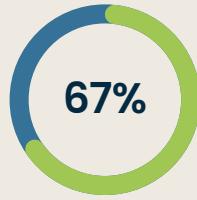


HB 4098: Strengthening Consumer Protections and Accountability in Oregon's Insurance Industry



Oregon's insurance industry is currently the only major industry not covered by the Unlawful Trade Practices Act (UTPA), Oregon's foundational consumer protection law. Oregon consumers purchasing insurance should have the same protection as they do when purchasing goods from other industries.

Oregonians continue to prioritize accountability for insurance companies



In OCJ's Annual Statewide Consumer Survey "**holding insurance companies accountable could help prevent unfair or unnecessary price increases**" was the most widely supported statement by Oregonians when asked about their views on insurance regulation, with **67%** of respondents ranking it among their top three.

This aligns with 2024 results showing that **81% of residents believe insurance companies should follow the same consumer protection laws as other Oregon industries.**

“ It's frustrating to contribute to something consistently and in good faith, only to be questioned or shortchanged when you finally need support. **”**

– Woman, 55-65, Deschutes County

Oregon Consumer Justice's 2025 Annual Consumer Survey, with the Oregon Values and Beliefs Center (OVBC), shares new findings from a survey of 1,897 Oregonians conducted earlier this summer. It covered well-being, financial stressors, and corporate accountability.

As climate-related events increase and economic uncertainty continues to affect our state, it is essential to bring the insurance industry under the UTPA. Passing HB 4098 will help close a significant gap in consumer protections and create a fair and transparent marketplace where consumers can rely on their insurance when they need it most.

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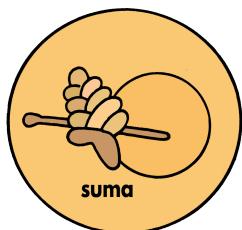
Organizations supporting HB 4098 for stronger consumer protections in Oregon's insurance industry



Neighborhood Partnerships



Urban League
of Portland



OSPIRG



DevNW



DRO | Disability Rights Oregon

CCCF Coalition of
Communities of
Color

AARP
Oregon

O C J Oregon
Consumer
Justice

REACH
Community Development

Habitat
for Humanity®
of Oregon

Neighborhood
Partnerships