

Submitter: Shane Hubbell
On Behalf Of:
Committee: Senate Committee On Judiciary
Measure, Appointment or Topic: SB1517
Chair and Members of the Committee,

My name is Shane Hubbell. I am an Oregon resident from Lake Oswego and a small business owner. My business owns a vacation rental unit in Government Camp, and I serve on the board of the thirty unit condominium association that manages that property. This gives me direct exposure to how liability and insurance costs affect recreation dependent communities and local businesses.

Oregon is currently the only Western state where liability waivers for ordinary negligence are routinely unenforceable. This has created a uniquely difficult insurance environment that is specific to Oregon. Insurers are exiting the state or imposing dramatic premium increases on ski areas and other outdoor recreation providers, with direct downstream effects on lodging, homeowners associations, and small businesses in mountain communities like Government Camp.

These impacts are already being felt. Higher insurance costs reduce access, increase prices, and strain volunteer based and community organizations that rely on affordable coverage to operate. This issue extends beyond skiing and affects biking, rafting, climbing, youth programs, and many nonprofit and volunteer groups.

SB 1593 and HB 4071 offer a balanced and practical solution. They allow adults to waive claims for ordinary negligence while fully preserving accountability for gross negligence. This approach aligns Oregon with neighboring states and provides relief across the full outdoor recreation ecosystem without eliminating consumer protections.

SB 1517 does not adequately address the broader liability problem. Its narrow scope leaves many providers exposed and risks unintended consequences for non resort and volunteer organizations that operate programs and events at ski areas.

Outdoor recreation is central to Oregon's economy and to the health of mountain communities. I respectfully urge your support for SB 1593 and HB 4071 and your opposition to SB 1517.

Thank you for your consideration.

Shane Hubbell
Lake Oswego, Oregon