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SOLUTIONS**
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February 18, 2025

House Committee on Economic Development, Small Business, and Trade
Oregon State Capitol 900 Court Street NE

Room 453

Salem, Oregon 97301

Re: HB 3140 Relating to recreation; declaring an emergency

Chair Nguyen and Members of the Committee:

I have been asked to comment on waiver enforceability and its effect on liability insurance on behalf of the Protect Oregon Recreation Coalition. I am an insurance broker representing over 1,500 health club owners in all 50 states.

One factor determining the ability of club owners to obtain affordable liability insurance is the litigious environment in their respective jurisdictions and the ability to enforce a waiver/assumption of risk agreement.

A well-written “assumption of risk/waiver” is a necessary risk management tool for any small business owner. However, when this document is not enforceable, insurance carriers will inevitably consider this when determining eligibility for liability insurance, and it will also affect the pricing of that coverage.

As you know, increased insurance costs for small businesses ultimately affect the cost to the consumer.

Sincerely,

Ken M. Reinig

President / KR Insurance Solutions