



## Open Government Impact Statement

83rd Oregon Legislative Assembly  
2026 Regular Session

## Measure: HB 4098 - AMR

Only impacts on Original or Engrossed  
Versions are Considered Official

---

Prepared by: Dexter A. Johnson  
Date: 2/17/2026

---

### SUMMARY

Digest: Adds bad acts done with respect to insurance to the list of bad acts that are subject to the Unlawful Trade Practices Act. Lets a person get from a court relief in addition to damages under the UTPA. Tells a district attorney to get permission from a state agency to take action under the UTPA in relation to insurance. (Flesch Readability Score: 60.6).

Provides that a violation of prohibitions against certain practices with respect to insurance is subject to an enforcement action under the Unlawful Trade Practices Act. Specifies exemptions. Removes some exemptions for insurance from the definition of "real estate, goods or services" under the Unlawful Trade Practices Act.

Permits a person to obtain, and a court to award, appropriate equitable relief in addition to monetary damages under the Unlawful Trade Practices Act.

Requires the Director of the Department of Consumer and Business Services to request action before a prosecuting attorney may take action under the Unlawful Trade Practices Act against an act or practice related to insurance.

## **NOTICE OF NO OPEN GOVERNMENT IMPACT**