

## **Please Vote Yes on SB 174 – End Special Privileges for the Insurance Industry**

Testimony of Alisha Sanchez Machic, SE Portland, OR

March 5, 2025

Chair Prozanski and members of the Committee, my name is Alisha Sanchez Machic. I live and run a day care business in SE Portland. My husband, Pedro, is originally from Guatemala and doesn't speak much English. We both hope you will support holding the insurance industry accountable when they try to take advantage of people, like they've tried to do with us.

My husband is an auto mechanic, and he starts his workday early. In 2022, he was on his way when a tired, reckless driver slammed into the back of his car at about 50 miles an hour. My husband was dead stopped at a light, so the impact smashed him into the car in front of him. The force of it snapped him from head to toe. By the time I rushed to the scene, first responders were pulling him out the car and putting him on a stretcher, asking him repeatedly if he had insurance. I let them know we were fully insured. I got the at-fault driver's insurance and went on to the hospital with my husband.

The CT scan showed he had three ruptured discs and a broken neck, so he was given pain medication. While we were at the hospital, a Progressive rep for the at-fault driver called and wanted to speak to my husband through an interpreter. I told them I spoke English, but they wanted to talk to him directly. The insurance interpreter told him, "Because you live in Oregon, you get a \$500 flat settlement, so let's settle this today." – I told Pedro, no way!

Three days later, Progressive called and offered \$1,500 to settle and wanted photos of the car and a doctor's note. Again, they pushed us to sign documents and settle. I said my husband makes more than that in a week and now he can't do anything. The adjusters called daily offering \$2,000, then \$2,500, then \$3,000. They kept pushing for a quick settlement, but I knew he was hurt badly and wouldn't be able to work for some time. Not to mention our car was totaled. I told them to stop harassing us until we knew the final damage to Pedro and the car. He ended up being out of work for 6 full weeks with no pay, trying to recover and heal his body. I got a letter in the mail from Progressive offering a final \$3,500 for everything. His injuries, the car. Everything. That's when I set out to find a lawyer.

Almost a year later, we've lost all our savings because of this ordeal. Pedro was the main provider and can only be back at work part time and even that is a struggle. He can barely sit in a chair or help with the kids when he's home. I do not make enough through my day care alone to be the main provider. I also help my own child who is autistic. We're paying out of pocket for his prescriptions to help him heal and manage his ongoing pain. It's changed everything for our family. My boys have to pitch in to help with groceries and take over doing laundry at the laundromat. Pedro used to send money back to his family in Guatemala, so they've been affected as well.

Beyond the toll this has taken on my own family, I think of all the other families in Oregon where English isn't the first language. I know they are often taken advantage of. I used to work for Human Solutions and volunteer to interpret for low-income Hispanic families in the community to try to make sure people aren't mistreated. It's just shameful how some insurance companies are allowed to get away with it in Oregon.

I hope you will change the law to help people like us. **Please vote Yes on SB 174.** Thank you.