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To: Scott D KLUEMPKE DCBS <Scott.D.KLUEMPKE@dcbs.oregon.gov>

Cc: Amy Bach <amy.bach@uphelp.org>

Subject: Re: Rulemaking - Insurance Notices HB 2563 RAC

As I read it, HB2563 is more broad in requiring insurers to specify any factors that lead to an increase in premium while SB 82 was focused on wildfire related considerations regarding premium increases and discounts. Ultimately, it would be best to have a consumer notification that seamlessly blends and tailors the valuable consumer information and opportunities to obtain discounts or otherwise reduce the premium provided by both pieces of legislation.

While HB 2563 is still being finalized this seems like a good opportunity to do that consolidation of these notifications.

Joel Laucher
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