

March 3, 2015

**To:** OR House Committee on Consumer Protection and Government Effectiveness  
**From:** Michelle DuBarry, Portland, OR  
**Re:** **Testimony in support of SB411**

Dear Chair Fagan and members of the Committee:

My name is Michelle DuBarry and I live in Portland, Oregon. I am here to ask you to support Senate Bill 411.

In November, 2010, my husband and son were struck by a car in a crosswalk by an elderly driver who mistook the accelerator for the brake. My husband sustained minor injuries. My son spent a night in intensive care and died the next day, just 2 months shy of his second birthday.

You cannot imagine the devastation of learning that the liability insurance settlement from the at-fault driver's insurance would have to be used to pay back our own auto and health insurance companies for the losses *they* sustained as a result of the accident that killed my son.

As you probably know, in Oregon the minimum coverage amount for liability insurance is \$25,000. Our son's medical expenses totaled more than \$180,000. In the case of a catastrophic accident, most victims will not receive any "pain and suffering" compensation because current law prioritizes insurance companies over consumers.

When I talk to my family, friends and colleagues about this issue, they are shocked to learn how meaningless their insurance coverage would be in the event of a serious accident. It defies common sense that insurance coverage that we pay for protects other insurers before it protects ourselves and our families.

I have 2 small children; I work full time; and I found out about this hearing yesterday. I got up at 5 this morning to draft my testimony and I left my office in the middle of the day because I believe that this legislation is so important to Oregon families. I hope that you will consider consumers like me and vote yes on this bill. Thank you for the opportunity to testify and I am happy to answer any questions.