



June 16, 2025

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

I am writing as President & CEO of the Grants Pass & Josephine County Chamber of Commerce to express strong support for SB 1196 with the –1 Amendment on behalf of the businesses and recreation economy that define rural Oregon.

In Southern Oregon, our local economy thrives on outdoor tourism, health and wellness industries, and small business entrepreneurship. From rafting and fishing guides to fitness instructors, sports facilities, and trail outfitters, these enterprises are not only essential employers—they are cultural cornerstones of our communities. They attract visitors, fuel downtown commerce, and generate vital tax revenue that supports public services. However, these businesses are facing an increasingly unsustainable liability climate. In the wake of Oregon court decisions that undermined the validity of liability waivers for ordinary negligence, our business owners are seeing skyrocketing insurance premiums, the loss of coverage options, and in some cases, being dropped by their insurers altogether.

This is not simply a business problem; it is a community problem. The impacts ripple through families, schools, youth sports leagues, tourism-related industries, and the overall health of our local economy. This puts Oregon at a competitive disadvantage and threatens the long-term viability of our outdoor economy. It is discouraging to see well-run, safety-conscious small businesses treated as uninsurable simply because Oregon has created a uniquely hostile liability environment.

SB 1196 with the –1 Amendment offers a balanced and fair solution. It does not protect gross negligence or egregious conduct. What it does is restore the ability of Oregon businesses to use well-established liability waivers for ordinary negligence—bringing us back in line with every other Western state. This change would help stabilize the liability insurance market, reduce premiums, and give small businesses a fighting chance to survive and thrive. It would support continued access to outdoor recreation, preserve local jobs, and help ensure that residents and tourists alike can enjoy the activities that make Oregon special.

On behalf of the Grants Pass & Josephine County Chamber of Commerce and the hundreds of businesses we represent, I respectfully urge your support for SB 1196 with the –1 Amendment. Our local economy depends on it, and so does the future of safe, accessible outdoor recreation in rural Oregon.

Sincerely,

Terry Hopkins

President & CEO

Grants Pass & Josephine County Chamber of Commerce