



February 6, 2026

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

As the statewide association representing over 10,000 food service and lodging operators, we respectfully urge you to oppose HB 4098.

At a time when Oregonians and small business owners are already struggling with rising costs driven by inflation, natural disasters, and ongoing wildfire risk, this bill would add significant instability to Oregon's insurance market. By allowing the expansion of costly and excessive lawsuits, HB 4098 would drive up litigation and settlement expenses—one of the top drivers of insurance price increases—and those costs will ultimately be passed on to our customers.

For business owners and operators, the consequences are real and far-reaching:

- **Stifled economic growth.** Insurance premiums are skyrocketing for small businesses, which employ more than half of Oregon's workforce. Higher insurance costs reduce employers' ability to hire, invest, and grow.
- **Severe impacts in wildfire-prone communities.** Insurance premiums statewide have increased roughly 30 percent since 2020, with some wildfire-impacted areas experiencing increases of up to 600 percent. HB 4098 risks further pricing pressure in the communities that can least afford it.

Similar proposals that would have allowed multiple lawsuits for a single insurance claim and encouraged unnecessary legal action have been introduced in past legislative sessions. Lawmakers appropriately rejected those efforts after recognizing the risk of higher premiums and reduced access to coverage. That same caution is needed again.

Oregon already has strong consumer protections in place. Insurers are heavily regulated by the Oregon Department of Consumer and Business Services and are required to treat consumers fairly and resolve claims in a timely manner. Expanding litigation is not necessary to protect consumers—and would instead increase costs for families, businesses, and communities statewide.

For these reasons, we strongly urge you to **oppose HB 4098** and support policies that protect consumers, preserve access to insurance, and promote affordability for all Oregonians.

Thank you for your consideration.

A handwritten signature in black ink, appearing to read "Greg Astley".

Greg Astley  
Director of Government Affairs, Oregon Restaurant & Lodging Association