Submitter:	Tim Thornton
On Behalf Of:	
Committee:	House Committee On Economic Development, Small Business, and Trade
Measure, Appointment or Topic:	HB3140

Dear Chair Nguyen, Vice Chairs Diehl and Isadore, and Members of the Committee, I represent a company that has been sharing the outdoors and with the general public whom would not be able to access the rivers of Oregon since 1979. River Drifters has been in business for nearly 5 decades but faces mounting difficulties to even stay in business with skyrocketing costs in every realm. One of the highest costs is our liability insurance. As a company that provides guided river trips, we have to have every type of insurance as you can imagine (liability, property, auto, workers comp, excess, umbrella, renters and so on).

Our liability insurance alone has risen a staggering 6000% in the last 27 years. Yes that is NOT a typo 6,000%. The main reason for this is the state not acknowledging a liability waiver the way that many other states do. This alone could see the demise of many small businesses in Oregon. Participants in any activity must have some level of self responsibility. Oregon needs to at very least mirror what other states have accepted long ago otherwise guided outdoor activities will only to accessible to the wealthy if at all.

Please look at other states and make the logical decision to honor liability waivers.

Thank you for your time

Tim Thornton River Drifters