

Submitter: David Freeman

On Behalf Of:

Committee: Senate Committee On Judiciary

Measure, Appointment or Topic: SB1517

I have a small business in rural Oregon as a fishing guide. I have been guiding on my own and with other outfitters since 2002. I'm really concerned that Liability waivers have been nullified in Oregon for years. The insurance company I was with for years I cancelled because they were not Oregon based and I really didn't know how they would handle a case in Oregon. I switched to an Oregon based company for their overall coverage along with knowing what's needed or best for me and customers.

My rates with no claims just from last year

\$1,150.00 approximately to \$1,564.00 approximately to renew for 2026. This is a heavy burden for a single person taking guests fishing.