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Consumers win with reforms to state's auto insurance laws

SB 411 fixes loopholes and inadequacies to protect Oregon drivers

SALEM –Legislation beefing up consumer protection in Oregon's auto insurance laws was approved by Senate Democrats today on a 17-13 vote. Senate Bill 411 will put injured drivers ahead of insurance companies by changing state laws on uninsured motorist coverage and personal injury protection coverage.

"Oregon consumers write checks to their insurance companies every month with the expectation they will be covered up to their coverage limits if they are involved in an auto crash," said Senator Sara Gelser (D-Corvallis/Albany), who carried the bill on the floor. "SB 411 is about one simple thing – when Oregonians are injured, they should get what they pay for."

SB 411 contains two main provisions. The first addresses "stacking," allowing injured motorists to add their uninsured motorist coverage on top of the at-fault driver's liability coverage so injured consumers get the coverage they paid for. This change in law would put Oregon on the same page as Washington state and more than half of other states in the U.S.

The second provision addresses Personal Injury Protection (PIP) coverage. Currently, a policyholder's PIP coverage is repaid to the insurance company *before* the injured party is paid total damages. SB 411 allows the injured motorist to recover their total damages first. This change will put Oregon in line with 38 other states.

"It's time we put the interests of victims before the interests of insurance companies," said Senator Chip Shields (D-Portland). "I am glad to see these reforms finally win approval in the Senate."

Legislation similar to SB 411 has been introduced for several sessions. The version approved today also includes a slight but important modification that extends PIP coverage for medical bills following an accident from one year to two years.

“Senate Democrats’ promise to fight for Oregonians is at the forefront of our [2015 legislative agenda](#),” said Senate Majority Leader Diane Rosenbaum (D-Portland). “We are committed to putting the interests of everyday Oregonians first. This legislation will help protect victims of uninsured motorists and make sure the needs of injured motorists are taken care of before insurance companies.”

SB 411 will now go to the House of Representatives for consideration.

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