



STATEMENT OPPOSING HB 2043
(ELIMINATING CERTAIN INSURANCE DISCOUNTS)

To: House Committee on Business and Labor
From: Michael Selvaggio, Oregon Coalition of Police and Sheriffs
Date: February 15, 2021

Chair Holvey and Members of the Committee:

For the record, my name is Michael Selvaggio, representing the Oregon Coalition of Police and Sheriffs (ORCOPS). We represent line officers and deputies around the State of Oregon, and are Oregon's largest law enforcement organization.

On behalf of our membership, I want to convey our opposition to HB 2043.

Many of our members receive insurance discounts as part of their membership in a first responder organization or association, or in the form of a discount directly attributable to their profession. If insurance carriers are prohibited from considering educational or occupational background, many of our members will see their personal insurance premiums rise. For these officers as well as many other Oregonians with membership in professional organizations, these discounts are a significant source of savings in the midst of a COVID-19 pandemic and economic crisis.

Please do not eliminate the ability of an insurer to consider profession and affinity group membership when providing such discounts.

Thank you.