

Submitter: Christie Montero

On Behalf Of:

Committee: House Committee On Commerce and Consumer Protection

Measure, Appointment or Topic: HB2563

I am writing to express my strong opposition to HB 2563 due to the significant administrative burdens, customer frustrations, and negative market consequences it would impose. As someone with extensive experience in the insurance industry, I am deeply concerned that this bill will lead to unintended consequences that ultimately harm both policyholders and insurers, especially smaller carriers.

HB 2563 introduces additional administrative work that will strain insurance agencies and carriers alike. Increased paperwork and regulatory hurdles will divert valuable resources away from customer service and efficient claims handling. This will inevitably lead to more frustrated customers, longer processing times, and potential coverage disruptions—precisely the opposite of what consumers need.

Moreover, the added burdens on smaller insurers will reduce market competition, limiting choices for policyholders and driving up costs. Larger insurers may be better equipped to absorb these regulatory demands, but smaller carriers, which often provide personalized service and competitive pricing, may struggle to comply or even exit the market altogether. This loss of competition ultimately harms consumers by reducing options and driving up premiums.

Rather than imposing new layers of bureaucracy, we should focus on solutions that enhance efficiency, improve customer experience, and support a competitive insurance marketplace. I urge the committee to reject HB 2563 in favor of policies that promote a fair and functional insurance system for all stakeholders.

Thank you for your time and consideration.

Sincerely,

Christie Montero

WHA INSURANCE

Eugene, OR 97408

Email: cmontero@whainsurance.com