



**Taxpayers Association of Oregon**  
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**Vote no on HB 4098**

- **Increases costs, lawsuits**
- **Increases bureaucracy**
- **It already failed (repealed) in California**
- **Increased insurance costs are already a major reason why businesses close**

Oregonians expect legislators to protect consumers while also ensuring affordability for policy holders. HB 4098 does the opposite. It encourages lawsuits, and risks increasing costs for families and small businesses across the state.

Insurance in Oregon is already heavily regulated by the Department of Consumer and Business Services (DCBS). HB 4098 would add to the existing regulatory framework, raising the risk of expensive litigation, and punitive damages. After adopting similar policies, California saw litigation costs skyrocket, and personal injury premiums spiked 32%-53%. After ten years, the law was repealed and premiums sharply declined.

Increased insurance costs have been driving businesses out of Oregon. Outdoor tourism organizations have left Oregon over a spike in insurance costs. Oregon's crime wave against businesses (vandalism, theft) has caused increased insurance costs which help push shops to close.

Taxpayers will feel the impact too. Oregonians already pay more in taxes and fees. HB4098 risks adding another hidden cost.

Bad actors should be held accountable, but Oregon already has tools in place to do that. HB 4098 doesn't strengthen consumer protection; it increases litigation, expands bureaucracies and raises costs for your constituents.

Vote **NO** on HB 4098 and uphold policies that support free enterprise, limited government, and affordability for working families.

Sincerely,

Jason Williams  
Director, Taxpayer Association of Oregon