

Submitter: Dave Tragethon

On Behalf Of:

Committee: Senate Committee On Commerce and General Government

Measure, Appointment or Topic: SB1593

?Dear Chair Meek and Members of the Senate Commerce and General Government Committee,

?As a member of the Northwest Ski Club Council and a longtime enthusiast of Oregon's outdoors, I am writing to urge your full support for the Oregon Recreation Commerce and Affordability (ORCA) Act (SB 1593 / HB 4071).

?The current liability climate in Oregon has reached a breaking point. Following local court decisions that have rendered liability waivers virtually unenforceable, Oregon has become a "no-fly zone" for insurance providers. Today, with only one insurer left willing to cover our recreation providers, premiums have surged six-fold, and with increasing out-of-pocket deductibles, the "total cost of risk" for the business can easily exceed a 900% increase compared to five years ago.

?This crisis is no longer just a business problem; it is an Oregonian problem:

?Affordability & Access:

These skyrocketing insurance costs are being passed directly to us. If we do not restore common-sense liability protections, skiing, snowboarding, and guided rafting will become elitist activities. We risk seeing our favorite community hills forced to close their doors entirely.

?Regional Fairness:

Currently, 43 other states—including Washington, Idaho, and California—allow for the enforcement of reasonable liability waivers. Oregon's outlier status leaves our local resorts and guide services vulnerable to predatory lawsuits that would not stand elsewhere. We must bring Oregon back in line with national standards to protect our world-class destinations.

?Economic Stability:

Outdoor recreation is the heartbeat of Oregon's rural economy. Rising insurance costs are squeezing the lodges, shops, and small businesses that depend on our recreation hubs. Without this bill, the entire economic ecosystem of our mountain towns is at risk of collapse.

?Personal Responsibility:

As recreationists, we understand that our sports involve inherent risks. We sign

waivers to acknowledge those risks in exchange for the opportunity to recreate. The ORCA Act restores a system where personal responsibility is recognized while still holding providers accountable for gross negligence.

?The ORCA Act is a bipartisan solution that protects both the provider and the participant. I ask for your YES vote on SB 1593 and HB 4071 to ensure that Oregon remains a place where everyone can afford to experience the beauty of our outdoors.

?Sincerely,

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