



## Open Government Impact Statement

83rd Oregon Legislative Assembly  
2025 Regular Session

## Measure: HB 2563

Only impacts on Original or Engrossed  
Versions are Considered Official

---

Prepared by: Dexter A. Johnson  
Date: 1/17/2025

---

### SUMMARY

Digest: Tells insurers to explain to policy holders why the premium will go up when the policy is renewed. Tells insurers what they must say to policy holders. Goes into effect 91 days after the session ends. (Flesch Readability Score: 60.7).

Requires an insurer to provide to an insured a clear and reasonable explanation of the reasons for any increase in the premium amount for a qualified policy upon renewal of the qualified policy. Specifies standards for a clear and reasonable explanation.

Takes effect on the 91st day following adjournment sine die.

## NOTICE OF NO OPEN GOVERNMENT IMPACT