

February 5, 2026

House Committee on Commerce and Consumer Protection  
900 Court Street NE  
Salem, Oregon 97301

**RE: Support for HB 4098**

Chair Sosa, Vice-Chairs Chaichi and Osborne and Members of the Committee:

My name is Karen Saxe and I work at DevNW, an affordable housing development and asset-building agency serving Lane, Linn, Benton, Lincoln, Marion, Polk and Clackamas Counties. DevNW embarks on comprehensive community development throughout our seven-county service area through services aimed at increasing financial stability for individuals and families as well as through economic and housing development.

We support HB 4098, which will strengthen consumer protections in Oregon's insurance industry and hold the industry to the same standards of accountability and transparency as others.

Since the financial and housing crisis in 2008, DevNW has been one of the primary providers of foreclosure avoidance counseling in Oregon. Because of this experience, we saw firsthand the negative impact on Oregonians when the banking industry was not included under the UTPA prior to 2010. Misleading and deceptive practices ripped generational wealth and housing stability from thousands of Oregon families. Once included under the UTPA, Oregonians had increased protections and avenues for recourse for bad actors. Agencies like ours saw an almost immediate shift in business practices, leading to robust, good faith negotiations and processes to ensure that all options were reviewed to determine if foreclosure could be avoided. We believe this should be the case across all industries.

Most recently, our team is supporting a family that suffered a partial loss of their home on Christmas Day. They are currently caught in a back and forth between asbestos testing and remediation experts stating exposure throughout the whole house and their insurance company who says it's limited to two rooms. They will now have to make a choice: move forward with the limited repairs their insurance company identified or believe the experts who state that the entire house needs to be remediated to prevent harmful exposure—at their own expense, time and energy as they process through this traumatic event.

**devNW.org**



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# DevNW

DEVELOPING THRIVING COMMUNITIES

HB 4098 would ensure that this family, as well as thousands of other families in Oregon, receive clear and accurate information as they recover from life-changing events—and that if they are misled there is an established path for recourse.

HB 4098 closes a critical gap in consumer protections by holding insurers to the same standards as other industries—helping ensure that when Oregonians pay for coverage in good faith, it's there when they need it most—so we urge your support.

Thank you for all of your work on behalf of Oregonians and your commitment to protecting Oregon consumers.

Sincerely,



Karen Saxe  
Director of Policy, Advocacy and Strategic Relationships  
DevNW

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