

Submitter: Cheryl Viola  
On Behalf Of:  
Committee: House Committee On Commerce and Consumer Protection  
Measure, Appointment or Topic: HB4098

Oregon State Legislature  
House Committee on Commerce and Consumer Protection  
900 NE Court St.  
Salem, OR 97301

RE: Opposition to HB 4098

Chair Sosa, Vice Chairs Chaichi and Osborne, and Members of the Committee,

On behalf of the Pendleton Chamber of Commerce, we write in opposition to House Bill 4098.

Oregonians need accessible, affordable insurance. Unfortunately, HB 4098 threatens to make insurance more expensive and more complicated to obtain, potentially harming their financial stability during periods of inflation and rising costs for property, auto, and liability coverage.

HB 4098 would significantly expand litigation over insurance claims by shifting disputes from administrative processes to the courts. This change is likely to delay claim resolutions for years and increase legal costs—an outcome already observed in neighboring states such as California and Washington, where similar policies have led to higher legal expenses and delayed claims, ultimately raising premiums for policyholders.

The bill also risks reducing insurance availability. As insurers face record losses from natural disasters, further legal costs could cause more to withdraw from Oregon, limiting options and increasing costs for businesses and consumers.

Additionally, HB 4098 would undermine key state priorities like housing, energy, and childcare. These sectors rely on affordable insurance to operate and grow, and higher costs could hinder their development and success.

Oregon has considered similar proposals multiple times over the past decade. We urge the Committee to vote "no" on HB 4098 and instead pursue policies that promote affordability, stability, and competition in Oregon's insurance market.

Thank you for your consideration.