

Seventy-Eighth Oregon Legislative Assembly - 2015 Regular Session
STAFF MEASURE SUMMARY
House Committee On Consumer Protection and Government Effectiveness

MEASURE: HB 2258
CARRIER: Rep. Buehler

Fiscal: No Fiscal Impact

Revenue: No Revenue Impact

Action Date: 03/12/15

Action: Do Pass.

Meeting Dates: 03/05, 03/12

Vote:
Yeas: 7 - Buehler, Fagan, Holvey, McLain, Nearman, Rayfield, Stark

Prepared By: Wendy Simons, Committee Administrator

WHAT THE MEASURE DOES:

Clarifies that section of statute allowing insurers to use abstract of nonemployment driving record when determining rates applies only to personal insurance policies. Applies to insurance policies issued or renewed on or after effective date.

ISSUES DISCUSSED:

- Insurance ratings for commercial fleets owned by incorporated businesses versus fleets owned by unincorporated businesses

EFFECT OF COMMITTEE AMENDMENT:

No amendment.

BACKGROUND:

Under current statute, an auto insurer is limited to looking back three years at the nonemployment driving record of an individual to set the rate regardless of whether the vehicle is going to be used for personal or commercial use. House Bill 2258 clarifies that the insurer can look back three years at an individual's nonemployment driving record when determining rates for personal insurance. An individual who is insuring a vehicle for commercial use is not purchasing personal insurance, and therefore the insurer is not limited to a three-year "look back."