

**From:** [Kelly Alford](#)  
**To:** [Rep Barker](#); [Rep Barreto](#); [Rep Bynum](#); [Rep Boles](#); [Rep Bonham](#); [Rep BoshartDavis](#); [Rep Clem](#); [Rep Doherty](#); [Rep Evans](#); [Rep Fahey](#); [Rep Holvey](#); [Rep Williamson](#); [HBL Exhibits](#)  
**Subject:** Support HB 2956 procedures for insurance code enforcement  
**Date:** Friday, May 31, 2019 10:32:01 PM

---

Dear Chair Barker and members of the House Committee on Business and Labor,

I'm writing in support of HB2956, which would require Oregon's Insurance Commissioner to:  
Establish and publish a process for investigating consumer complaints about violations of the Insurance Code

Make recommendations to the legislature about improvements to the Insurance Code regarding investigation and enforcement of consumer complaints about violations of the Insurance Code

Allow consumers to designate a representative (such as a family member, health care provider, or advocate) that can communicate with the Insurance Commissioner on their behalf about a complaint.

Since consumers don't have a private right of action, we are dependent on the Insurance Commissioner to enforce the insurance code for us. While the Insurance Commissioner has the authority (under SB414 from 2013) to seek restitution on behalf of consumers, this is almost never done, and consumers are never consulted or even informed about the Commissioner's ability to help them in this way.

Please support HB2956, to direct the Insurance Commissioner to establish a formal complaints process, and to get consumer input on the enforcement process.

Sincerely,  
Kelly Alford

Get [Outlook for iOS](#)