



SENATE MAJORITY OFFICE

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Oregon Consumers Will Get Stronger Protections from Unfair Actions by Insurance Companies Under Senate Bill Passed Today

*Senate Bill 174 makes the insurance sector subject to law that already governs other
major industries*

SALEM, OR – Oregon Senate Democrats sided with consumers today, voting to allow people to sue insurance companies for unfair practices. Senate Bill 174 also permits the state attorney general or local district attorney to prosecute the companies for their actions if the Oregon Department of Consumer and Business Services requests they bring an enforcement action.

“This bill closes a significant gap in consumer protections when it comes to insurance,” said **Senator Floyd Prozanski (D – Eugene)**, chairman of the Oregon Senate Committee on Judiciary. “Senate Bill 174 will allow consumers to bring a legal action against an insurance company who acts in bad faith.”

Senate Bill 174 makes an existing law, the Oregon Unlawful Trade Practices Act, apply to the insurance industry. The UTPA prohibits business practices like false advertising or misleading pricing. Up to now, the UTPA has not applied to the insurance industry.

“When an insurer or any other business in Oregon lies, cheats, steals, or does anything wrong to an Oregon consumer, I want to give Oregonians every tool to protect themselves,” said **Senator Anthony Broadman (D – Bend)**. “In a time when fire and homeowners’ insurance is becoming more expensive and difficult to obtain, Oregonians will now be able to hold bad actors responsible.”

The Department of Consumer and Business Services regulates insurance in Oregon and assists consumers with insurance complaints, but resources and remedies are limited. By making insurers subject to UTPA, SB 174 allows victims of unfair insurance practices to recover monetary damages, reasonable attorney fees, and punitive damages, and it permits “equitable relief,” non-monetary remedies courts may order.

The measure passed the Oregon Senate in a vote of 16 to 12 and now moves to the Oregon House of Representatives.

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