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March 1, 2023

TO: House Business and Labor Committee

Re: **House Bill 3243**

Mr. Chair and Members of the Committee:

My name is Patrick O'Keefe of Cascade Insurance Center in Bend, Oregon. I am strongly opposed to HB 3243. This bill would allow second lawsuits against insurers and others involved in the claims process.

HB 3243 will harm my clients, my insurance agency, and the insurance industry, as well as all insurance consumers in Oregon. It would encourage a rush to the courthouse by trial lawyers and clog the court system.

More importantly, through inflated settlement demands, it will increase underlying costs of the insurance claims process. This will raise insurance premiums by quite a bit, as has been shown in other states which have these laws. This is counter to efforts to revive Oregon's economy after the current pandemic.

Please vote **NO** on HB 3243.

Thank you for your consideration.

Sincerely,

Patrick O'Keefe  
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Bend, OR  
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