



April 28, 2025

Chair Lively, Vice-Chairs Gamba & Levy, and Members of the Committee,

On behalf of the Professional Insurance Agents of Oregon, we are pleased to submit this testimony in support of SB 85A, which takes meaningful steps toward aligning wildfire mitigation practices with insurance industry decision-making in a way that supports both consumers and the broader risk management ecosystem.

PIA Oregon represents independent insurance agents across the state who are on the front lines of helping individuals, families, and businesses protect what matters most. Our members have seen firsthand the increasing strain placed on property insurance markets due to the growing frequency and severity of wildfires in Oregon. As risk levels rise, insurance availability and affordability have become major concerns for homeowners, especially in high-risk areas, even when they have taken significant steps to protect their property.

Independent agents are strategically located in nearly every community across Oregon, working closely with insurance consumers every day. Their local presence makes them a valuable catalyst for implementing wildfire mitigation efforts at the neighborhood level, helping to educate, advocate for, and support actions that reduce risk and strengthen community resilience.

SB 85A offers a collaborative and evidence-based pathway to begin bridging that gap. By directing the Department of Consumer and Business Services and the Department of the State Fire Marshal to work with insurers, local governments, and community organizations to evaluate wildfire mitigation strategies, this legislation creates a foundation for long-term solutions. The focus on transparency, specifically gathering information from homeowner insurers on how they treat wildfire mitigation actions in underwriting and rating, will provide clarity that's currently lacking in the marketplace.

This bill is not only about improving insurance outcomes—it's about supporting a statewide culture of risk reduction and resiliency. Our members are committed to helping clients navigate their insurance needs and strongly support efforts that create predictability and fairness in how wildfire risk is assessed.

We thank you for your leadership in advancing SB 85A and urge the committee to move this important legislation forward.

Sincerely,

**Isis Thornton-Saunders**

*On behalf of Professional Insurance Agents of Oregon (PIA/O)*