

Senate Committee on Judiciary
Oregon State Legislature
900 Court St. NE
Salem, OR 97301

Re: Strongly Oppose SB 174

Chair Prozanski, Vice-Chair Thatcher, and Members of the Committee,

My name is Angie Cearley, and I strongly oppose Senate Bill 174. I work for Cundari Insurance Agency, an independently owned and locally operated insurance agency in Portland, Oregon. I help people across the state find affordable and reliable insurance products from a variety of trusted carriers. As an independent agency, we help consumers find coverage that fits their unique needs – SB 174 could make this a lot harder.


Oregonians are already struggling with rising costs, and this bill risks making insurance more expensive when we can least afford it. By increasing litigation, SB 174 would drive up premiums, as seen in other states where similar policies led to 32-53% premium increases. Oregon already has strong consumer protections, allowing policyholders to file complaints and seek restitution through the Department of Consumer and Business Services.

Additionally, this bill threatens the ability of affordable housing builders, child care providers, and clean energy developers to operate. Higher insurance costs could make housing less accessible, force child care providers to close, and slow renewable energy projects. Governor Kotek's Housing Production Advisory Council has stressed the need for affordable insurance to support housing development, and this bill directly contradicts those efforts.

Instead of creating unnecessary legal hurdles, we should focus on strengthening existing consumer protections and ensuring that Oregonians have access to fair and affordable insurance options. SB 174 would only add more complexity and costs without delivering real benefits to consumers.

For these reasons, I urge you to reject SB 174. Thank you for your time and consideration.

Sincerely,



ANGIE CEARLEY