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February 5, 2026

House Committee on Commerce and Consumer Protection

RE: Opposition to HB 4098 – Unlawful Trade Practices Act

Chair Sosa, and Members of the Committee

On behalf of the Springfield Area Chamber of Commerce, I am writing to express our opposition to House Bill 4098. The Chamber represents nearly 800 employers across a broad range of industries who are navigating rising costs to doing business while working to remain competitive, invest locally, and provide family-wage jobs.

HB 4098 could significantly increase insurance premiums for businesses, housing providers, and families, further raising the cost of doing business in Oregon. Insurance is a core operating cost for employers, not a discretionary expense. When premiums rise, businesses have fewer resources to hire, expand, and reinvest. Small businesses, who employ more than half of Oregon's workforce, are particularly vulnerable to cost increases that compress margins and reduce economic activity.

Consumer protections already exist in Oregon, and insurers are already heavily regulated by the Department of Consumer and Business Services. Experience in other states shows that expanded insurance litigation leads to higher premiums and reduced availability, not improved affordability or outcomes. These added costs ultimately flow back to employers and consumers.

For these reasons, the Springfield Area Chamber of Commerce urges you to oppose HB 4098.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'V. Mikkelsen', written over a horizontal line.

Vonnie Mikkelsen

President and CEO, Springfield Area Chamber of Commerce