

February 18, 2021

Dear Chair Manning and members of the committee,

I am writing today to express our support for SB 531.

I am a local insurance agent and I insure many small businesses and families that own businesses in our local area. I have a unique view of the losses and the devastation that has happened to these businesses. I also have experienced huge changes and losses to my business due to these lockdowns.

This past year has been a difficult one for our business community. The COVID-19 pandemic resulted in wide-spread changes to our daily lives, and ultimately, on our ability to do business.

With the onset of COVID-19, Governor Brown issued Executive Order 20-12, which shuttered many of our local businesses in the interest of protecting public health and slowing the spread of this virus. These closures resulted in many businesses suffering extensive losses. It meant laying off employees, losing inventory, losing customers, and for some, it meant losing their business entirely.

I have had at least 5 businesses shut down operations due to the lockdowns. I've also had many who have had to adjust coverages to help cut costs so they have a chance to survive. Many times this is at the expense of taking on more things to self-insure, putting that risk on their own pocket books, where they wouldn't have had to do this before the lockdowns.

I have also lost staff members who I invested time and money into training due to the school closures requiring them to be full time teachers and focusing on keeping their children engaged in distance learning. They weren't able to work and handle kids remote learning together. This forced me to lose business as I am having to do the work of several people and not being able to pursue new business.

Local insurers are also being hurt by large national companies luring clients over when they are looking to cut costs. Not only will those clients likely see a rate increase later on, but it hurts local agencies who employ and give good long term jobs in our area.

When businesses are closed due to public health emergencies like COVID-19, it is important that the state help those businesses recover. Our local businesses are the life-blood of our community and our economy, especially our small and mid-sized businesses who have shouldered the greatest weight of these closures. We feel it is important for these businesses to be made whole. This is why we support SB 531.

SB 531 would allow businesses to be reimbursed for closures made during emergencies, such as the COVID-19 pandemic. Businesses sacrificed their livelihoods in order to protect the health of Oregonians. In turn, we should help these businesses - and the jobs they provide - survive.

I hope you will stand with businesses in this state and support SB 531.

Sincerely,

James Hutches, Owner

James Hutches – COUNTRY Financial, Keizer OR