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March 15, 2013

Senate General Government, Consumer and Small Business Protection Committee

Re: **Strong Opposition to Senate Bills 512, 513, 514, and 686**

Mr. Chair and Members of the Committee:

As an Insurance Producer in the Eugene/Springfield area, and an active member-participant of the Professional Insurance Agents of Oregon and Idaho, I strongly urge you to vote **NO!** on Senate Bills 512, 513, 514, and 686. These bills do not support the best interests of consumers nor will they positively contribute to the healthy state or Oregon's economy. Here is why:

- 1. Our Economic Climate:** There are now more individuals and businesses earning less income, are without jobs, less workforce, increasing expenses, and doing away with risk management and loss control, than ever before. How do these Senate Bills alleviate any of these existing pressures? We already have resources in place that protect the consumer – the Oregon Insurance Division and our Errors and Omissions policies. The recession alone is hard enough. Let's not add another confusing and costly mechanism to these empty pockets.
- 2. Our Laws:** Our Oregon Insurance Division is the authority to regulate insurance practice. They exercise this extremely well and have for years. The Insurance Code addresses all aspects of insurance, and individual sections work with the whole, so that it is specific to this industry rather than vague and confusing standards that would be imposed by Senate Bills 512, 513, 514, and 686 under dual regulation.
- 3. Our People:** As independent insurance agents, we're not just serving our communities, our local grocer, our schools, or Main Street businesses, but we're serving the lives of real people. People who trust us - who expect the same in return - people who work very hard to earn an average income. They have a right to protect it, rather than to pay increasing costs resulting from state laws such as Senate Bills 512, 513, 514, and 686.

Personally, there have been countless clients of mine recently who have either sold their business, liquidated and closed their doors, or have stopped insuring their assets and liabilities in order to remain afloat. This handful of clients represented thousands of dollars of premium. This does not include the figures from other Producers in our office. If I am only one agent in Eugene/Springfield, how many others are there? I think the results would be staggering.

Please defeat Senate Bills 512, 513, 514, and 686. Thank you for your time and consideration.

Brian C. Crawford
Producer & Consultant