

March 17, 2017

The Honorable Sal Esquivel
900 Court St. NE, H-382
Salem, Oregon 97301

Dear Representative Esquivel:

I am writing you today as a small business partner and constituent opposed to House Bill 2858. I am a partner of Focus1 insurance, owned and operated in Medford with 23 employees. We are driven by local people that care about the Southern Oregon community and we are concerned that this bill will harm our customers

The last thing any of us within or outside the industry want is an increase in rates for our customers. States like Washington, Florida and California saw significant insurance price hikes after passing similar legislation.

This bill will change the mission of Department of Consumer and Business Affairs by creating new and overbearing administrative procedures for trial lawyers to file claims and engage in civil discovery that is far beyond what is allocated by Oregon Courts. HB 2858 essentially makes the Department an arm of the trial lawyers, and will serve only to increase the number of meritless cases they bring forward. The costs on insurers fighting the large increase in suits may be reflected in the prices we offer our customers. Under HB 2858, lawyers ability to file lawsuits against both insurers and the insured, completely re-writes the current process. Expenses for these baseless cases will cause sharp increases in premiums, and only the trial lawyers will benefit.

Already, Oregon has a strong set of consumer protection laws; laws we have worked within for years. A majority of Oregonians already feel that they are adequately protected by law, making this a solution without a problem.

HB 2858 will negatively impact the insurance industry, my business, and my customers, and I ask you to vote no on our behalf.

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