

Dear members of the House Business and Labor Committee,  
I'm writing in support of HB2858 on remedies for violations of the Insurance Code.

HB2858 establishes transparent and efficient procedures for the Insurance Commissioner to use in adjudicating consumer requests for restitution or enforcement of the insurance code, based on the BOLI Civil Rights Division's process for adjudicating civil rights complaints. Consumers who are unsuccessful in resolving their complaints through the Insurance Commissioner within a year would gain a private right of action.

While the Insurance Commissioner's consumer advocacy unit can be very helpful, consumers are often left in the lurch when insurers don't agree to fix issues voluntarily – there are no laws or administrative rules governing the complaints and enforcement process. The Commissioner's restitution authority under 2013's SB414 has been used only once in all the years it has been in effect.

Please support this bill to give insurance consumers an effective process to resolve their issues through the Insurance Commissioner.

Thank you,

Terry Wagner  
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