

Protecting Year-Round Adventure at Mt. Bachelor

At Risk of Losing the Mountain: Why Insurance Instability Threatens Mt. Bachelor's Promise to Oregon

For nearly seven decades, Mt. Bachelor has risen—literally and figuratively—from the volcanic landscape of Central Oregon, offering adventure, solace, and inspiration to everyone from first-time skiers to Olympic hopefuls. When Mt. Bachelor's slopes opened in 1958, it was clear that this mountain was more than snow and rock. And over the past several decades it has become a gathering place for friends, families, and dreamers, a vital engine for the region's economy, and a testament to the spirit of Oregon's outdoors.

Today, that legacy is under threat—not from competition, lack of passion, or changing tastes, but from a quietly worsening crisis in insurance and liability. As the President & General Manager at Mt. Bachelor, I want to share, honestly and urgently, what we face—and what's at stake.

A Foundation Built on Adventure, and Risk

Mt. Bachelor is a year-round destination, hosting skiers, snowboarders, mountain bikers, and families seeking adventure. Our commitment to safety has always matched our ambition, with teams of professionals, advanced infrastructure, and a priority placed on the care and wellbeing of our employees and guests.

But, as everyone who challenges the mountain knows, activity and adventure carry inherent risks. We invest heavily—not just in safety, but in insurance—to create a place where every guest can improve their skills, and if they choose, push their limits.

The Insurance Crunch: A Mountain-Sized Challenge

In recent years, insurance has become a challenge of its own. Court decisions have effectively made liability waivers unenforceable, leaving us—and every other recreation business in the state—at the mercy of an increasingly skittish insurance market.

- **Skyrocketing premiums:** We pay millions annually for insurance. That cost is rising fast—faster than nearly any other operating expense.
- **Global patchwork coverage:** We must seek insurance from domestic and foreign markets because local, and even many national, insurers are exiting Oregon.
- **No guarantees, ever:** Renewal season is fraught with uncertainty. There have been years when Mt. Bachelor's ability to offer activities like mountain biking have hung by a thread, preserved only by dramatic last-minute negotiations.
- **Legal fees draining resources:** Even unsubstantiated claims require costly defense, forcing Mt. Bachelor to spend its dollars defending spurious litigation rather than on better things like mountain upgrades.

The Impact on Oregon's Communities

If insurance fails—as is the risk—the impact goes far beyond Mt. Bachelor. Communities, rural and urban, local businesses, and generations of Oregonians all stand to lose.

- **Closed programs, lost opportunities:** Some of our sister resorts have already cut back or eliminated beloved activities due to insurance unavailability. If this trend continues, we could be forced to do the same thing.

- **More risk, less safety:** If organized recreation shrinks, people will seek adventure in unmanaged, unsanctioned places, where help and infrastructure are scarce.
- **Less recreation:** Oregonians will have fewer opportunities for active outdoor recreation, at a time when we should be encouraging the opposite.
- **Economic ripple effect:** Central Oregon's winter economy—built around recreation—could falter.

What We Are Asking For

We are not seeking immunity or a “free pass.” We simply want the same standard of liability protection that exists in every other western state—protection that has proven safe, fair, and effective for decades.

- **Restore balance:** Bring Oregon's liability laws in line with our neighbors and allow us to offer our guests the certainty they deserve.
- **Protect the mountain:** Ensure that Mt. Bachelor and other outdoor providers can continue to invest in safety, innovation, and community.
- **Preserve Oregon's identity:** Outdoor recreation is central to who we are. Without reliable insurance, that identity is at risk.

A Call to Action

Mt. Bachelor remains, as we've always been, deeply rooted in this community. Today, we ask that lawmakers and Oregonians stand with us, so that Mt. Bachelor can continue to serve as a place of joy, challenge, and connection for generations to come.

The time to act is now. The future of the mountain—and Oregon's outdoor legacy—depends on it.