







*Avoid paying claim*

*Recover payment made*

*Seek attorney fees in litigation*

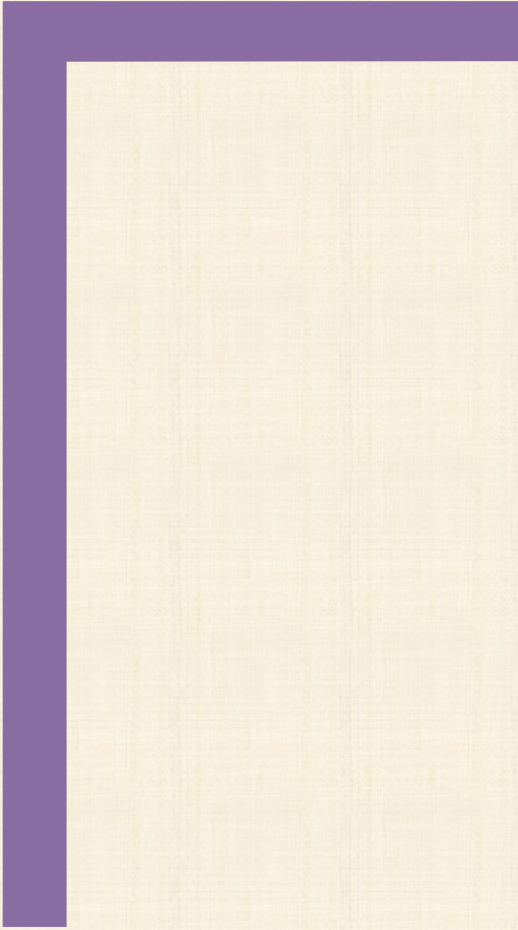
*One insurer suing*

*One provider*

*Recover or avoid  
payment*

*On 1,700+ claims*

*Not 1 consumer  
complaint*



*Insurers have the knowledge, money, and power to sue*

*Do not need additional penalty provisions or payment of attorney fees to pursue litigation*

*Fear lawsuits from insurers*

*Create service class obeying only insurers*

*Insurers are not consumers: Therefore, even in subrogation cannot use consumer protection law claims/legal avenues*

*Notify legislators that insurers are not considered eligible to use consumer protection law and to codify this position*

*Insurers to notify Insurance Department of any currently pending or considered litigation involving a consumer protection law to determine if consumer interests are at risk*

