



101 South A Street, PO Box 155, Springfield, OR 97477
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June 23, 2025

RE: Opposition of SB174

TO: Oregon House Committee on Rules

Dear Chair Bowman, Vice-Chairs Drazan and Pham, and Members of the Committee,

On behalf of the Springfield Area Chamber of Commerce, I am writing to express our strong opposition to Senate Bill 174. Our Chamber represents a diverse network of businesses that are the backbone of our economy, providing stable, family wage jobs supporting thousands in our community.

Oregon businesses and consumers alike need access to affordable, reliable insurance. SB 174 would have the opposite effect, driving up costs and reducing access to coverage. The bill significantly expands the scope of litigation over insurance claims, shifting disputes from an administrative process to the courts. **This will lead to prolonged delays in claim resolutions, higher legal costs, and increased premiums, as seen in states like California and Washington that have enacted similar policies.**

Businesses across Oregon are already contending with rising operational costs, supply chain disruptions, and workforce challenges. The last thing they need is additional financial strain from skyrocketing insurance costs. The impacts of SB 174 will be felt across multiple industries, particularly those critical to Oregon's strategic economic priorities for housing, energy, childcare, and healthcare. These sectors rely on accessible insurance to remain viable, and adding new legal and financial burdens will only hinder progress in these essential areas.

Moreover, this proposal is not new. The Oregon Legislature has consistently rejected similar policy changes over the past decade, recognizing the harm they pose to businesses and consumers. **In today's economic climate, these concerns are even more pressing. Instead of making it more expensive and difficult to do business in Oregon, the Legislature should focus on policies that encourage economic growth, job creation, and a competitive insurance market.**

For these reasons, we urge you to vote no on SB 174 and protect Oregon businesses from unnecessary cost increases and regulatory burdens. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'V. Mikkelsen', with a stylized flourish at the end.

Vonnie Mikkelsen
President and CEO
Springfield Area Chamber of Commerce