



February 5, 2026

Committee on Commerce and Consumer Protection
Oregon State Legislature
Salem, Oregon 97301

Re: Opposition to HB 4098

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

On behalf of the Oregon Seed Council, thank you for the opportunity to provide testimony in opposition to House Bill 4098.

The Oregon Seed Council is a trade organization that advocates for seed farmers, marketers, brokers, researchers, and others involved in the Oregon seed industry from when the seed is planted to when the seed ultimately makes it to the hands of consumers. Through our membership, the Oregon Seed Council represents approximately 1,300 grass, legume, and specialty seed growers in Oregon.

Like many in the Oregon agricultural sector, the Oregon seed industry relies on stable and predictable insurance markets. Our members utilize property insurance, liability coverage, and other lines of insurance to ensure their operations run smoothly.

HB 4098 would significantly expand litigation against insurers in Oregon. Increased litigation leads to higher insurance premiums which will adversely impact Oregon's seed growers, marketers, and others in the Oregon seed industry.

The impacts extend beyond individual producer operations. Agriculture is an economic driver for many rural communities. When our producers and industry members face higher operating costs, the effects ripple across the community, impacting employment, local service providers, and weakening rural tax bases. Communities that depend on agriculture for jobs and economic stability can't afford policies that increase uncertainty and cost.

Oregon's seed industry is nationally and globally competitive, but that competitiveness depends on a regulatory environment that supports risk management and business continuity. Policies that make insurance more expensive or less accessible undermine Oregon's position as a leader in agriculture and seed production.

The Oregon Seed Council urges the committee to oppose HB 4098. The bill risks increasing costs across the insurance system in ways that will harm farmers, agricultural businesses, and rural communities that depend on them.

Megan Chuinard Graser

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