

Oppose HB 2858

HB 2858 is excessive, overbroad bill takes aim at insurers, but hits all insurance consumers & taxpayers instead

Oregon has strong insurance regulation and consumer protection laws - including a fast, free-of-charge dispute resolution and restitution program created by the Legislature in 2013. HB 2858 threatens to disrupt that program and increase costs for consumers and taxpayers alike.

What HB 2858 actually does:

- Creates a new cause of action in state and federal courts that includes minor and technical violations of the insurance code.
- Creates a contentious, cumbersome process that requires DCBS to investigate all insurance complaints – *including allegations that a claimant believes a violation “is about to occur.”*
- Shifts the cost of “discovery” from attorneys for plaintiffs and defendants to Oregon taxpayers, by imposing new disclosure requirements on DCBS in claims disputes.
- Allows lawyers to file two lawsuits on a single insurance claim – one against the defendant for damages, and one against the defendant’s insurance company for claims handling procedures.
- Uses the power of government to force higher settlement offers from defendants, regardless of the merits of a claim.
- Adds anti-competitive disclosure requirements, exposing trade secrets currently protected in Oregon statutes.

Join us in Opposing HB 2858

AIA Katie Pettibone	Independent Electrical Contractors Shawn Miller	Oregon Metals Industry Council JL Wilson, Justen Rainey
Allstate JL Wilson, Justen Rainey	Kaiser Permanente Amy Fauver, Inga Deckert	Oregon Farm Bureau Jenny Dressler
American Family Insurance Group Lana Butterfield	Liberty Mutual John Powell, John C. Powell	Oregon Mutual Chris McLaren
AOI/OBA Betsy Earls	Moda Health Fawn Barrie, Mike Dewey	Oregon State Chamber of Commerce Alison Hart
Associated Builders & Contractors Shawn Miller	Mutual of Enumclaw Paul Cosgrove, Alec Shebiel	PacificSource Pam Leavitt, Geoff Knapp
Cambia Health Solution Tom Holt, Elizabeth Remley	NAMIC Christian Rataj	Physicians Insurance A Mutual Company Anne Bryant
Chubb Insurance Jim & Lynda Gardner	National Federation of Independent Business Anthony K. Smith	Property Casualty Insurers Association Melanie Smith, Shawn Miller
CNA Inga Deckert	Nationwide Paul Cosgrove, Alec Shebiel	State Farm John Powell, John C. Powell
The Doctors Company JL Wilson, Justen Rainey	Northwest Food Processors Association JL Wilson, Justen Rainey	The Standard John Powell, John C. Powell
Farmers Insurance Brian Miller	Oregon Liability Reform Coalition Fawn Barrie, Mike Dewey	US Chamber Institute for Legal Reform Glenn Spencer
Health Net of Oregon Kelsey Wilson		