Electronic Transactions Act.

HB 4052 also allows oral or recorded communications that can be reliably stored and reproduced, to be treated as electronic communications.

HB 4052 does not change the written cancellation or termination notice requirements for health or life insurance and consumers must opt-in to receive all communications electronically. Those without email or those who prefer paper copies can continue to receive documents through the mail.

Under HB 4052, consumers who opt-in will no longer have to receive unnecessary paper copies of communications from their property and casualty insurers. Insurers who already communicate electronically in accordance with the Insurance Division's letter opinion, will now be assured that their current practices, which are consistent with their customers requests, are in compliance with Oregon's Electronic Transactions Act.

HB 4052 is a minor clean up in the existing law to align and update the statute governing electronic communications with the practice of electronic communications. We urge your support and yes vote on HB 4052.

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