



Committee Members

**ISU Insurance Services
The Stratton Agency**

House Bill 2043

Hearing Date 02/15/2021

House Committee on Business and Labor

Dear Mr. Chairman and Members of the Committee

As Chief Executive Officer of Stratton Insurance Services, Inc., which does business in The Dalles, Hermiston, Pendleton, and La Grande, Oregon offices, we wish to voice our opposition to House Bill 2043.


We have been in the insurance business for 37 years, and credit has been a significant tool in properly rating insurance for many years now. House Bill 2043 will result in significant premium increases for most of our clients who choose to do the right thing when managing their finances. We encourage you to vote no on House Bill 2043.

If some action is to be taken the amendment that allows for a compromise due to extraordinary life circumstances is something we would support.

We live in a time when asking people to do the right thing when no one is looking should really occur, and far too often that is not the result we see. The proper use of tools to underwrite and rate our customers policies is in reality a win/win for the insurer and the consumer.

Thank You for your consideration!

Sincerely,


Michael C. Stratton
Chief Executive Officer