

March 5, 2019

Senate Committee on Judiciary
900 Court St. NE,
Salem, OR 97301

Dear Chair Prozanski, Vice-Chair Thatcher and Members of the Committee;

SB 728 can make it harder for my clients in Oregon City and beyond to afford the insurance they need. For that reason, I hope the Senate Judiciary committee will stop this bill from moving forward.

I have spent 19 years moving around the country trying to help people understand how insurance protects them and how they can save money on their insurance. Oregon has one of the toughest consumer protection laws in the country allowing the Division of Insurance to order insurers to pay restitution to consumers. Oregonians enjoy relatively affordable insurance rates when compared to other states. This bill will end all of that by exposing insurers to “second suits” from claimants, accusing insurers of unfair claims settlement practices whenever an insurer contests questionable or fraudulent claims. Five of the states where similar legislation passed saw increases in insurance premiums.

This bill is a boon to trial lawyers, but at the expense of Oregon consumers. Please help us keep our rates fair and competitive as this bill will ruin that for the Oregonians.
Thank you for voting NO on SB 728.

Regards,

Matthew Timothy

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