



**Salem Chamber**

Convener | Catalyst | Champion

February 6, 2026

Representative Nathan Sosa, Chair  
Representative Farrah Chaichi, Vice-Chair  
Representative Virgle Osborne, Vice-Chair  
House Committee on Commerce and Consumer Protection  
Oregon State Legislature  
900 Court St. NE, Salem, OR 97301

## RE: Salem Chamber Testimony in Opposition to HB 4098

Dear Chair Sosa, Vice-Chair Chaichi, Vice-Chair Osborne, and Members of the House Committee on Commerce and Consumer Protection,

Our organization represents over one thousand (1,000+) local businesses and forty-five thousand (45,000) employees in the Salem area. The breadth and diversity of industries represented by our membership demonstrate an intersection of the small businesses that collectively create our state economy. The Salem Chamber supports a healthy business climate, which is dependent on access to affordable insurance.

HB 4098 would authorize a private right of action and class actions under Oregon's Unlawful Trade Practices Act, but Oregon already has a system to protect consumers against alleged violations of insurance regulations through the insurance division of the Oregon Department of Consumer and Business Services (DCBS). The complaint process under the insurance division can investigate, order restitution, payment of claims, and levy fines.

Third-party lawsuits will lead to higher insurance premiums. At a time when businesses are trying to remain competitive and provide job opportunities, we should not be increasing the cost of doing business through higher premiums and reduced access to coverage.

These costs will again fall onto the consumer at a time of financial difficulty to afford housing, energy, and healthcare. Oregon is already the 7<sup>th</sup> most regulated state in the country, and 47<sup>th</sup> for business friendliness. Adding further complexity and expense to our insurance coverage will reduce economic activity in our state while incentivizing businesses to relocate. We urge careful consideration and request a NO vote on HB 4098 as drafted.

Thank you for your consideration.

Respectfully,

Tom Hoffert, CEO Salem Area Chamber of Commerce

## Salem Area Chamber of Commerce

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Salem Area Chamber of Commerce