



Open Government Impact Statement

83rd Oregon Legislative Assembly
2025 Regular Session

Measure: HB 3423

Only impacts on Original or Engrossed
Versions are Considered Official

Prepared by: Dexter A. Johnson
Date: 2/3/2025

SUMMARY

Digest: Says than an insurer may not look at some information about a person to set a rate for car insurance for that person. (Flesch Readability Score: 62.1).

Directs an insurer to consider only specified information in determining rates for a motor vehicle liability insurance policy. Prohibits an insurer from considering other specified information in determining eligibility, rates or premiums for a motor vehicle liability insurance policy.

Permits an insurer, under specified circumstances, to consider an abstract of an individual's nonemployment driving record when evaluating the individual's application to obtain or renew motor vehicle liability insurance.

Prohibits an insurer from using credit history to determine eligibility, rates or premiums for motor vehicle liability insurance.

Takes effect on the 91st day following adjournment sine die.

NOTICE OF NO OPEN GOVERNMENT IMPACT