



March 5, 2019

Senate Judiciary Committee

**SB 728** Includes insurance in definition of real estate, goods and services that are subject to penalties for unlawful trade practices.

Chair and Members of the Committee:

I am Doug Hartley, an agent speaking for The Professional Insurance Agents of Oregon/Idaho (PIA). PIA strongly opposes SB 728. Oregon already has effective insurance regulation and consumer protection laws.

SB 728 undermines Oregon's existing fair, affordable remedy/restitution process. It will add dual regulation under the Unfair Trade Practices Act (UTPA). It will clog the courts with two lawsuits for every claim, leading to higher settlements. In states that have similar laws as SB 728, premium costs have risen greatly.

It is primarily on our customers' behalf that we oppose this legislation. We see consumers face to face on a daily basis. We know that many of them cannot afford to pay more for insurance, and we know that almost no customer wants to pay more. That is what SB 728 will accomplish for sure.

We hope you will consider what this will do to the vast majority of your constituents, and vote **NO** on SB 728. This bill will disrupt a competitive insurance market that today offers consumers and small businesses some of the lowest auto and property insurance rates in the nation.

Thank you for your consideration.

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