

HOUSE INTERIM COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

January 14, 2026
11:30 AM

Hearing Room F

MEMBERS PRESENT: Rep. Nathan Sosa, Chair
Rep. Farrah Chaichi, Vice-Chair
Rep. Virgle Osborne, Vice-Chair
Rep. Jami Cate
Rep. Willy Chotzen
Rep. David Gomberg
Rep. E. Werner Reschke
Rep. Kim Wallan
Rep. Jules Walters

MEMBER(S) EXCUSED: Rep. Cate

STAFF PRESENT: Andrew Hendrie, LPRO Analyst
Isabel Hernandez, Sr. Committee Assistant

EXHIBITS: Exhibits from this meeting are available [here](#)

MEASURES/ISSUES: High Interest Consumer Loans – Informational Meeting
Insurance Claims Practices and the Impact on Consumers –
Informational Meeting
Debt Resolution Services – Informational Meeting
Introduction of Committee Legislative Concepts – Work
Session

00:00:05 Meeting Called to Order
00:00:06 Chair Sosa

00:00:42 **High-Interest Consumer Loans - Informational Meeting**

00:00:43 Chair Sosa

00:01:18 Kirsten Anderson, Deputy Administrator, Division of Financial Regulation,
Oregon Department of Consumer and Business Services (DCBS)

00:03:20 Rep. Wise

00:05:32 Jesse O'Brien, Policy Manager, Division of Financial Regulation, DCBS

00:09:41 Vice-Chair Chaichi

00:10:30 Rep. Wallan

00:10:57 Angela Donley, State Policy Director, Oregon Consumer Justice

00:16:21 Ellen Harnick, Executive Vice President; Director of State Policy, Center
for Responsible Lending

00:23:33 **Insurance Claims Practices and the Impact on Consumers -
Informational Meeting**

00:23:34 Chair Sosa

00:23:53 Michael DeLong, Research and Advocacy Associate, Consumer
Federation of America

00:30:24 Vice-Chair Osborne

00:34:12 Vice-Chair Chaichi

00:34:50 Tyler Staggs, Attorney, Spooner Staggs

00:45:23 **Debt Resolution Services - Informational Meeting**

00:45:24 Chair Sosa

00:45:55 Jason Mulvihill, President; CEO, Association for Consumer Debt Relief

00:52:34 Michael Goodman, Partner, Hudson Cook, LLP

00:58:09 Vice-Chair Chaichi

00:58:53 **Introduction of Committee Legislative Concepts - Work Session**

00:58:54 Chair Sosa

00:59:04 Andrew Hendrie, LPRO Analyst

01:02:05 MOTION: VICE-CHAIR CHAICHI MOVES LC 137, LC 142, AND LC 149
BE INTRODUCED AS COMMITTEE MEASURES

01:02:38 Vice-Chair Osborne

01:03:23 Rep. Reschke

01:04:10 VOTE: 8-1-1
AYE: CHOTZEN, GOMBERG, WALLAN, WALTERS, WISE, CHAICHI,
OSBORNE, SOSA
NAY: RESCHKE
EXCUSED: CATE

01:04:42 Meeting Adjourned