



Hartley Insurance, Inc.

Serving Silverton Since 1961

February 15, 2021

Re: **HB 2043**

House Business and Labor Committee

Chair and Members of the Committee:

For the record, I am Doug Hartley, the owner and principal of Hartley Insurance in Silverton, Oregon. On behalf of my clients, I am very much **opposed to HB 2043**, which would prohibit most risk factors in setting rates for motor vehicle insurance.

One of my clients is a Hispanic gentleman who is a long-time foreman of a nursery in the Brooks area. He pays his bills in a timely manner and manages his finances well, and also has good driving habits. Altogether he pencils out as an excellent risk. It is not fair that he should be forced to pay more as a result of the passage of HB 2043. He deserves his good rate!

Silverton is a rural area with a lot of minority population. In our agency, we have noticed that young people who work on the family farm or day laborers who don't make a lot of money have good credit scores and therefore have better insurance rates because companies are now able to consider that aspect. It only makes sense! I am grateful to be able to help these folks out with discounts for good insurance scores based on their credit. It makes their lives easier.

People who work hard to keep good credit scores should not be penalized, while those who do not will see their rates decline. I am the one as their insurance agent who will have to sit across the desk from so many of my clients and tell them their rates are going up because insurers can no longer consider credit score or other rating factors due to this legislation. I am not looking forward to that!

Some of the bigger insurance companies offer **special discount programs that relate to certain occupations**, such as teachers or, for example, my niece who works at Nike. These people will no longer be able to get such credits because under HB 2043 insurers are not able to consider a person's occupation.

I ask you to **vote no on HB 2043**. If instead you want to adopt an alternative of requiring insurers' consideration of **extraordinary life circumstances**, I would agree to that.

Thank you for your consideration, and I am happy to answer questions.

Douglas Hartley, AAI, CIC
Hartley Insurance, Inc.
Silverton OR 97381
doug@doughartleyinsurance.com
(503) 873-6355