



February 5, 2026

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

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

We are writing on behalf of Oregon's agricultural community — including farmers, seed growers, dairy farmers, fruit growers and cattlemen — to voice our opposition to HB 4098.

While our operations are unique, we are all facing the same reality: the cost of farming, ranching, and food production in Oregon keeps rising. Operating costs are up, from fuel and fertilizer to equipment and labor, while margins remain tight. HB 4098 would exacerbate these challenges by expanding lawsuits against insurers and risking higher insurance rates across our sectors.

Agricultural producers rely on insurance to protect crops, livestock, equipment, storage buildings, and specialized equipment; cover labor; respond to unpredictable weather and the risk of wildfire; and produce food for Oregonians. Increased litigation costs will be passed on to consumers, risking higher premiums, tighter coverage, and fewer options — especially in rural parts of the state.

The impacts of higher insurance costs do not stop with producers. Higher insurance premiums drive up production costs, which translate into higher prices for consumers who rely on affordable local agricultural products. That hurts Oregon families and makes locally grown food less competitive against out-of-state and imported products. Oregon households are already facing affordability challenges. Now is not the time to implement policies that could put further strain on consumers.

We urge you to oppose HB 4098 and reject policies that could harm the state's agricultural economy and hurt rural Oregonians.

Thank you for listening to our concerns.

Sincerely,  
Columbia Gorge Fruit Growers  
Oregon Cattlemen's Association  
Oregon Dairy Farmers Association  
Oregon Farm Bureau  
Oregon Seed Council  
Oregon Wheat Growers League