

Submitter: Blake Ettestad

On Behalf Of:

Committee: Senate Committee On Judiciary

Measure, Appointment or Topic: SB174

Dear Chair Prozanski, Vice-Chair Thatcher, and Members of the Committee:  
My name is Blake Ettestad and I am a insurance agency owner serving Bend and Central Oregon. I write to urge you on behalf of my customers to not approve Senate Bill 174.

Our office provides a range of insurance solution for people and businesses. Central Oregon is a fast-growing region, including more and more areas of urban-rural interface.

Recent years have shown that increased risk of extreme weather and disasters will significantly impact our area, and our customers need affordable solutions to protect their investments in their cars, homes, and businesses. Finding people the coverage they need at a price they afford has become no small challenge in recent years.

Please do not experiment with a major restructuring of how we resolve insurance claims in Oregon. The reality is much of the turbulence in insurance in recent years was

beyond our control – rising inflation and some of the costliest natural disasters in our nation's history. But we can avoid compounding that by adding costly litigation to the price of resolving claims – costs that my customers will see in the form of higher premiums or dropped coverage.

Please vote no on Senate Bill 174.