

Oregon State Legislature

RE: Opposition to SB 1517; Support for SB 1593

Dear Chair Bowman, Vice-Chair Elmer, Vice-Chair Pham, and Members of the House Committee on Rules,

My name is Georgie Funk, and I represent the third generation of our family-owned flooring and window covering business, Koeber's Interiors, serving Beaverton and the greater Washington County area since 1963. As a small, locally owned company, we employ local installers, estimators, and staff who support their families through the work we provide.

We support policies that foster a strong and stable business climate in Oregon. For that reason, I respectfully oppose SB 1517 and encourage support for SB 1593.

Like many small businesses, we depend on liability insurance to operate responsibly and protect both our customers and our employees. We already face higher insurance costs compared to neighboring states. When liability standards are unclear or inconsistent, it creates uncertainty for insurers and increased premiums for businesses like ours. Those added costs ultimately impact our ability to hire and retain. It also means higher costs are passed on to families and customers we service.

Restoring clarity and enforceability around liability waivers for ordinary negligence, as contemplated in SB 1593, would help align Oregon more closely with surrounding states. Clear, predictable standards support a healthier insurance market and allow small businesses to plan confidently for the future.

By contrast, SB 1517 introduces language that may create additional uncertainty without addressing the broader need for consistency across industries. Small businesses need straightforward, enforceable policies, not ambiguity that increases risk and operational costs.

As a third generation business owner, I care about keeping Oregon a place where family businesses can thrive for decades, not just years. I respectfully urge a no vote on SB 1517 and support for SB 1593.

Respectfully,

Georgie Funk
Third Generation
Koeber's Interiors
Beaverton, Oregon