

ISSUE DATE: 04-07-2004 [HOMEOWNERS INSURANCE FORUM](#)[CONSTRUCTION FORUM](#)[PLANNED AUTO REFORM PROPOSAL](#)[LUNCHEON FOR SENATE REPUBLICAN LEADER](#)[PIA-OREGON!](#)[PAC CONTRIBUTIONS UPDATE](#)[PIA-OREGON!](#)[PAC 2004 CONTRIBUTORS](#)[LANA BUTTERFIELD, CIC, PIAO/I OREGON LOBBYIST](#)

Homeowners Insurance Forum The Oregon Insurance Division hosted a public forum on March 29 on the subject of homeowners insurance. Approximately 55 people attended including division staff and lobbyists, and about half were actual consumers. The Division listed a number of concerns: no limit on the amount of time that an old claim can trigger a rate increase or cancellation; policy cancellations or rate increases due to inquiries that do not result in claims; rate increases generally; policy cancellations due to weather-related claims; new policy denied because of adult foster care business in home; consumer difficulty in correcting claim database information; no opportunity for prior insured to show risk has been mitigated. Ten or so consumers testified, as did representatives from OSPiRG, Realtors, FAIR Plan, Property/Casualty Insurers, and Choicepoint. Discussion touched on credit scoring, CLUE, construction defect, mold, and privacy issues. Concerns involving agents were raised, and PIAO/I will be watching to see how this issue develops.

[Back To Top](#) **Construction Forum Planned** The Insurance Division is planning to hold a similar forum on insurance for homebuilders and construction contractors on April 16. This forum is different from meetings held in the past, as it is part of the Director's due diligence before efforts can begin to move forward to a Market Assistance Program and then a Joint Underwriting Association – these are just possibilities, not certainties. The Division has asked PIAO to provide several agent witnesses to testify at this forum, and Ron Manza of Stewart & Tunno Insurance in Portland and Kelly Atwood of Contractors Insurance Services, Inc. in Lake Oswego have agreed to participate.

[Back To Top](#) **Auto Reform Proposal** The Oregon Law Commission has not yet set a date for a work group meeting to discuss areas of consensus on the auto reform proposal. However, the trial lawyers (OTLA) and some of the insurance lobby have agreed on four issues to propose that the commission study: issue #5 (Your Stolen Car Is Not Uninsured), #6 (Overlapping UM/UIM Coverage), #7 (Cars with Bankrupt Insurers May Not be Uninsured), and #13 (UM/UIM Statute Needs Subheadings).

[Back To Top](#) **Luncheon for Senate Republican Leader** On March 17 the industry lobby began the first of what we hope will be a continuing grassroots efforts for key legislators and races by hosting a luncheon for company people and agents who are constituents in Senator Roger Beyer's district. Nineteen people attended, and it became a very interesting hour and a half long discussion of insurance and legislative issues. My thanks go to Rich Kingsley of Cammack-Kingsley Insurance in Stayton, Ronn Passmore of Rhodes-Warden Insurance in Lebanon, and Rick Budke of Sublimity Insurance Co. for helping me to arrange this meeting. The insurance lobby is now working on a standardized educational program for new candidates, similar to what PIAO/I has done in the past, that will be hosted at several insurance sites.

[Back To Top](#) **PIA-Oregon!-PAC Contributions Update** I am pleased to share with you that several new contributors have donated to our state political action committee. We thank everyone who has donated so far, and hope that all members will consider making a contribution to this important effort.

Did you know that a "standard" contribution to a political fundraiser or campaign usually begins at \$500? So that means we must collect two "Ambassador Circle" contributions per campaign contribution to a candidate. In the larger universe of Oregon state political action committees, our PAC is small and our industry in general contributes less than most industries. In most races we don't contribute until the fall elections, so you still have time to help make our voice stronger in the Oregon political arena.

Please make a contribution today to PIA-Oregon!-PAC, and mail it "PIA-Oregon!-PAC, Attention: Sue Smith, PIA NW, 3205 NE 78th St. Suite 104, Vancouver, WA, 98665." You can also call her at 888-246-4466 to make a credit card contribution (5% added to total for credit card donations). Both business and personal contributions are accepted. Oregon state income tax credits are available on personal contributions up to \$50 per single return and \$100 per joint return. Donations are not deductible as charitable contributions for federal income tax purposes. [Back To Top](#) **PIA-Oregon!-PAC 2004 Contributors(As of March 26, 2004 - listed alphabetically)** 2004 Ambassadors Club - \$250 and Above

Brad and Lana Butterfield

Contractors Insurance Services

Corvallis Insurance Services, Inc.

Century Insurance Group, LLC

Ed Ellingsen & Company

Hart Insurance

Hopp Insurance Agency, Inc.

KBI Insurance, Inc.

Rich and Pam Kingsley

Northwest Physicians Mutual Insurance Co.

Pfaff-Karren Insurance, Inc.

Reinholdt & O'Harra Insurance, Inc.

Stewart & Tunno Insurance Agency

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Sublimity Insurance Company

Kelsey and Cheryl Wood

World of Insurance

2004 Century Club - \$150 to \$249

Aloha Insurance Center

Gary and Aileen Petrie

2004 Donors Club – \$149 and Below

Leonard Adams Company

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