



May 22, 2013

Senate General Government, Consumer and Small Business Protection

Subject: **HB 2821-A**

Mr. Chair and Members of the Committee:

My name is Doug Hartley. I own Hartley Insurance, Inc., an insurance agency in Silverton, OR. I serve on the Board of Directors of the Professional Insurance Agents of Oregon/Idaho (PIA), and am also speaking for the Independent Insurance Agents and Brokers of Oregon (IIABO). As an independent insurance agent, I sell for more than one insurance company and can help my customers choose the best one for their needs.

Along with PIA and IIABO, I am opposed to House Bill 2821-A. This bill would, among other things, constrain the ability of insurance companies to subrogate personal injury protection (PIP) claims costs from drivers who are at fault in auto accidents, and thus manage the claims process effectively. It also would change the basis on which Underinsured Motorist (UIM) insurance claims are determined

As an independent agent I serve a wide variety of consumers. Some who are high risk typically pay a higher premium. Often they are low income. They and their families just simply struggle to afford the cost of living in today's economy. This bill will particularly affect that segment of the insurance market.

As an insurance agent I hear many stories about people's finances. I empathize when I hear them ask themselves, "How am I going to pay for my insurance?" Personal Injury Protection is a mandatory coverage, and increases in premiums would disproportionately affect the lowest income consumers.

Please vote no on House Bill 2821-A. Thank you for your attention.

Douglas Hartley, AAI, CIC
Hartley Insurance, Inc.
308 N. 1st
Silverton, OR 97381