

have been changed by hundreds of pages from the Oregon Insurance Statutes unchanged for decades. Oregon should join South Carolina's legislature by withdrawing from the NAIC Insurance Compact. Along with the largest states that never joined the insurance compact due to lower standards. This was before the numerous changes to the current insurance product filing requirements. This was before the CO Supreme Court agreeing with the insurance consumer, that had their claim denied based on insurance compact requirements that would have been paid according to their state laws.

How many Oregon Citizens with Insurance are living in tents after losing everything when insurance was purchased to protect them? This national uniformity appears to have a financial impact to the local insurance agents and credit unions. Insurance consumers are harmed when buying on line with little explanation.

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VOTE YES SB 376/Study Insurance

Exclusions and Limitations for Drugs, Alcohol & Mental Illness and Funding for Treatment

For the record, I am David Bolton an Oregon Retired Senior that has lived in this state for my entire life. New uniform insurance definitions are not in the consumers best interest.

After 30 years at DCBS reviewing insurance products and rates, I believe it is a wonderful idea for DCBS to study exclusions and limitations found in the insurance compact products for drugs, alcohol and mental illness.

Oregon approved ballot measures, statutes and rules should not be ignored by an insurance interstate compact (IIPRC) because they are not uniform with other states. Congressional Intent for the Insurance Compact but not for the District of Columbia legalization of pot.

The legislature was told the insurance product requirements taken as a whole would offer just as high consumer protections. The compact product standards