June 23, 1993 Hearing Room H170 10:00 a.m. Tapes 150-151

MEMBERS PRESENT: Rep. Bob Repine, Chair Rep. Hedy Rijken, Vice-Chair Rep. Lisa Naito Rep. Liz VanLeeuwen Rep. Cynthia Wooten

STAFF PRESENT: Janet McComb, Committee Administrator Debbie Schieno, Committee Clerk

MEASURES CONSIDERED: HB 2113 - Informational Meeting SB 1118A - Public Hearing SB 951 - Public Hearing/Work Session SB 555A - Public Hearing/Work Session SB 798A - Work Session SB 29 - Work Session SB 962A - Work Session

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These minutes contain materials which paraphrase and/or summarize statements made during this session. Only text enclosed in quotation marks report a speaker's exact words. For complete contents of the proceedings, please refer to the tapes. [--- Unable To Translate Graphic ---]

TAPE 150, SIDE A

003 CHAIR REPINE: Calls the meeting to order at 10:10 a.m.

INFORMATIONAL MEETING ON HB 2113

O11 GARY WEEKS, DIRECTOR, DEPARTMENT OF INSURANCE AND FINANCE: Outlines the history of hearings on HB 2113. -Proposed amendments would expand the current statutes. -Discourages proposed amendments. -Issues are: Choice on the part of the consumer; access to DRP programs on the part of the repair facility; and quality of service. -Recommends moving ahead on the administrative rule to clarify the

choice. -Department will take the lead during the interim bringing together all of the parties to examine the issues of choice, access and quality. -Answers questions from the members.

- 217 REP. NAITO: Questions the qualify of service issue.
- 235 MR. WEEKS: The quality of service is totally unregulated.
- 315 REP. NAITO: Suggests looking into the bonding requirements.
- $399\,$ MR. WEEKS: Outlines what the insurance companies are allowed to do as the statutes are written.

TAPE 151, SIDE A

014 AL ELKINS, AUTOBODY CRAFTSMEN ASSOCIATION: Agrees with Mr. Weeks testimony and the interim study.

PUBLIC HEARING ON SB 555A

- 036 JANET McCOMB, COMMITTEE ADMINISTRATOR: Outlines the Preliminary Staff Measure Summary (EXHIBIT A) and newspaper editorial (EXHIBIT B).
- 063 GLORIA DUNNING, MOTHER OF DANIELLE: Submits and reviews testimony in favor of SB 555A (EXHIBIT C).
- DANIELLE DUNNING: Asks for passage of SB 555A.
- 176 DENNIS DUNNING, FATHER OF DANIELLE: Submits documentation on the program (EXHIBIT D).

WORK SESSION ON SB 555A

- 201 REP. VanLEEUWEN: Questions the language.
- JOHN POWELL, BLUE CROSS/BLUE SHIELD: States their support of SB 555 A. -The bill is written to "pick-up" people in the position of Danielle.
- -The bill was written and limited to this type of situation.
- 241 MOTION: REP. WOOTEN moves SB 555A to the full Commerce Committee with a do pass recommendation.

VOTE: Hearing no objection, the motion carries.

REP. NAITO will lead discussion in the full Commerce Committee.

PUBLIC HEARING ON SB 951

- 271 JANET McCOMB, COMMITTEE ADMINISTRATOR: Outlines the Preliminary Staff Measure Summary (EXHIBIT E).
- 291 RON MOORE, PACIFIC NORTHWEST ASSOCIATION: Testifies in favor of the bill and gives a history.
- 317 REP. CAROLYN OAKLEY, HOUSE DISTRICT 36: Testifies in favor of SB 951 . Outlines the provisions of the bill.
- 388 BILL DOLAN, ERNST HARDWARE: Testifies in favor of SB 951.

TAPE 150, SIDE B

001 ROGER SEIFER, CASCADE FARM MACHINERY, SILVERTON, OREGON: Testifies in favor of SB 951.

WORK SESSION ON SB 951

037 MOTION: REP. VanLEEUWEN moves SB 951 to the full Commerce Committee with a do pass recommendation.

VOTE: Hearing no objection, the motion carries.

REP. VanLEEUWEN will lead discussion in the full Commerce Committee.

WORK SESSION ON SB 29

062 JANET McCOMB, COMMITTEE ADMINISTRATOR: Outlines the Preliminary Staff Measure Summary (EXHIBIT F) and the proposed SB 29-1 amendments (EXHIBIT G).

- 073 JOHN GERVAIS, NATIONAL ELECTRICAL CONTRACTORS: Submits and reviews proposed amendments to SB 29 (EXHIBIT H).
- 089 GARY WICKS, BUILDING CODES AGENCY: Agrees with the proposed amendments.
- 097 REP. GREG WALDEN, HOUSE DISTRICT 56: Speaks to the proposed amendments.
- 116 MR. WICKS: Suggests changing language (EXHIBIT I).
- 164 MOTION: REP. RIJKEN moves the SB 29-1 amendments.

VOTE: The motion carries. Rep. VanLeeuwen votes NO. Rep. Wooten is excused.

183 MOTION: REP. RIJKEN moves the proposed amendments offered by Rep. Walden.

VOTE: Hearing no objection, the motion carries.

197 MOTION: REP. RIJKEN moves SB 29, as amended, to the full Commerce Committee.

VOTE: The motion carries. Rep. VanLeeuwen votes NO.

REP. REPINE will lead discussion in the full Commerce Committee.

WORK SESSION ON SB 962 219 JANET McCOMB, COMMITTEE ADMINISTRATOR: Outlines the Preliminary Staff Measure Summary (EXHIBIT J) and the SB 962-A3 amendments (EXHIBIT K).

MOTION: REP. RIJKEN moves the SB 962-A3 amendments.

VOTE: Hearing no objection, the motion carries.

247 MOTION: REP. RIJKEN moves SB 962, as amended, to the full Commerce Committee with a do pass recommendation.

VOTE: Hearing no objection, the motion carries.

REP. RIJKEN will lead discussion in the full Commerce Committee.

WORK SESSION ON SB 798

- 263 JANET McCOMB, COMMITTEE ADMINISTRATOR: Outlines the Preliminary Staff Measure Summary (EXHIBIT L) and the SB 798-A5 (EXHIBIT M).
- 294 MOTION: REP. RIJKEN moves the SB 798-A5 amendments.
- 301 REP. WOOTEN: States her reservation with the proposed amendments, although she will support the bill.
- 325 REP. NAITO: States her concern with SB 798-A.

VOTE: The motion carries. Rep. Naito votes NO.

347 MOTION: REP. RIJKEN moves SB 798-A, as amended, to the full

Commerce Committee with a do pass recommendation.

VOTE: The motion carries. Rep. Naito votes NO.

REP. RIJKEN will lead discussion in the full Commerce Committee.

PUBLIC HEARING ON SB 1118

370 JANET McCOMB, COMMITTEE ADMINISTRATOR: Outlines the Preliminary Staff Summary and the history of the bill (EXHIBIT N).

385 SEN. FRANK ROBERTS, SENATE DISTRICT 9: Submits and reviews testimony in favor of SB 1118 (EXHIBIT O), amendments SB 1118-4 (EXHIBIT P), and news articles (EXHIBIT Q).

TAPE 151, SIDE B

062 REP. CAROLYN OAKLEY, HOUSE DISTRICT 36: Testifies in support of SB 1118. -Introduces Jan Amling.

068 JAN AMLING, CONSUMER CREDIT COUNSELING OF LINN-BENTON, INC: Submits and reviews testimony in favor of SB 1118 (EXHIBIT R) and submits and reads testimony from Janet Safley, Consumer Credit Counseling of Southern

Oregon (EXHIBIT S).

195 TIMOTHY WOOD, DEPARTMENT OF JUSTICE: Submits and reviews testimony in favor of SB 1118 (EXHIBIT T) and a brochure "How to Spot Credit Repair

Scams" (EXHIBIT U). -Answers questions from the members.

252 REP. WOOTEN: Questions surety bonds.

MR. WOOD: Bonding is a critical element.

390 BRANT SMITH, CREDIT DOCTOR WEST: Submits and reviews testimony in opposition to SB 1118 (EXHIBIT V).

TAPE 152, SIDE A

001 MR. SMITH: Continues to outline testimony.

100 GEORGIA LEE HELD, REPRESENTING SELF: Testifies in opposition to SB 1118. -Outlines personal experience with a negative credit report.

DON TAYLOR, GLOBAL SERVICES INC.: Testifies in opposition to SB 111 8. -Proposed amendments (EXHIBIT W).

300 JERRY HELLER, THE CREDIT DOCTOR EAST: Submits and reviews testimony in opposition to SB 1118 (EXHIBIT X).

400 BARBARA THAYER, NU START, INC., EUGENE, OREGON: Testifies in opposition to SB 1118.

TAPE 153, SIDE A

046 MURRAY SMITH, CREDIT IMPROVEMENT: Concurs with testimony in opposition.

Submitted by: Reviewed by:

Debbie Schieno Administrator Janet McComb Clerk

EXHIBIT LOG:

A - Staff Summary on SB 555-A - 3 pages B - News Article on SB 555-A -1 page C - Testimony on SB 555-A - Dunning - 3 pages D - Testimony on SB 555-A - Dunning - 44 pages E - Staff Summary on SB 951 - 3 pages F -Staff Summary on SB 29 - 2 pages G - Amendments to SB 29 - 1 page H -Amendments to SB 29 - 1 page I - Amendments to SB 29 - 1 page J -Staff Summary on SB 962 - 2 pages K - Amendments to SB 962 - 1 page L -Staff Summary on SB 798 - 2 pages M - Amendments to SB 798 - 3 pages N - Staff Summary on SB 1118 - 4 pages O - Testimony on SB 1118 - 1 page P - Amendments to SB 1118 - 1 page Q - News Articles on SB 1118 -9 pages R - Testimony on SB 1118 - Amling - 1 page S - Testimony on SB 1118 - Safley - 4 pages T - Testimony on SB 1118 - Wood - 4 pages U -Brochure - Wood - 4 pages V - Testimony on SB 1118 - Smith - 6 pages W Amendments to SB 1118 - 1 page X - Testimony on SB 1118 - 64 pages