



February 11, 2015

TO: Members of the Oregon State Senate

RE: **Opposition to Senate Bill 411**

SB 411 would amend Personal Injury Protection (PIP) and Underinsured Motorist (UIM) auto insurance statutes in these ways:

- PIP benefits would be provided for up to 2 years instead of 1.
- All damages, economic and non-economic, must be exhausted before an insurer can subrogate a claim against an at-fault party's insurer.
- UIM damages would be changed from "difference in limits" standard to "damages trigger" standard, essentially authorizing stacking of a UIM policy in full in addition to other applicable policies.

The Professional Insurance Agents of Oregon/Idaho opposes SB 411 based on the increased cost to consumers who can least afford to pay for it and because consumers, who are willing to pay, already have the option to buy higher limits of UIM.

There is no need for this law unless our lawmakers want to guarantee higher premiums for the poor and higher wages for trial attorneys. Although agents would also stand to benefit from higher commissions, we oppose this bill in favor of the consumer.

Please vote no on Senate Bill 411.

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