



March 27, 2019

House Business and Labor Committee

**Support for HB 3131**

Mr. Chair and Members of the Committee:

The Professional Insurance Agents of OR/ID is pleased to support HB 3131. We are a statewide association of independent agents and insurers who seek to support not only our members but also consumers and the health of the insurance industry.

HB 3131 does the following:

- allows insurers to provide more affordable coverage options for families;
- helps rates for younger drivers, because under current law those who play by the rules by listing their younger drivers subsidize those who do not;
- retains permissive use of the household's vehicles;
- helps keep insurance affordable in our new sharing economy;
- allows consumers to determine who is covered under an automobile liability policy.

The Professional Insurance Agents of OR/ID encourages a "Yes" vote on HB 3131.

Thank you for your consideration.

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