

House Committee on Business and Labor
900 Court St. NE,
Salem, OR 97301

Dear Chair Holvey, Vice-Chair Grayber and Members of the Committee,

As a member of Farmers Insurance's special investigation unit and as an Oregon resident paying both auto and home insurance premiums, I care deeply about the integrity of Oregon's insurance market.

Nine years ago I began my career with Farmers Insurance and it has taken me on a unique path. I have not just worked in the special investigation unit but I have also worked in the claims department and for our legal department helping defend lawsuits brought against our customers. Four years ago I moved from Sacramento, California to Tualatin, Oregon and I learned two things: 1. Insurance is significantly more expensive than what I was paying in California 2. The laws surrounding insurance in Oregon are so single-sided that the insurance companies pay out significantly more than what is appropriate on claims, unfortunately passing that cost along to their customers. The simplest example I can offer you is the fact that there is not a law in place that allows insurance companies in Oregon to prosecute for insurance fraud.

Ensuring fair and accurate claims is an integral part of my job. In addition to the steps that we take to ensure that claimants are protected, the state through the Insurance Division and DCBS offer strong protection and avenues for recourse when disputes arise.

Rather than protecting the consumer, HB 3171 and HB 3272 could expose the consumer to higher insurance rates by allowing lawyers to file two lawsuits on a single insurance claim – one against the defendant for damages, and one against the defendant's insurance company for claims handling procedures. Similar policies in other states spurred marked insurance premium increases and Oregon should not follow suit.

In a state where there isn't even enough affordable housing in metro areas, rent has reached astronomical amounts and families making minimum wage struggle to put food on the table, we should be working to pass laws that will help the residents of the state decrease their insurance premiums instead of lining the pockets of attorneys.

Please do what is right by the residents of Oregon.

Please oppose HB 3171 and 3272.

Sincerely,

Melissa Jillian Carter