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**Testimony in Opposition to HB 2770
Before the Joint Committee on Transportation
Arthur Towers, Political Director
Oregon Trial Lawyers Association
April 29, 2019**

We appreciate the opportunity to testify in opposition to HB 2770. The original bill is drafted in a way that could leave Oregonians with minimal insurance coverage if they are injured by an autonomous vehicle in certain situations.

The -3 amendments are a major improvement, but the language still needs to be tightened. The -3 requires manufacturers to hold a \$5M umbrella insurance policy {page 2 lines 20-23 of the amendment; Sec. 5(3)(b).}

The intent of the -3 is laudable but the language needs to be tightened in two ways. Umbrella policies do not specifically cover injuries involving underinsured and uninsured motorists. The bill should specifically require that the umbrella policies provide this coverage.

Further, there is a quirk in existing insurance law {742.502(2)} that allows motorists to elect minimal coverage for injuries involving uninsured and underinsured motorists.

A motorist could have \$300,000 in liability coverage but only \$25,000 in UM/UIM coverage. AV manufacturers should not be allowed to elect the lower UM/UIM coverage.

Proposed language:

“Notwithstanding the provisions of ORS 742.502 the above referenced umbrella shall be fully accessible in an uninsured/underinsured motorist situation and the AVM shall not be allowed to opt down to a lower level of coverage for uninsured/underinsured motorist insurance purposes.”