

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;

I work in Oregon as an insurance claims representative and have done so for nearly 14 years. I am reaching out to you to voice my opposition to SB 728 and to strongly encourage you to vote NO on this bill.

In my experience as an insurance professional, I have seen just how well Oregon's existing laws serve Oregon, and, in instances of dispute, how well our existing rules and regulations protect Oregon consumers. Speaking for my fellow customer-facing representatives in the insurance claims world, we do our absolute best every day to take care of all of our customers and explain the processes and steps that are required to resolve their issues and claims as quickly and equitably as possible.

Currently Oregon already has laws in place to ensure that if an insurance company acts in bad faith, they will be held accountable. Through the Department of Consumer Business Services (DCBS), should a problem arise, consumers can seek recourse in a court of law or through the Oregon Division of Insurance. In fact, current Oregon law allows DCBS to seek restitution for any damages a consumer suffers if an insurer violates the state insurance code. The current system is a fast and efficient way to ensure that Oregonian consumers are protected, and insurance companies are held responsible, without adding to the backlog of civil litigation or unfairly driving up the cost of insurance for the benefit of the very few.

SB 728 will create chaos with in the entire system by upending the current, stable process. It will change to a contentious, cumbersome process that requires DCBS to investigate all insurance complaints and the cost of this unnecessary change will land in the laps of Oregon taxpayers. The biggest risk this bill carries is that it will allow lawyers to file two lawsuits on a single insurance claim – one against the defendant for damages, and one against the defendant's insurance company for claims handling procedures.

The end result of this will not be increased protections for consumers, but will instead result in increased insurance costs for all Oregonians, something that all of us can agree on, regardless of party affiliation.

Please oppose SB 728 for all of us that call this great state home.

Thank you for your consideration,

Andrew Wallace