

HB 2043

February 15, 2021

House Business and Labor Committee

Mr. Chair and Members of the Committee:

I am Sara Anderson of Albany, and I am an insurance agent. I feel very passionately that HB 2043 will harm many of my customers. I strongly encourage you to vote NO on HB 2043, which prohibits the use of risk factors in determining motor vehicle insurance rates.

House Bill 2043 will place more harm on consumers regardless of race or income, by reducing competition, impacting the choices available to consumers, and increasing the cost for many folks.

Many consumers pay less for insurance because of risk based factors already in place. Banning these risk factors would increase rates for many drivers in Oregon...and the folks paying a fair rate could see the highest spike in premium.

Most of my clients, many of whom I have had insured for years, pay less for insurance because of the risk based factors in place. Adding this financial burden...on top of the hardships that most are currently facing, could be devastating. This could lead to uninsured claims and even higher rates.

I have seen many situations where a family who is struggling is helped when they are able to utilize the type of credits they deserve to have on their insurance costs.

Please consider the impact of HB 2043 on your constituents.

Thank you for your time in this matter.

Sincerely,

Sara Anderson
1640 9th Ave SE
Albany, OR 97322
541-926-2237