

Mr. Chair and Members of the Committee:

The words in the first section of HB 3242-A – **“or other person”** – hurt insurance agents (producers), who are mostly small businesses. According to the Division of Financial Regulation, “or other person” includes insurance agents. If insurance agents stop getting involved in helping their customers through the claims process because of this bill, then that hurts consumers.

Agents can get heavily involved in claims, in all aspects from providing claim contact information to the client to advocating for coverage after a denial. Not all agents do this, but those who do care greatly about their customers and want to keep things fair. It would be much better to keep agents involved in the first place so they can fight for the consumer from the beginning of the claims process and from inside the insurance industry, rather than waiting until things get so bad that consumers must hire a lawyer.

In an example, a client suffered a fatal accident within 4 months of being issued a life insurance policy. The insurance carrier questioned the veracity of the insured’s death and insisted on a representative’s interview of the beneficiary and the insured’s family on site. As agent who certified accuracy of all stipulations provided in the insurance application I participated in the interview and assisted the deceased client’s family in the completion of the interview and the claim was paid in full.

There are many more instances of our agency’s helping our customers with the insurance claims process. If “other person” in HB 3242-A includes agents, will we continue to assist in any way with claims? Would we willingly be involved in the potential chain of depositions, defense, testimony, and potential damages brought on by our insurers? Probably not.

Please insert language into this section so that “other person” does not include an insurance producer licensed under ORS 744 acting in good faith on behalf of a client.

**I encourage you to vote for an amendment that excludes insurance agents from the definition of “or other person” in HB 3242-A.**

**Thank you for your consideration of this request.**

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