

Submitter: Heather and Damon Kupper
On Behalf Of:
Committee: Senate Committee On Judiciary
Measure, Appointment or Topic: SB1517

Dear Chair and Members of the Committee,

We are writing as the owners of Peak Tours and Transit, a small, family-owned Portland tour company, to respectfully urge you to oppose SB 1517 as amended by either the -6 or the -7 amendments.

As tourism operators who provide guided outdoor and cultural experiences across Oregon, we are directly impacted by the state's liability insurance market. Despite having no claims, our insurance costs increased by nearly \$4,000 this year alone. For small, locally owned businesses like ours, these increases are not theoretical. They affect hiring, wages, pricing, and our ability to continue offering accessible recreation experiences to Oregonians and visitors alike.

While SB 1517 represents movement, it falls way short of providing the clarity and predictability insurers need to re-enter or remain in Oregon's recreation and fitness market. The limitations of SB 1517 to ski activities is unnecessary. By contrast, SB 1593 directly addresses the recreational insurance crisis facing tour and recreation operators across the state. We encourage you to refocus efforts on passing SB 1593, which offers a more comprehensive and workable solution.

Tourism drives economic growth, creates jobs, and supports communities across Oregon. We ask that you support policies that allow responsible providers to continue operating safely and sustainably.