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Testimony of Arthur Towers

OTLA Political Director

**In Opposition to HB 3186**

Before the House Committee on Business and Labor

February 13, 2023

Chair Holvey, Vice-Chairs Elmer and Sosa, and members of the committee, thank you for the opportunity to submit testimony in opposition to HB 3186.

HB 3186 requires a bare minimum of responsibility of car sharing program operators when people are injured in crashes involving cars in active use in their program. Further, the bill creates significant exceptions to even these bare minimums.

The legislation should require the car sharing program's uninsured/underinsured policy limit to be at the same level as its bodily injury liability coverage. This would be a valuable added protection to drivers.

There should be no exceptions to coverage by the car sharing programs. Those exceptions listed in Section 3(2)(a) and Section 3(2)(b) should be eliminated (Page 3, lines 4-12).

The provisions in Section 6(1) (Page 4, lines 30-40) that allow an insurer to exclude coverage to an individual who uses their car in a ride share program should be eliminated. When a pedestrian, passenger, driver, or other motorist/cyclist is severely injured in a motor vehicle crash, the proceeds of the primary insurance policy may not be enough to cover the cost of long-term medical care, loss of earnings capacity, or other effects of negligence. The legislature recognized this when it improved the law in 2015 to allow more complete access to insurance policies for severely injured Oregonians. The exclusion for car sharing uses would eliminate the availability of the proceeds of those policies to victims.

The provisions in Section 7 related to the disclosure of information should be expanded to require access to victims of crashes involving these vehicles, and to the victims' attorneys.

We urge you to vote NO on HB 3186.