

**From:** [Tatiana](#)  
**To:** [Rep Barker](#); [Rep Barreto](#); [Rep Bynum](#); [Rep Boles](#); [Rep Bonham](#); [Rep BoshartDavis](#); [Rep Clem](#); [Rep Doherty](#); [Rep Evans](#); [Rep Fahey](#); [Rep Holvey](#); [Rep Williamson](#); [HBL Exhibits](#); [paul@AutismInsuranceOR.org](mailto:paul@AutismInsuranceOR.org)  
**Subject:** Oregon HB2956 - how equitable is the current process?  
**Date:** Sunday, June 2, 2019 11:29:52 PM

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Dear Chair Barker and members of the House Committee on Business and Labor,

I'm writing in support of HB2956 because of my concern for equity and transparency in the government decision making process.

There's a lot of talk of "equity" in the Oregon legislature and among Oregonians at large.

How equitable is the current consumer complaints process? Has the Insurance Commissioner ever used his/her authority to enforce minority consumer complaints and order restitution to a minority consumer? What is the ratio of consumer complaints to enforcement actions?

Unpublished non-transparent processes are prone to corruption. They are more likely to favor powerful well-connected interests, especially those that give a lot of campaign contributions, and hurt those most vulnerable and least connected. The current lack of process is likely the reason there has been only 1 (ONE) action taken by the Insurance Commissioner against an insurer in Oregon.

I urge you to act on HB2956 for the benefit of your constituents. It's important that the legislature makes sure that the consumer complaints process is transparent and equitable; that minority consumers and consumers from other vulnerable groups are treated equally and the Insurance Commissioner does not favor powerful insurance companies over Oregon consumers.

Sincerely,

Tatiana Terdal

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