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Date: March 5, 2025

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

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

I am an insurance agent with Farmers Insurance based in Eugene, Oregon. Our team has over 80 years of experience helping our customers find affordable insurance to protect their homes, vehicles, families, and businesses. I am writing today to urge you to oppose Senate Bill 174.

Oregonians protect themselves from risk and supporting our families and well-functioning economy. Helping find affordable insurance solutions is a big part of our work and critical for serving our customers. In recent years that has been harder as losses from natural disasters and inflation across our economy has pushed insurance rates higher. Trying to keep these prices down is a top priority for our customers today.

Senate Bill 174 will directly impact the cost and availability of insurance in Oregon. Adding a new layer of lawsuits will make claims resolution harder and more costly. That has been the impact in California, Washington, and other states that have adopted this policy.

I urge you to oppose Senate Bill 174.

Sincerely,

David Schwieger

A handwritten signature in black ink, appearing to read "David Schwieger", written over the printed name.