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**Testimony of Arthur Towers
Before House Committee on Business and Labor
House Bill 3045
April 3, 2017**

Thank you for the opportunity to provide testimony today on this important bill. Our members fight for the rights of Oregonians who are injured in car crashes. We want to make sure that when people are injured that their medical bills, lost wages, and other damages can be compensated.

The current version of this bill falls short on one very important front.

On Page 3 lines 16-19, Section (5) requires the participating driver to provide coverage if the Transportation Network Company's insurance policy has lapsed or is deficient. The reverse should hold true as well. **If the participating driver's policy has lapsed, then the TNC should provide coverage.**

We are quite concerned that drivers with lapsed insurance may still receive requests for pre-arranged rides. We want to make sure the bill spells out that the TNC coverage can be made available to injured parties in that instance.

Secondarily, we believe that requirements for taxi companies should align with requirements for transportation network companies. We want to make sure that this is the legislative intent in enacting HB 3045.

We oppose the bill in the current form, but we would support the bill with the amendment to Section 5, and with the assurance that the intent of the legislature is to bring taxicabs under the same requirements as transportation network companies. The bill as a whole could be a very positive step forward for Oregon consumers, but only with these important changes.