

**Seventy-Eighth Oregon Legislative Assembly - 2015 Regular Session**  
**STAFF MEASURE SUMMARY**  
**Senate Committee On Business and Transportation**

**MEASURE: SB 578**  
**CARRIER: Sen. Thomsen**

**Fiscal:** No Fiscal Impact  
**Revenue:** No Revenue Impact

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**Action Date:** 03/04/15

**Action:** Do Pass.

**Meeting Dates:** 03/04

**Vote:**  
Yeas: 5 - Beyer, Girod, Monroe, Riley, Thomsen

**Prepared By:** James LaBar, Committee Administrator

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**WHAT THE MEASURE DOES:**

Permits insurer, under certain conditions, to post insurance policy and endorsements on insurer's website in lieu of mailing or delivering insurance policy and endorsements to insured.

**ISSUES DISCUSSED:**

- Changes in insurance policy
- Customers' desires for paperless service
- Proof of insurance via smartphone
- Previous Oregon laws addressing electronic documents

**EFFECT OF COMMITTEE AMENDMENT:**

No amendment.

**BACKGROUND:**

Senate Bill 578 modifies statutes dealing with insurance policies to allow the electronic posting of the general provisions of a Property or Casualty policy. The measure is permissive, meaning that a company would still have to decide to set up this kind of service. The company would continue to mail the policy purchaser the "declarations page," which explains all of the specifics of that individual's policy on that page (or on a page attached) it would show where the policyholder could go on a website to read all of the remaining (standard) language contained in the policy. It would also include a toll-free telephone number where the policyholder could call and request a full copy of the policy, which would be mailed to the policyholder at no cost. After the policy is no longer in affect, the company would have to archive the entire policy for five years.