



February 24, 2021

Oregon House Committee on Business and Labor  
900 Court Street NE, Room 453  
Salem, Oregon 97301

Representative Pam Marsh  
900 Court St. NE,  
Salem H-474, Oregon 97301

**Re: HB 2393 (Marsh)**

Chair Holvey and Representative Marsh:

Lyft appreciates the opportunity to comment on HB 2393. As a rideshare company in the state of Oregon, we consider the safety of our 20,000 active drivers and all of our riders to be of the utmost importance. However, we are writing to express our deep concern over this legislation which we believe will result in increased insurance rates in this state driving up premium costs.

Eliminating the ability to elect lower coverage would raise insurance costs and make our rideshare service cost prohibitive outside the major cities. As of today, Lyft's services are available to larger cities such as the greater Portland area, Salem and Eugene. However, we are not yet able to provide service to the smaller cities such as Seaside, Cannon Beach, and Hood River due to both cost and regulatory barriers.

In effect, this legislation would ultimately reduce the ability of drivers to earn wages by further precluding them from working in certain geographic areas in the state. On the ground, this means that a driver might pick-up a passenger in Salem to drop them off outside the city limits and instead of picking up a new passenger, the driver would drive back with an empty car resulting in both lost time and earnings.

Furthermore, this legislation fails to address the fundamental problem of widely differing insurance requirements across different municipalities that create a patchwork of standards that make operating services like ours onerous from both a compliance and cost perspective.

Instead, we strongly urge the legislature to adopt a statewide regulatory standard that would create uniform insurance requirements to smooth out the patchwork of insurance requirements across the state so that platforms such as Lyft can service all Oregonians equitably. We look

forward to engaging the legislature later this year on a statewide regulatory framework that includes a uniform insurance standard.

We appreciate the opportunity to provide our thoughts on HB 2393. We look forward to engaging you further on an approach and solution that benefits everyone. Should you have any questions, please feel free to reach me at [scho@lyft.com](mailto:scho@lyft.com).

Sincerely,

A handwritten signature in blue ink, appearing to read "Sam Cho".

Sam Cho  
Public Policy Manager, Lyft  
Pacific Northwest Region