

**TESTIMONY ON HB 4051:
ALLOWS INSURANCE COMPANIES TO POST POLICIES ON THE
INTERNET INSTEAD OF MAILING THEM TO POLICY HOLDERS**

February 19, 2014

Daniel Meek
10949 S.W. 4th Avenue
Portland, OR 97219
503-293-9021
dan@meek.net

I oppose this bill. It would allow insurance companies to avoid sending to any policy holder a copy of her policy or changes to her policy. Instead, the insurance companies could post policies and endorsements on websites.

This bill appears to assume that everyone uses the internet. They don't. Particularly the elderly do not. Posting policies on the internet is not at all equivalent to sending printed documents by mail. And HB 4051 would require every policy holder to find his exact policy on the insurance company's website, where dozens of policies could well be posted.

This bill does not allow the policy holder to opt in or out of getting the policy and changes by mail. It simply allows the insurance company to post the policies and not mail them.

This bill will harm consumers, particularly elderly consumers and others who function with printing on paper.