

March 1, 2023
Testimony of Blair Townsend
President, Oregon Trial Lawyers Association, Portland
In Support of House Bill 3242 and 3243

Chair Holvey, Vice-Chair Elmer and Vice-Chair Sosa, thank you so much for the opportunity to give testimony today on behalf Oregon consumers. My name is Blair Townsend, I am the President of the Oregon Trial Lawyers Association and a long-time defender of injured people. I am here in strong support of both House Bill 3242 and 3243 as it's high time the insurance industry play by the same rules as every other business operating in our great state.

What I often hear from my colleagues who practice law in both Oregon and Washington is how much faster insurance companies complete the claims process in Washington. There, adjusters tend to make equitable offers from the start, lessening the need for lengthy litigation. They pay claims in a timely manner. The delay, deny, demoralize tactics used in Oregon are rare in Washington. Why? Because they have a statute requiring insurers to play fair. To make good faith offers. There are consequences for unfair and deceptive practices, while in Oregon, there are none. Here, we give all insurance actors special privileges, so they don't have to play by the same rules as every other Oregon business.

With no way to hold insurance companies responsible for their bad behavior, time and time again we have clients come to us frustrated because they can't get access to the insurance they've paid for when they need it most.

I'd like to share once such real-life example, for Steve Nielsen from Gates, OR, who couldn't be here today because of travel, but asked that I'd be his voice this morning..... (please see testimony for Steve Nielsen)