

From the Desk of *Viggle Osborne*

## No on HB 3242 & HB 3243

### Lessons From Other States



#### FLORIDA



In 2020, Florida accounted for **79% of homeowners' insurance lawsuits** nationwide while accounting for only **9% of the nation's homeowners' insurance claims.**

*Citation: Florida Office of Insurance Regulation, July 2022*

#### CALIFORNIA

After a court authorized third-party lawsuits, the number of claims and costs of resolving claims skyrocketed with **bodily injury premiums rising 32-53 percent over a decade.** Once the lawsuits were barred, premiums and claims costs declined dramatically.

*Citation: RAND Institute for Civil Justice 2001*



#### WASHINGTON



After adjusting for inflation, **losses have increased 20 percent in Washington** for the major property lines of insurance following passage of a law allowing bad faith lawsuits

*Citation: SNL Financial, 2007-2015; inflation adjusted by PCI*

A handwritten signature in blue ink, which appears to be "Viggle Osborne", is written across the bottom of the page.

Now is Not the Time to Authorize Bad Faith Lawsuits in Oregon  
**Vote No on HB 3242 & HB 3243**

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