

# OREGON TRIAL LAWYERS ASSOCIATION

**319 SW Washington Street, #607**

**Portland, OR 97204**

**[www.oregontriallawyers.org](http://www.oregontriallawyers.org)**

**503-799-1017**

Testimony of Arthur Towers, OTLA Political Director

In Support of House Bill 2393-A

Before the Senate Committee on the Judiciary and Ballot Measure 110 Implementation

May 6, 2021

Chair Prozanski, Vice-Chair Thatcher, and members of the committee, thank you for the opportunity to testify on this important consumer protection bill. OTLA members are lawyers who fight for the rights of victims of car crashes. We work to make sure consumers can get the compensation they are due from at-fault parties and from insurance companies. We have identified a gap in current law for consumers who find themselves in a significant crash. We appreciate a great deal Representative Marsh's willingness to bring this bill forward and your willingness to consider it today.

**The Crisis:** Pre-pandemic, there were more than 10,000,000 rides provided annually in the City of Portland alone by taxicabs and transportation network companies like Uber and Lyft. Unsuspecting passengers and drivers are not provided the basic insurance coverage that is required for private passenger vehicles.

**The Solution:** HB 2393-A requires TNCs and cab companies to provide Personal Injury Protection (PIP). PIP is the \$15,000 policy that injured Oregonians can access for lost wages and pressing medical bills while the insurance claim is awaiting settlement.

This is a lifeline for Oregonians who have creditors hounding them for payment of medical bills, who cannot go to work due to their injuries, or who are living paycheck to paycheck. PIP is required for private passenger vehicles but there has been an exception for livery vehicles. HB 2393-A simply closes that loophole.

Already, at least one major TNC provides this coverage for their drivers and passengers. HB 2393-A would level the playing field so that their competitors would also have to take the high road.

**This bill earned unanimous support on the House floor and in House Committee.**  
We urge you to vote YES on HB 2393.