

**Opposition to SB 174
Eugene Area Chamber of Commerce
Senate Committee On Judiciary**



Opposition to SB 174

Dear Chair Prozanski and Members of the Committee,

My name is Brittany Quick-Warner, and I am the President & CEO of the Eugene Area Chamber of Commerce. On behalf of our business community, I urge you to oppose SB 174. This bill will increase litigation, drive up insurance costs, and create financial burdens for Oregon businesses and consumers.

SB 174 allows third parties to sue both policyholders and insurers, shifting insurance disputes from a regulated process to costly lawsuits. This will lead to higher premiums, reduced coverage options, and unnecessary financial strain on businesses already facing inflation, supply chain disruptions, and workforce challenges.

Oregon already has strong consumer protections. The state insurance commissioner holds insurers accountable, and recent court decisions have expanded consumer rights. SB 174 adds unnecessary complexity and legal uncertainty, making it harder for businesses to secure affordable insurance. States like California and Washington have implemented similar policies, leading to increased costs and reduced access to coverage.

This Legislature has rightly rejected similar proposals for over a decade, recognizing the harm they cause. Instead of making it more expensive to do business in Oregon, lawmakers should focus on policies that encourage economic growth and stability.

Thank you for the opportunity to share our concerns. We urge you to vote NO on SB 174. Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Brittany Quick-Warner".

Brittany Quick-Warner
President & CEO
Eugene Area Chamber of Commerce