



To: Senate Judiciary Committee

From: The Main Street Alliance of Oregon

Date: March 16, 2015

Re: Support of SB 314

Chair Prozanski and Members of the Committee,

**The Main Street Alliance of Oregon, a coalition of more than 2500 small businesses across Oregon, supports SB 314.** As small business owners, we care about our communities, and play by the rules; we feel that the insurance industry should too. For too long, insurance companies have gone unregulated by the Unfair Trade Practices Act, this just doesn't make any sense. After all, are they the ones who are supposed to be helping to protect us? SB 314 ensures that no industry gets special privileges, and plays by the rules just like the rest of us.

SB 314 is good for Oregon Main Street businesses. It will:

- Remove the special exemption and stop giving insurance companies the green light on bad behavior.
- Hold insurance companies to reasonable standards of conduct like ALL other businesses.
- Provide consumers and businesses with a way to hold insurance companies responsible for their bad behavior.
- Allow the Attorney General to sue insurance companies that engage in fraud.
- Ensure that consumers and businesses, who are dealing with serious losses, get what they have paid for through their premium dollars.
- Make insurance companies reimburse medical providers fairly.

We've all had to deal with the insurance industry's dirty practices of not promptly paying claims, inappropriately denying coverage and withholding reimbursements, low-balling offers, and delaying claims for long enough.

Oregon small businesses and the Main Street Alliance of Oregon urge you to **support SB 314, and remove the insurance industry exemption from the anti-fraud statute. Protect our businesses and communities from the unfair practices of the insurance industry.**

Yours respectfully,

Jim Houser, co-chair  
Hawthorne Auto Clinic, Portland

Mark Kellenbeck, co-chair  
BrainJoy LLC, Medford