

**Fiscal:** No fiscal impact

**Revenue:** No Revenue Impact

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**Action Date:** 02/23/16

**Action:** Do Pass The A-Eng Bill.

**Meeting Dates:** 02/23

**Vote:**

Yeas: 8 - Buehler, Fagan, Holvey, Hoyle, McLain, Nearman, Rayfield, Stark

**Prepared By:** Victoria Cox, Committee Administrator

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**WHAT THE MEASURE DOES:**

Specifies that Director of Department of Consumer and Business Services may provide information to any requester about complaints received against an insurer for unlawful practices under ORS 746.230, after removing personal identifier information. Sunsets provision January 1, 2021. Takes effect July 1, 2016.

**ISSUES DISCUSSED:**

- Legislative intent to create transparency for complaint process
- Need to redact personal information
- Rationale for permissive versus prescriptive language
- Unrelated amendment regarding insurance for transportation network companies to be addressed in 2017

**EFFECT OF COMMITTEE AMENDMENT:**

No amendment.

**BACKGROUND:**

The Department of Consumer and Business Services (DCBS) is the regulatory authority for insurance carriers doing business in Oregon. The Division of Finance and Regulation, which is comprised of what used to be two separate divisions (the Insurance Division and the Division of Finance and Corporate Securities), is tasked with protecting consumers and with regulating insurance, depository institutions, trust companies, securities and consumer financial products and services. Under current law, DCBS is designated to receive complaints against persons and entities regulated by the Insurance Code and to maintain records of such complaints.

Senate Bill 1591-A specifies that any person may request information about complaints that DCBS has received about a particular insurer regarding unfair claim settlement practices. Upon receiving a request, DCBS is directed to provide information on any such complaints after removing any personal identifier information.