



Oregon Citizens' Utility Board

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March 6, 2025

To: Chair Prozanski, Vice-Chair Thatcher, and members of the Senate Committee on
Judiciary

From: Jennifer Hill-Hart, Policy & Program Director, Oregon Citizens' Utility Board (CUB)

Re: Support for SB 174

The Oregon Citizens' Utility Board (CUB) is a statewide nonprofit consumer advocacy organization developed by citizens' initiative in 1984. CUB advocates for utility-related regulations and policies that protect Oregonians. SB 174 is a commonsense bill that ensures the insurance industry is held just as accountable as other industries in Oregon.

SB 174 brings the insurance industry under the Unlawful Trades Practice Act (UTPA), which is the state's consumer protection law that allows individuals to recover damages when they experience deceptive sales or business practices. We have heard some Oregonians who have had their property and livelihoods destroyed by wildfires are still battling with insurance companies to rebuild and may not even be receiving enough funds to restore their property to its condition before the wildfire. SB 174 sends the message that unnecessary delays, insufficient coverage, and other unethical tactics that harm Oregonians, like victims of wildfires, will not be tolerated. And it provides for all of us to have meaningful recourse to hold insurance companies accountable for unethical and fraudulent insurance practices. It is only fair that the same consumer protections that exist for some businesses exist for all businesses. And especially the insurance industry who holds the keys to returning victims' lives back to some sort of normal.

We are seeing more and more extreme weather events, wildfires, and other natural disasters due to worsening climate change. Ensuring that insurance companies act ethically should result in faster relief that was promised to policyholders in insurance agreements. Please support SB 174 and support our neighbors who are unnecessarily suffering from bad actors in the insurance industry.

Thank you for your time and consideration,

Jennifer Hill-Hart
Policy & Program Director