

PUBLIC SERVICE ANNOUNCEMENT

The Director of the Oregon Department of Consumer and Business Services (Oregon Insurance Commissioner) may commence administration proceedings, pursuant to Oregon Revised Statutes (ORS) 731.256 to take enforcement action against any insurance firm, agent, adjuster, estimator, appraiser, or any insurance company employee for the following:

ORS 744.074(1)(h) Prohibits a person from using a fraudulent, coercive or dishonest practice, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in Oregon or elsewhere.

Pursuant to ORS 183.415 the State of Oregon Insurance Commissioner will notify the violating party that enforcement action against the individual is proceeding and that they are entitled to a hearing pursuant to ORS 183.415.

HAVE YOU BEEN A VICTIM?

Has your collision repair facility as a member of the motoring public been the victim of an insurance company representative fraudulently scamming your business by any of the following actions?

- (1) Refusing to pay the prevailing labor rate of repairs, and informing you that his insurance company will only pay less than your company's posted labor rate, even though your labor rate is within the local prevailing rate in your market area?
- (2) Demanding a parts or labor discount when your company does not give one?
- (3) Corrupting any computer-generated estimate by dishonestly over-riding and/or shorting the standard industry recognized flat rate labor times?
- (4) Refusing to adhere to the computer estimating guidelines and p-page policy directives by selectively ignoring and/or choosing which repair procedures to pay or refuse to pay for?
- (5) Unlawfully placing paint shop material and/or body shop material caps or thresholds in their computer generated estimates, or refusing to pay for either, thereby disregarding and ignoring Oregon State Law when the state insurance commissioner has confirmed these caps and thresholds are illegal?
- (6) Boycotting your business or directing consumer work away from your repair facility in violation of Oregon Law?

The State of Oregon Insurance Commissioner needs to hear of these violations from you so that unlawful insurance company actions may be identified and stopped.

The Insurance Commissioner of the State of Oregon has the authority to issue cease and desist orders and may impose fines for intentional breach or violations of Oregon Law.

It is false propaganda perpetuated by the insurance industry that you need to accept any low ball estimate, that they are unable to pay for safe, ethical and proper repairs, or that you need to negotiate your posted labor rates lower.

The insurance industry asserts they are trying to keep rates down, but the truth is they are only interested in keeping their record-breaking profits up!!!

Help stop the abusive unlawful practices being perpetuated upon any company's legal rights and those of the motoring public by certain insurance company personal by filling out and mailing the attached insurance commissioner complaint form whenever these abuses occur.

MAIL AND/OR HAVE THE CONSUMER SEND A COPY TO THE FOLLOWING:

- (1) Mr. Drew Lianopoulos, Attorney in Charge
Financial Fraud.& Consumer Protection Section
Oregon Department of Justice
Civil Enforcement Division
1162 Court Street. N.E.
Salem, Oregon 97301-4096
Telephone: 503-947-4333
Fax: 503-373-7067
Drew.lianopoulos@state.or.us
- (2) Mike Lydon, Market Surveillance Manager
State of Oregon Dept. of Consumer& Business Services
Insurance Division – 7
350 Winter Street N.E.
Salem, Oregon 97301-3883
Telephone: 503-947-7219
Fax: 503-378-4351
Michael.b.lydon@state.or.us
- (3) Your local State Senator
- (4) Your local State Representative
- (5) Governor Kulongowski