



February 3, 2026

Re: Testimony on SB 1517

My name is Amber Greiner, and I am the owner of Central Oregon Adventures, Inc. We provide guided snowmobile and Side-by-Side/ATV trips based out of Bend and Sumpter, Oregon. Our company has operated for 23 years and is deeply rooted in Oregon's outdoor recreation and tourism economy.

I have seen firsthand how Oregon's current liability waiver framework has destabilized recreation businesses and driven dramatic increases in insurance costs across the industry. While reform is clearly needed, SB 1517 is not the solution.

As insurance premiums rise, the ultimate cost is borne not only by operators, but by Oregon families and visitors. Since the liability landscape changed, our insurance costs have increased by nearly 500 percent. Those costs are inevitably passed on to customers through higher prices, reduced access, fewer offerings, and in some cases, the elimination of programs altogether. This directly undermines affordability and access to outdoor recreation across the state.

Although SB 1517 is narrowly framed as a ski-area bill, its implications extend far beyond the ski industry. This legislation represents a dangerous and intentional fragmentation of Oregon's liability waiver framework—one that undermines the legal predictability relied upon by recreation businesses, fitness providers, nonprofits, and outdoor organizations statewide.

SB 1517 isolates ski areas while leaving all other waiver-dependent operations—such as mine—entirely unaddressed and exposed. This selective carve-out does nothing to resolve the broader insurance and liability crisis facing Oregon's recreation economy. Instead, it adopts a divide-and-conquer approach that benefits only one segment while leaving all others vulnerable. Under the current legal environment, the only industry that consistently benefits is the personal injury litigation industry—at the direct expense of small businesses, nonprofits, volunteer programs, conservation efforts, and community-based recreation providers.

For more than a decade, there has been consistent and well-documented public support for comprehensive, all-inclusive liability waiver reform. SB 1517 disregards that history entirely. It actively undermines more than ten years of collaborative stakeholder work and conflicts directly with comprehensive legislation currently before this body—ORCA 2026 (SB 1593 and HB 4071), which are scheduled for consideration next week. Advancing a narrow carve-out bill at this moment weakens those efforts and sends a clear signal that broad, balanced reform is not being taken seriously.

This raises a fundamental and unanswered question:
Why are non-ski-based recreation providers being left fully exposed?

Oregon stands alone among western states in failing to provide a clear, balanced, and predictable framework for the enforcement of liability waivers. SB 1517 further entrenches this isolation and increases legal uncertainty for responsible recreation providers who are already struggling to manage inherent risk while keeping activities accessible and affordable.

I respectfully urge you to oppose SB 1517 and instead support comprehensive, inclusive reform such as ORCA 2026 (SB 1593 and HB 4071)—legislation that treats all recreation providers fairly, stabilizes the insurance market, and acknowledges the shared risk structure of Oregon's recreation economy.

Protecting one segment while destabilizing all others is not sound policy. Oregon's recreation economy deserves thoughtful, comprehensive reform—not piecemeal legislation that causes lasting harm to businesses, nonprofits, and the public they serve.

Thank you for your time and for considering the broader consequences of this bill.

Sincerely,
Amber Greiner
Owner, Central Oregon Adventures, Inc.