



Andrea Meyer, Director of Government Relations
Testimony in support of HB 3242 A-Eng & HB 3243 A-Eng.
Senate Committee on Judiciary
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AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With over 500,000 members in Oregon, AARP works to strengthen communities and advocate for what matters most to families, with a focus on health security, financial stability and personal fulfillment. This includes educating and protecting older Oregonians against fraud and supporting legislation that advances important consumer protections.

AARP supports HB 3242 A-Eng and HB 3243 A-Eng. Insurance is an essential financial product intended to protect people and their property against significant financial loss. Yet as the committee heard from those who have first-hand experience, unfair insurance industry practices can lead to consumer harm.

Oregon law already provides a long list of unfair claim settlement practices that insurers are prohibited from doing. Those are set forth in current law, ORS 746.230. These provisions play an important role in safeguarding consumers against fraud, deception and unfair practices. However, absent the ability to seek meaningful redress in the courts, consumers are not truly protected from violations of ORS 746.230.

Meaningful redress includes allowing consumers direct access to the courts through a private right of action. And it also means the ability of the jury to determine damages to provide meaningful legal recovery.

We urge this committee to pass both bills and provide these additional necessary protections for Oregon consumers.