



To: Chair Holvey, Vice-Chair Elmer, Vice-Chair Sosa, and Members of the Committee on Business and Labor

RE: HB 2920 – Support

Chair Holvey, Vice Chair Elmer, Vice Chair Sosa, and Members of the Committee. For the record, my name is Creeana Bort, I am a member of the Cheyenne River Sioux Reservation, and I represent the NAYA Action Fund located in Portland, OR. Founded by the community for the community, NAYA Action Fund is a 501(c)(4) social welfare organization with a mission to expand political advocacy and build electoral power in partnership with the Native community. The NAYA Action Fund provides tools to shape public policy, cultivate leadership, and elect champions for issues impacting Native people. Our vision of systemic change is youth-centered, family-driven, and elder guided. I write in support of HB 2920.

Oregon law requires all motorists to have auto insurance, providing protections to those around us. In today's society, owning a car has become nearly a necessity. These reasons include driving to work, transporting kids to sporting events, attending important health appointments, among others. When people decide on an auto insurance policy, the process can be long and difficult, leaving many individuals needing clarification. HB 2920 would address issues of unfair practices and unreasonable pricing by prohibiting these practices in state statute.

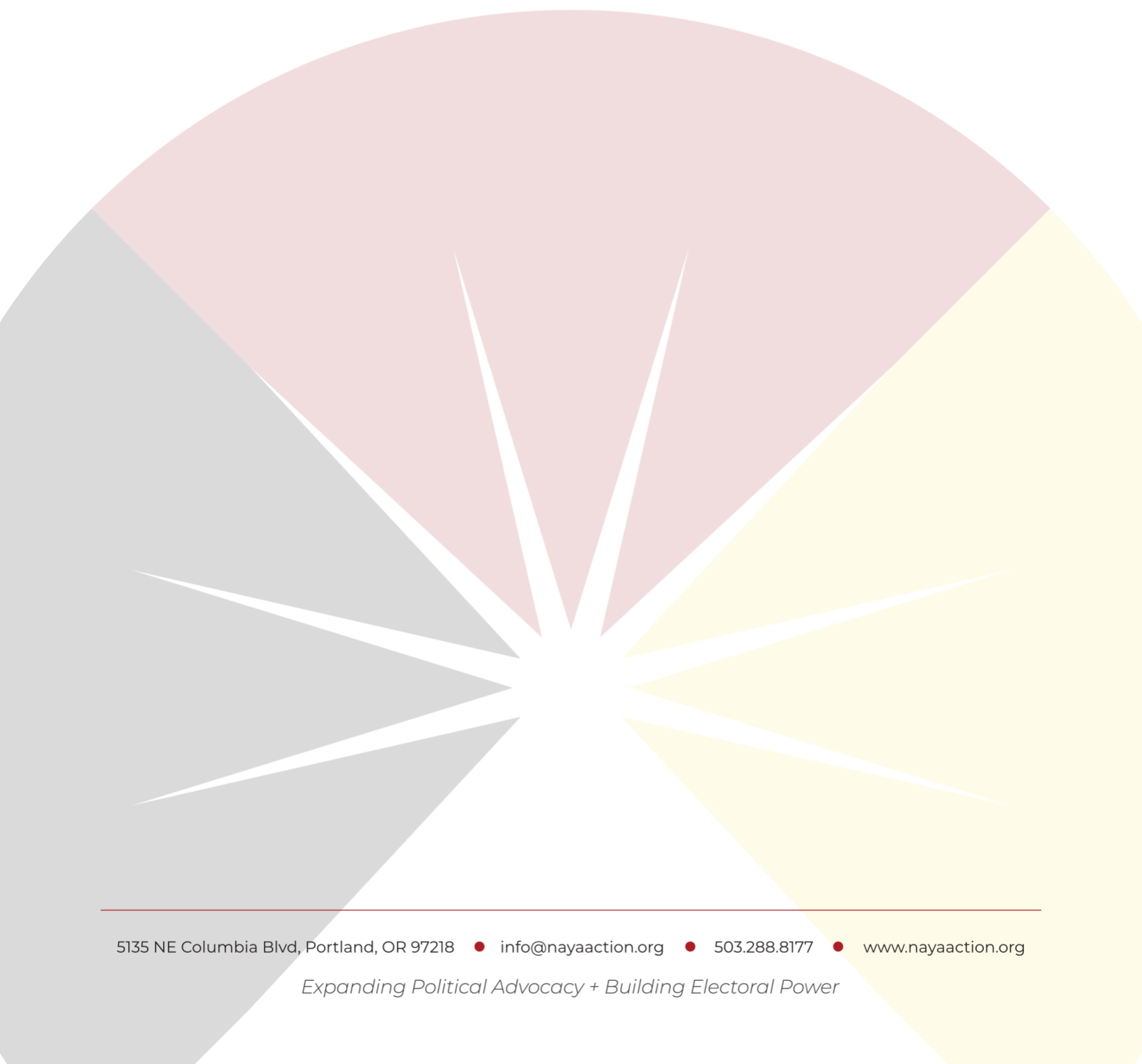
Many factors determine a person's car insurance rate, some factors of which are required despite not having anything in relation to driving. These factors include a person's marital status, if they rent or own a home, and even their credit score. HB 2920 would prohibit these factors from being included in the decision for an individual's insurance policy. Data shows that there is no direct link between good driving and credit scores; credit scores are about your payment history, not your driving history. More importantly, credit scores have a long history of being predatory and discriminatory against people of color. In a report from the Federal Reserve and Census data, people of color are more likely to have lower credit scores or be credit invisible, resulting in higher auto insurance premiums. People of color who have lower credit scores are often met with other racist practices like redlining, lack of access to banking services, predatory loans, and overall economic discrimination.

When making decisions on the future of Oregonians, I urge you to consider the people who are often overlooked, our most vulnerable individuals, and those often the target of discriminatory and predatory practices. It's time we rid the auto insurance industry of discriminatory and racist practices and help all Oregonians access quality auto insurance. On behalf of the NAYA Action Fund, we urge you to pass HB 2920 - Fairness in Auto Insurance Rates.

Sincerely,

A handwritten signature in black ink that reads "Creeana Bort". The signature is written in a cursive style and is positioned above a white rectangular redaction box.

Creeana Bort
Policy and Advocacy Organizer
NAYA Action Fund



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Expanding Political Advocacy + Building Electoral Power