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**Testimony in Opposition to HB 3023-A
Before the House Committee on Revenue
Arthur Towers, Political Director
Oregon Trial Lawyers Association
May 13, 2019**

Thank you for the opportunity to testify today in strong opposition to HB 3023-A.

HB 3023-A fails miserably to provide adequate insurance coverage for anyone injured in a crash involving a TNC vehicle. HB 3023-A has two loopholes that allow TNCs to duck their responsibility to consumers.

The first is that TNCs do not have to provide Personal Injury Protection (PIP) coverage. A PIP policy is normally \$15,000 of coverage that an injured person can access before fault is determined. The funds are used to quickly pay medical bills, lost wages, and other expenses incurred by the injured person. These funds temporarily keep the injured person afloat financially. Once fault is determined, the insurance company that provided the PIP coverage can often be repaid by the insurance of the at-fault party.

All motorists in Oregon are required to carry this coverage except for livery vehicles as described in 742.518(8). The current language of HB 3023 A-Eng, Section 8 (2)(c) reads:

(c) Personal injury protection coverage at the minimum coverage amounts required for private passenger vehicles under ORS 742.518 to 742.542.

The language of HB 3023 A-Eng, Section 8 (2)(c) should be amended to read:

(c) Notwithstanding ORS 742.518(8), personal injury protection benefits at or above the minimum coverage amounts required for private passenger vehicles under ORS 742.518 to 742.542.

The same change needs to be made in Section 8 (3)(c).

The second loophole allows TNCs to choose the minimum insurance coverage required by current law (742.502) for uninsured and underinsured motorist coverage (UM/UIM). Sections 8(2)(c) and 8(3)(c) need to be amended to require TNCs to cover \$1 Million worth of insurance for bodily injury, death, and uninsured/underinsured motorist coverage. The TNCs have been operating in Eugene and Portland with this level of coverage, and this should be the standard statewide.

Without amendment TNC companies would be allowed to “opt down” to coverage levels as low as \$25,000 per person or \$50,000 per incident. This would undoubtedly save the TNCs premium dollars but would defeat our policy goal which is to provide adequate coverage in the event of catastrophic injuries.

HB 3023-A should be defeated unless these changes are made.