



March 18, 2021

Subject: **Opposition to Section 5 of HB 3160**

House Committee on Veterans and Emergency Management

Chair Evans and Members of the Committee:

For the record, I am Patrick O'Keefe of Cascade Insurance in Bend. I serve as the chair of the Oregon Government Relations Committee for the Professional Insurance Agents of Oregon/Idaho (PIA). PIA opposes Section 5 of HB 3160. This section mandates a surcharge of \$10 for each policy of insurance, either property or casualty.

First of all, we don't think that the responsible insurance consumers alone should be paying for restoration, protection, and recovery from wildfires. This is something that affects all residents of Oregon and should come out of the General Fund. Auto insurance is mandated by the state, and banks require property insurance in most cases on property. But why should those who don't buy insurance but are still affected by wildfires escape from paying for these protections?

Our customers are very sensitive to price increases on their insurance purchases, and in this time of economic uncertainty would not welcome having to pay more for any reason. We as their insurance agents are face-to-face with consumers and know this to be true.

Second, the insurance industry already pays for the lion's share to fund the Office of the State Fire Marshal, so we are already paying to help in this effort. Why should our industry be mandated for an additional amount?

Third, it is not fair for auto insurance customers to cover property damage to structures unless it is their fault through an accident.

**Please delete Section 5 from HB 3160.**

Thanks for your consideration.

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