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### **Oregon House Democrats Stand Up to Insurance Companies, Protect Consumers**

**SALEM, Ore.** - This week, Oregon House Democrats passed a series of bills that will protect Oregonians during their most vulnerable moments and hold bad acting businesses and offenders accountable for unfair and predatory behavior.

“This is about putting people over profits – and empowering Oregonians to stand up for themselves,” **said Representative Nathan Sosa** (D-Greater Hillsboro). “When consumers and small businesses pay their premiums, they are entitled to the protection and peace of mind they purchased. If an insurance company fails to fulfill the promises it made to their customer, they should be held accountable.”

Consumer protection bills passed this week include:

- **Empowering Consumers and Small Businesses:** [House Bill 3242](#) ensures individuals and small businesses can protect themselves when harmed by an insurance company during the claims handling process. The bill passed 34-25.
- **Holding Insurance Companies Accountable for Unfair Practices:** [House Bill 3243](#) holds insurance companies to the same standards as every other business in Oregon, by adding unfair and deceptive claims settlement practices to the Unlawful Trade Practices Act. The bill passed 36-23.
- **Supporting Oregonians After a Natural Disaster:** [House Bill 2982](#) allows customers to settle for 70% of the insured value of personal property destroyed in a major disaster without completing a household inventory. As catastrophic wildfires continue destroying more property, this legislation will help more families recover from devastating disasters. The bill passed 38-21.
- **Stopping Predatory Telemarketing Robocalls:** [House Bill 2759](#) strengthens the anti-robocall law to hold telemarketing companies liable for illegal robocalls if they knew, or conspicuously avoided knowing, that their lines were being used this way. The bill passed 35-24.

“We can’t let insurance companies—as we wouldn’t let any other company in another industry—get away with unfair practices,” **said [Representative Paul Holvey](#)** (D-Eugene). “This is common-sense legislation that will reinforce integrity in the insurance industry and help Oregon families.”

Following their successful passage, these bills now head to the Senate for consideration.

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