

## HARTLEY INSURANCE, INC.

## "Complete Insurance Service"

March 15, 2017

House Business and Labor Committee

RE: HB2858 in Opposition

Mr. Chair and Members of the Committee:

Hello, my name is Doug Hartley with Hartley Insurance in Silverton Oregon. I am the past president of the Professional Insurance Agents Association of Oregon/Idaho.

- #1) This bill will raise the cost of the claim process and claim payments which will raise the cost for consumers for their insurance coverage.
- #2) Consumers have already experienced rate increases in personal lines especially personal auto in this state and across the country due to market conditions.
- #3) When I sit across the table from my clients and work with them on their insurance programs, their budgets are still very tight.
- #4) As we have seen where states have implemented the same type of bill, premiums have been driven up.
- #5) I urge the community to vote no on HB2858.

LB. Heals

Thank you, and I'll happily answer any questions you may have.

Cordially,

Douglas R. Hartley Hartley Insurance Inc.

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