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### Insurance customers win ruling

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-- Julie Tripp  
The Oregonian

Insurance company notices to clients who don't get the best rates because of their credit reports will be required from the initial purchase and will be more specific because of two Portland customers who appealed their long-running case to the 9th U.S. Circuit Court of Appeals.

The court announced its decision Wednesday from San Francisco, overturning U.S. District Judge Anna Brown's decision in Portland.

Jason Reynolds, a Hartford Fire Insurance customer and head of the Oregon Consumer League, and Ajene Edo, a Geico Casualty customer, sued in 2001. They contended their companies didn't give them the best insurance rates and didn't tell them why.

Steve Larson, Portland attorney for the plaintiffs, argued successfully that customers should be told when their credit reports affect their premiums, beginning with the first policy ever purchased. Also, the effect should be specified of what the insurers call an "adverse action," such as rate increases or denial of insurance.

Larson said the ruling will affect notices throughout the country, not just in Western states covered by the 9th Circuit. Some companies already have adopted the new notice requirements, he said.

The Federal Trade Commission filed a brief in support of Reynolds and Edo. Four insurance trade groups combined to file a brief in support of the defendant insurance companies.

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