



March 5, 2025

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

PIA Oregon represents independent insurance agents who serve communities across the state, helping individuals, families, and businesses secure the coverage they need. The majority of our members are small business owners, and all are trusted advisors dedicated to protecting Oregonians from financial risk.

With the inclusion of the -1 amendment, which explicitly exempts insurance agents from the bill's provisions, PIA is neutral on SB 179. We appreciate the proponent's and committee's recognition of the distinct role that insurance agents play in the insurance marketplace. Agents serve as intermediaries who help clients assess their coverage needs, identify suitable policies, and facilitate access to appropriate insurance products.

The -1 amendment ensures that insurance agents are not subject to potential litigation under SB 179, preserving the critical role they play in assisting consumers while maintaining clear boundaries within the industry. This exemption helps protect small businesses and independent agencies from undue liability exposure while ensuring that consumers continue to have access to expert guidance when purchasing insurance.

We appreciate the opportunity to provide input on SB 179 and thank the committee for its consideration of this important amendment.

Sincerely,

**Isis Thornton-Saunders**

*Lobbyist, Professional Insurance Agents of Oregon*