



February 9, 2026

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Dear Chair Meek and Members of the Senate Commerce & General Government Committee,

The Oregon State Chamber of Commerce (OSCC) **supports SB 1593**.

The OSCC represents over 80 local chambers of commerce statewide. These chambers represent local business communities from every corner of the state that are the backbone of their local communities and provide the goods, services, jobs, taxes and charitable efforts that fuel our economy.

OSCC wants to give voice to the small, local businesses who participate in the outdoor, health, recreation and sporting industries in support of SB 1593.

Senate Bill 1593 restores the validity of liability waivers for ordinary negligence for local businesses that engage in outdoor sporting, recreation, health and fitness. These waivers have been rendered unenforceable by a state court decision. SB 1593 is an important bill for many of our local businesses and local economies because the outdoor and recreation sector is central to those economies.

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 businesses – 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 the bad actors here. Rather, we understand Oregon has evolved into a uniquely bad liability environment. SB 1593 will help us fix this and restore vitality and much-needed legal certainty to these sectors.

Please pass SB 1593. This bill is central to many local economies.

Respectfully,

A handwritten signature in blue ink that appears to read "JL Wilson".

JL Wilson
Legislative Counsel