



Vote YES on HB 4098

REMOVE INSURANCE UTPA EXEMPTION



Insurance is the only major industry not covered by Oregon's Unlawful Trade Practices Act (UTPA). Passing HB 4098 extends UTPA protections against deceptive and fraudulent practices to the insurance industry, leveling the playing field for consumers and responsible businesses.

Jennifer Harley

Lake Oswego

On February 14, 2021, while Jennifer and her three children slept, a massive tree crashed through her bedroom, traumatizing the entire family. After 30 years without filing a claim, Jennifer fought her insurer for two years through multiple adjusters, mistakes, and delays to repair her home. She had to hire a lawyer, attend mediation twice, and site visits forced the rescheduling of her daughter's 11th birthday. An adjuster claimed there was "no more money" for damage they were entitled to have covered. The tree nearly killed her family; the insurance process felt like a second disaster. Oregon families deserve better when catastrophe strikes.

Sue Long

Tillamook

Sue and her husband Lee raised 7 children in Tillamook County and paid insurance premiums for nearly a decade before burst pipes devastated their home in 2012. Their insurance company offered them pennies on the dollar, accused them of fraud, dragged their entire family to 5+ years of depositions, legal threats, and credibility attacks. To make their house livable, Sue and Lee had to take out a home equity loan, impacting retirement plans, while protecting the family's reputation and Lee's dental practice's in their small town. Sue testified for insurer accountability in 2023, 2024, and now 2026, so no other family endures what hers did.

Tyler Staggs

Portland | Consumer attorney

Tyler worked as an insurance defense attorney for 20 years before his firm refused to continue representing insurers. Tyler witnessed the industry's transformation from experienced, local insurance claims adjusters and fair consumer treatment to undertrained staff with high caseloads and reliant on computer systems rather than human judgment, resulting in fewer fair claims paid and more delays.

Today, the industry prioritizes profits, not people. And it's only going to get worse with the rise of AI. Incorporating Oregon's longstanding Unfair Claim Settlement Practices Act into the Unfair Trade Practices Act is a simple way to level the playing field for consumers.

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