

Portland **Business** Observer

Lawmaker Fights Against Insurance Discrimination

Kellie Tiemann had her auto insurance policy with Safeco for almost five years. She always paid on time and had no traffic violations or accidents. She was the ideal client. But in April, she received a letter of "non-renewal" saying that her policy was being terminated. The only explanation offered was that she had "adverse information" on her credit report.

"I am confused and offended by Safeco's actions said Tiemann. "I don't know why they cancelled my policy — it was out of the blue, and now I have a bad mark against me. This is a blatant form of financial discrimination."

Rep. Charlie Ringo has introduced legislation in to stop this form of insurance discrimination so that insurance applicants are judged on their driving record, not their credit records.

"I think it is blatantly unfair to deny coverage to someone for a financial issue that has no bearing on their likelihood to file a claim with their insurance company," said Ringo.

Credit reports are a relatively new tool being used by insurance companies to underwrite auto and home in-

urance. Based on credit reports, companies may raise insurance rates or canceling policies on Oregonians with lower credit scores. However, insurance agent believes that there is no proven correlation between credit and potential loss.

"This practice is predatory, and equivalent to the redlining used by real estate industry in the past seniors, ethnic minorities, young people and low income groups are all victims of this unethical practice," said insurance agent David Nicholson.

Rep. Ringo's proposed legislation, HB 2974, would prohibit this practice, but the bill has been denied a hearing by Rep. Tim Knopp (R-Bend), the chair of the House Business, Labor and Consumer Affairs committee.

"The support for this bill is overwhelming, ranging from the Christian Coalition, the Commission on Hispanic Affairs, the United Farmers Agents Association, OSPiRG, as well as insurance agents all over the state. In spite of this, the bill has not been granted a hearing. I am left wondering if the Legislature is here to represent the citizens of Oregon, or to be the tool of corporate interests," Ringo said.

Dumpsites Cleaned Up

Lots of muscle power was behind the SOLV IT Earth Day Cleanup April 21 to strike a blow against trash, debris and invasive plant overgrowth at

several metro area sites. Thanks to 225 PGE employees, over 100 cubic yards of trash along 1.5-mile stretch of the Springwater

corridor along the east bank of the Willamette River. The volunteers also cleared over one acre of invasive ivy at the Oaks Bottom Wildlife Refuge.



PGE volunteers filled two dump trucks full of trash along this stretch of the Willamette River during the SOLV IT Earth Day Cleanup.



Harvey Rice

Activist, Real Estate Broker Volunteers

Harvey Rice, community activist and local real estate broker and appraiser, has been appointed as a volunteer Ambassador for AARP (formerly the American Association of Retired Persons).

His duties include working with various groups and organizations to inform the community about AARP programs and resources as well as representing AARP at selected functions.

Rice will also be involved in AARP programs to help aging individuals remain in their own homes.

Dumpster Diving Tip Pulled

A state welfare official has apologized for a tip sheet that suggests poor people might try picking through garbage to make ends meet, saying the recommendation was insensitive and inappropriate.

The sheet was given to those seeking welfare assistance at a budgeting workshop last month in Spring-

field. Applicants are required to take the class.

The "check the dump and residential/business Dumpsters" tip was on a list excerpted from a book, "1001 Ways to Stretch a Dollar," and included common money-saving strategies such as "Shop at thrift stores," "Go to garage/yard sales," and "Buy in bulk."

Pacific Power Offers Rewards for Reduced Use

(AP)—PacifiCorp's residential customers could earn credit this summer for reducing electricity use by 20 percent under a plan submitted to regulators.

The credit would apply to households that cut power use by 20 percent between June and September. Cutbacks would be judged against energy use in the same months in 2000. The system is designed to reward conservation-minded customers who cut electricity consumption in a

region struggling under power shortages and soaring wholesale electricity prices. PacifiCorp officials acknowledge a 20 percent reduction is high, but said the threshold was set to push customers to make cutbacks at all times of the day.

"We're trying to help shave off the peaks and reduce overall energy consumption," said Judi Johansen, PacifiCorp's executive vice president.

Industrial or commercial customers

would not be eligible. The proposal is subject to PUC approval. Gov. John Kitzhaber applauded the proposal, as did some consumer advocacy groups and state regulators.

"It's a valuable plan because it encourages preventative measures in terms of keeping costs down and power flowing," Kitzhaber said. In the summer, a typical Pacific Power customer pays \$54 a month for 800 kilowatt hours of electricity, according to utility records.

A 20 percent reduction would pare 160 kilowatts from meter readings and save consumers \$10.80 a month. "It's a challenge," said Shannon Shoul, a PGE spokeswoman. "You can't just go away for a weekend and achieve those savings." PacifiCorp officials offered a list of energy-saving tips, from switching off lights and turning off dishwashers during the "dry" cycle to drying laundry on a clothesline.

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2800 N. Vancouver Suite 105
Mon. 12:00 noon

Northeast Portland

Tillamook Park Building
2108 N.E. 41 St. Ave.
Mon. 7:00 P.M.
Tue. 7:00 P.M.
Wed. 9:30 A.M. - 12:00* 5:00 P.M. 7:00 P.M.*
Thur. 9:30 A.M.* 5:00 P.M.* 7:00 P.M.*
Fri. 9:30 A.M.
Sat. 9:30 A.M.*

Temple Baptist Church
1319 N.E. 7th
Tue. Fireside Room 12:00 noon

Timberline Dodge
2510 N.E. Sandy Blvd.
Thur. Conference Room 12:00 noon

It's like finding change in the sofa, but better.

Ever find change in your sofa? Well some businesses may be sitting on more than they realize. Last year alone, Oregon businesses saved \$7.5 million with the Work Opportunity Tax Credit, a program coordinated by the Oregon Employment Department.

Could you be the one missing this profitable find? If you operate a business that may hire even one employee, don't be a couch potato. Find the Work Opportunity Tax Credit online at www.oregontaxcredit.org or call your nearest Oregon Employment Department office.

Oregon EMPLOYMENT DEPARTMENT
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