

LUCETTA ELMER
STATE REPRESENTATIVE
DISTRICT 24



HOUSE OF REPRESENTATIVES

May 4, 2023

Timothy G. Sekerak
Chief Clerk of the House
State Capitol Building
Salem, OR 97301

RE: Vote Explanation on HB 2982-~~B~~^{SC}

Dear Chief Clerk Sekerak,

Please accept this letter as my official vote explanation on House Bill 2982-~~B~~^{SC}.

I voted no on this legislation because this bill essentially requires insurance companies to offer 70-percent coverage for items considered contents of a residence without requiring an inventory of the loss. This should not be how insurance relationships work, and I was not comfortable with furthering regulations that do not have proven positive outcomes for the consumer.

Respectfully submitted into the House record.

Sincerely,

Lucetta Elmer

Oregon State Representative

District 24