



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 Jordan Cundari, and I am an insurance agent living in Bend, Oregon. As a longtime insurance professional serving Central Oregon, I have dedicated my career to helping families, small businesses, and individuals secure affordable and reliable coverage. I am writing today to strongly oppose Senate Bill 174, as it would create unnecessary legal hurdles, increase insurance costs, and negatively impact the people and businesses of Central Oregon.

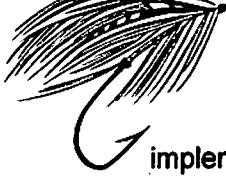
Bend and the surrounding Central Oregon communities are growing rapidly, and with that growth comes the need for accessible and affordable insurance. Whether it's homeowners, renters, auto, or business insurance, my clients depend on stability in the market to protect what they've worked hard to build. SB 174 threatens this stability by encouraging costly lawsuits that will drive up premiums for everyday Oregonians.

Oregon already has a strong regulatory system that ensures consumers are protected. If a policyholder feels they have been treated unfairly, they can file a complaint with the Department of Consumer and Business Services, which has the authority to investigate and require insurers to pay claims when justified. Adding more litigation to the mix will not improve consumer protection—it will only delay claims processing and increase costs for all policyholders.

Other states that have implemented similar policies have seen dramatic premium increases. A study by Milliman found that comparable legislation has resulted in premium hikes of 7% to 16%, costing consumers up to \$1.4 billion. In California, where bad faith lawsuits were allowed, litigation costs skyrocketed, leading to bodily injury insurance premiums rising by as much as 53% before the law was repealed. We cannot afford to bring these same problems to Oregon, especially in Central Oregon, where the cost of living is already rising.

SB 174 will also negatively affect key industries that are vital to Central Oregon's economy. Our region depends on a thriving small business community, a strong housing market, and a growing renewable energy sector—all of which rely on stable and affordable insurance. Higher insurance premiums could slow down housing development, force small businesses to cut costs or close, and make renewable energy projects financially unfeasible.

Additionally, Central Oregon has been severely impacted by wildfires in recent years, making affordable property insurance more critical than ever. Many homeowners and businesses in wildfire-prone areas are already struggling to find coverage, and SB 174 could exacerbate the problem by driving insurers out of the market or significantly raising premiums. In a region where fire risk is a growing concern, we should be working to expand insurance access, not



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implementing policies that will make it more difficult and expensive for people to protect their homes and businesses.

I urge lawmakers to consider the real-world impact this legislation will have on Central Oregon residents and businesses. Now is not the time to introduce policies that increase financial burdens on working families and small business owners. Instead, we should focus on maintaining a fair, affordable, and efficient insurance system that benefits all Oregonians.

For these reasons, I respectfully urge you to oppose Senate Bill 174. Thank you for your time and consideration.

Sincerely,
Jordan Cundari
Cundari Insurance
Bend, Oregon

Signed by:

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