



June 11, 2025

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Dear Chair Meek and Members of the Senate Committee on Finance & Revenue,

The Oregon State Chamber of Commerce (OSCC) **supports SB 1196 with the -1 Amendment.**

The OSCC represents 89 chambers of commerce statewide. These chambers represent local business communities from every corner of the state who are the backbone of their local communities and provide the goods, services, jobs, taxes and philanthropy that fuel our economy.

OSCC wants to give voice to the small, local businesses who participate in the health, recreation and sporting industries in support of SB 1196.

Senate Bill 1196 restores the validity of liability waivers for ordinary negligence for Oregon businesses that engage in outdoor sporting, recreation, health and fitness. These waivers have been rendered effectively worthless by a state court decision. SB 1196 is an important bill for many of our local businesses and local economies because it would put Oregon recreation and fitness liability protections back on equal footing with surrounding states.

The state court ruling has effectively created an adverse and collapsing market for liability insurance, leading to increased costs and risks for recreation and fitness providers – including, but not limited to - the cost of and access to liability insurance. Oregon businesses now pay significantly more for liability insurance than other western states, if they can find it at all.

Stories abound of liability insurance carriers dropping Oregon companies engaged in sports and recreation. For those able to obtain liability insurance, the premiums are dramatically higher. Needless to say, a small business cannot operate if they are not able to be insured for this risk.

This issue affects both small business and their customers, who in this case are recreation and fitness users. It's not a business vs consumer issue because our interests are aligned. We do not believe our insurers are gouging us. Rather, we understand Oregon has created a uniquely bad liability environment. SB 1196 will help us fix this and restore some common sense.

Please pass SB 1196 with the -1 amendment. We believe this to be a fair resolution to this issue.

Respectfully,

A handwritten signature in blue ink, appearing to read "JL Wilson", is written above the printed name.

JL Wilson  
Legislative Counsel