



Opposition to HB 4098
Eugene Area Chamber of Commerce
Senate Committee On Judiciary

Opposition to HB 4098

Dear Chair Sosa and members of the House Committee on Commerce and Consumer Protection;

My name is Brittany Quick-Warner, and I serve as President & CEO of the Eugene Area Chamber of Commerce. On behalf of our members and the broader business community in Lane County and across Oregon, I respectfully urge you to oppose HB 4098.

Oregon businesses, families, and housing providers are already facing significant cost pressures, and access to affordable insurance has become an increasingly serious concern. HB 4098 risks further destabilizing Oregon's insurance market by expanding litigation exposure and encouraging additional **lawsuits that ultimately increase costs for policyholders, employers, and consumers**.

The legislation shifts insurance disputes away from existing regulatory and administrative processes toward costly legal action. While intended to expand legal remedies, the practical effect is likely to be increased claims litigation, higher legal expenses, and greater **uncertainty for insurers operating in Oregon**. These costs do not remain isolated within the legal system — they translate into higher premiums, reduced coverage availability, and increased financial strain on the very communities lawmakers are working to support.

According to industry analysis, insurance premiums in Oregon have already risen significantly in recent years, with some communities seeing increases exceeding 30 percent since 2020. Expanding pathways for litigation risks accelerating these trends. Families could see substantial increases in household insurance costs — potentially hundreds of dollars annually — while housing providers may be forced to pass higher insurance costs through to renters, exacerbating housing affordability challenges. Small businesses, many of which operate on narrow margins, would face rising operating expenses that reduce hiring, slow investment, and ultimately lead to higher prices for Oregon consumers.

Oregon already maintains strong consumer protections through the Department of Consumer and Business Services and the Insurance Commissioner, who have clear authority to oversee insurer conduct and enforce accountability. HB 4098 introduces legal complexity and uncertainty into a system that already provides meaningful oversight and consumer safeguards.

At a time when the Legislature is working to address affordability, housing supply, and economic resilience, policies that increase costs and reduce predictability for employers and property owners move us in the wrong direction. The business community strongly supports consumer protection, but solutions should strengthen market stability rather than create incentives that drive up premiums or reduce access to coverage.



For these reasons, we respectfully urge you to vote **NO on HB 4098**.

Thank you for the opportunity to provide testimony.

Sincerely,

A handwritten signature in black ink that reads "Brittany Quick-Warner".

Brittany Quick-Warner
President & CEO
Eugene Area Chamber of Commerce