From: John and Patty [Sent: Wednesday, May 22, 2013 8:07 AM To: Newell Channa Subject: HB 2821-A

Please do NOT pass this bill, the residents of Oregon are already buried in fees and taxes that may keep us from ever fully recovering from the recession. If you truly support those who elected you and those that trust you to do the right thing for the population of Oregon then I ask again please vote NO on bill HB 2821-A

HB 2821-A, harmful legislation that upon approval would have three negative consequences for Oregon motorists. **First**, it would increase the cost of Personal Injury Protection (PIP) insurance by an estimated \$55.6 million by mandating a claimant fully recover economic and noneconomic damages. **Second**, HB 2821-A would lead to an increase in Underinsured Motorist (UIM) coverage as the amount already recovered from the at-fault driver will not be off-set under the new policy. **Finally**, this bill would extend the eligibility period for claim payments under PIP coverage from one to two years.