



March 4, 2019

Re: SAIF testimony
SB 728

Dear Chair Prozanski and members of the Committee,

I am writing to urge you to remove workers compensation from inclusion in SB 728, Unlawful Trade Practices. As drafted, the bill includes the workers compensation system under the definition of "insurance." Unlike many insurance policies where the insured also is a beneficiary, workers are essentially third-party beneficiaries of the insurance contract between the insurer and the employer. Workers already have robust processes in place for both administrative and judicial appeals, an ombudsman, and access to attorneys at no cost to them. Employers have an appeal process as well, should they believe that the insurer has priced the policy incorrectly and there are provisions for appealing premium audits and classification. SAIF believes that there are sufficient protections for purchasers of workers comp coverage and for injured workers already in place and that introducing additional litigation is not necessary and further complicates a successful system.

Thank you for your consideration. Please do not hesitate to contact me with any questions.

David Barenberg
Director of government relations at SAIF
971.600.6640
Davidbar@saif.com