

It is unlawful for a business to sell banned, dangerous toys. It is unlawful for cable television companies to illegally bill late fees and for car dealers to lie about needed repairs or for them to roll back odometers. Yet, there is one industry—one very powerful industry—that is above the law: **the insurance industry. That is the case, because insurance is specifically exempted from Oregon’s Unlawful Trade Practices Act (“UTPA”).**

The UTPA is Oregon’s signature consumer protection statute. For decades, Oregon legislators have set standards for business practices through the UTPA, giving consumers a way to hold shady and unethical businesses accountable. Often times these businesses are headquartered in other parts of the country or the world. Fear of being held accountable under the UTPA provides a powerful disincentive to unethical businesses.

The longstanding pattern of insurance company abuse is a common consumer problem. Oregon consumers and businesses are at the mercy of these insurance companies because they have no way of holding them accountable for bad behavior. Some of the common problems include:

- Failing to promptly pay claims
- Denying coverage for losses or necessary medical bills
- Failing to evaluate a claim in good faith
- Lowball offers that force consumers/businesses to file lawsuits
- Hiding coverage
- Delay, delay, delay and paper consumers to death

This affects not only individual policy owners, but also small businesses that are left in the lurch because of unscrupulous behavior by insurance companies.

Stop giving insurance companies the green light on bad behavior. Hold them to reasonable standards of conduct like ALL other businesses.

- End the special privileges for insurance companies.
- Ensure that consumers/businesses, who are dealing with serious losses, get what they have paid for through their premium dollars.
- Provide consumers/businesses with a way to hold insurance companies responsible for their bad behavior.
- Use existing legal standards in the Unfair Claim Settlement Practices Act to regulate insurers.