

**Testimony Submitted by
Chris Coughlin, Policy Director
Oregon Consumer Justice
To the Senate Committee on Judiciary**

April 18, 2023

Regarding: Support for HB 3243A

Chair Prozanski, Vice-Chair Thatcher, and Members of the Committee,

Thank you for the opportunity to provide testimony on behalf of Oregon Consumer Justice in support of HB 3243A.

Oregon Consumer Justice (OCJ) organizes, advocates, and supports litigation to advance a justice movement that puts people first, ensuring all have the freedom to thrive and equitably share in our abundance of resources. For too long, flawed systems and economic policies that favor profits over people have stood in the way of this reality, with communities of color most often experiencing the most significant harm. Strengthened through responsive and reciprocal community relationships, OCJ is building a future where financial and business transactions can be relied upon as safe and where all Oregonians know and have recourse to exercise their consumer rights.

Oregon consumers seek out and buy insurance for peace of mind. They buy insurance so they can be financially compensated if something goes wrong or to provide a financial cushion in the event of tragedy.

Unfortunately, there are bad actors within every industry. It is essential consumer protection laws are in place to help ensure safe, fair, and equitable marketplaces for Oregon consumers. HB 3243A will add the insurance industry to the long list of industries already subject to Oregon's basic consumer protection law, the Unlawful

Trade Practices Act (UTPA). Currently, the insurance industry is the *only* exempted industry. Oregon Consumer Justice strongly supports having the insurance industry be included under the UTPA>

HB 3243A is a targeted approach that prohibits insurance companies from deceiving, lying to, or otherwise defrauding their individual customers in the claims process.

The bill will empower the Attorney General to protect the public by enforcing insurance laws under the UTPA when there are patterns of misconduct and the Department of Consumer and Business Services requests the Attorney General to take action.. It also equips Oregonians to stand up for their consumer rights in court should an insurance company wrong them. Additionally, HB 3243A grants Oregon juries the ability to award equitable compensation for harm, when warranted.

We urge your support for HB 3243A to strengthen Oregon's Unlawful Trade Practices Act for consumers by ensuring the insurance industry is including alongside all other industries in the state.

Thank you for your consideration and your service to Oregon's communities.