



Senate Committee On Judiciary  
Oregon State Senate  
900 Court St. NE  
Salem, Oregon 97301

Dear Chair Prozanski and members of the Committee:

On behalf of the Pendleton Chamber of Commerce, I am writing today in opposition of Senate Bill 174. Oregonians want – and need – accessible, affordable insurance. Senate Bill 174 does the opposite.

Oregon businesses and consumers have felt the pinch of rising prices in recent years and are still struggling to adapt. That includes numerous lines of insurance critical to operation of a business including property, vehicle, and liability coverage that have been rising in recent years. The Oregon legislature should be looking for ways to control the cost of insurance and foster competition by keeping more insurers in our market. Instead, Senate Bill 174 will make insurance more costly and harder to get for businesses and consumers.

- SB 174 will dramatically expand litigation over insurance claims, dragging out the time it takes to resolve claims and driving up the cost of insurance. By shifting disputes from an administrative process to the courts, it will now take years before claims are resolved - increasing costs as it has in California, Washington, and other states that have adopted similar legislation.
- SB 174 will make it harder - and in some cases impossible - to find affordable coverage. Businesses are already finding it harder to find coverage as insurers are grappling with record losses from wildfires and other natural disasters. Driving up costs further risks insurers withdrawing from the market, as we've seen in recent years in states like California and Florida.
- SB 174 will compromise key strategic priorities for the state including housing creation, energy development, and access to childcare. The legislature has taken action in recent years to incentivize housing and energy development, make it easier to start a childcare business, and expand behavioral health services. Businesses in these sectors depend on access to affordable insurance to operate and turn a profit. Now is not the time to be undermining these priorities by saddling businesses with higher costs.

The Oregon legislature has considered and not enacted the policy proposed in SB 174 repeatedly over the last decade. That is for good reason and even more so today with the current state of our economy. We urge you to vote no on SB 174.

Thank you,

  
Cheri Rosenberg-LaBoy  
CEO, Pendleton Chamber of Commerce