

Chairperson and Committee Members:

This letter is in regard to HB 3242-A. The way this bill is worded could damage insurance producers and our ability to take care of our clients. The wording of "or other person", to my understanding, has been deemed to mean insurance producers/agents.

I have been an agent for almost 13 years. I take the responsibility of taking care of my clients very seriously. One of the most important parts of our job is to advocate for our clients during a claim. We are considered the ones with the knowledge and being here for them is what differentiates us from the 1-800 numbers.

I have many clients that have been with me for over ten years. We are in the business of building long-term relationships, and this is based on trust. One of these ladies was involved in an accident in Eugene. She was driving on a street when a guy in a company vehicle pulled out of a parking lot and t-boned her car. She had no idea what she was supposed to do, who she was supposed to talk to, how much she should expect to receive for her totaled vehicle, and she also had no idea that she was entitled to receive compensation for pain and suffering. Most people don't even know what questions to ask in the case of a claim.

I had another case where one of my clients was hit by a Fed Ex truck. This of course totaled her vehicle. The other company offered her a very low amount. We intervened, suggesting that she get three comps for the same type of vehicle in our area. By doing this the company paid her the higher amount so that she could get another vehicle of the same type.

I love what I do and feel that I provide a very important service to my community. I would really hate to see any kind of legislation that could possibly limit my ability to help my clients. Ours is a noble profession, we help people on the worst days of their lives. Please don't hinder our ability to help.

Thank you,

Kym Housley

Owner/Agent

Housley Agency Inc