

Dear Representative McLain:

As a member of the House Committee on Consumer Protection and Government Effectiveness I am writing to you about my perspective of SB 411.

Almost 20 years ago I was standing on the Yaquina Bay Bridge in Newport with a group of friends. An arm of a broken awning from a passing motor home went through the left side of my face. Needless to say my survival led to enormous medical bills. Unfortunately, my liability limits were the same as the faulty party so I was not able to access benefits that I had paid for.

After the first year the money was almost gone. I still had many surgeries plus other medical and dental treatments ahead. My attorney lowered her fees so that I had access to more money.

One of the consequences of not being able to access more auto insurance money was that I had to deal with medical providers within my health insurance network who did not want to accept the payment agreement that they made with my insurance company. One surgeon told me the day of the appointment that he had cancelled the contract the week before. Another lied on the request for surgery approval so that it would be denied. I finally found a surgeon who would treat me, but a week before the surgery his office informed me, to my surprise, that a deposit of \$2,000 had not been received. I stayed with this surgeon and paid the \$2,000. Thankfully I had a family member who could give me the money for the deposit.

I was never able to recover my out of pocket expenses from the faulty party because they already had 2 liens attached to their income. I couldn't even afford the court and lawyer expenses to add a 3rd lien, I needed the money for medical expenses.

Finally, what added salt to the wounds was that I had not been aware of the prohibition of "stacking". Not one insurance agent discussed this issue when purchasing liability auto insurance. I might have been able to dodge the bullet of bad luck, if I had known. Liability premiums are pennies on the dollar compared to collision and comprehensive premiums. Insurance agents are not required to tell their customers about this Oregon law.

I have fought with the Legislature on this issue for 20 years. Isn't it time that consumers finally be made whole?

Thank you for your time and consideration,

Delores Porch

~~2677 NW Conserg Dr~~

Corvallis, OR 97330