



We build strength, stability, self-reliance and shelter.

February 1, 2026

To: House Committee on Commerce and Consumer Protection

RE: Support for HB 4098

Dear Chair Sosa, Vice-Chair Chiachi, Vice-Chair Osborne and Members of the Committee:

My name is Shannon Tennant and I am the Executive Director of Habitat for Humanity of Oregon. On behalf of our organization and the 23 local Habitat for Humanity affiliates we serve, we urge your support House Bill 4098. This important legislation bolsters consumer protections, and accountability for Oregon's insurance industry.

At Habitat for Humanity of Oregon, we strengthen the systems, resources and know-how needed to expand access to stable and affordable homeownership statewide. Becoming a homeowner allows families and individuals to establish deep roots in their communities. Children who remain in the same school district year after year have greater opportunities to thrive academically. Habitat homeowners can rest assured that their monthly housing costs are predictable and affordable, laying a strong foundation for economic resilience in uncertain times. Households who partner with Habitat for Humanity to complete critical home repairs experience the relief of knowing that their home will stay healthy and structurally sound. Amidst the most challenging of circumstances, together we can build Oregon communities we are even prouder to call home.

The homeowners that Habitat for Humanity serves rely on their insurance policies to provide a much-needed safety net in times of need. Recently, several Oregon communities have experienced extreme weather and natural disasters, including flooding and wildfires. When emergencies strike, Oregonians expect the homeownership insurance policies that they have faithfully paid to function as promised.

Insurance is an essential—and often legally required—service that Oregonians rely on to protect their homes, vehicles, and financial stability. It serves as a critical support during times of crisis, helping individuals and families recover from accidents, unexpected losses, and serious injuries. When consumers pay insurance premiums, they do so with the reasonable expectation that their insurer will act in good faith and honor their commitments when those protections are needed most.

Unfortunately, Oregon's insurance industry remains the only major industry not covered by the Oregon Unlawful Trade Practices Act (UTPA). This exemption leaves consumers with fewer protections and limited avenues for recourse when they experience deceptive, unfair, or unethical insurance practices. All industries that serve Oregonians should be held to the same standards of accountability and transparency. Insurance should be no exception.

This bill will:

- Align insurance with other consumer industries.
- Strengthen protections for policyholders.
- Ensure Oregonians have meaningful remedies when insurers engage in unfair or deceptive conduct.
- Increase accountability and promote greater consumer trust and confidence in the insurance industry.

For these reasons, we urge you to support HB 4098 to protect Oregonians from fraudulent and unethical insurance practices. Thank you for the opportunity to submit this testimony and for your service to Oregon communities.

In partnership,



Shannon M. Tennant (FKA: Shannon M. Vilhauer), Executive Director