



June 12, 2025

Senate Committee on Finance and Revenue
Oregon State Capitol, 900 Court Street NE
Salem, Oregon 97301

Re: SB-1196 Liability Reform

Chair Meek and Members of the Committee,

My name is Jenifer Roe, and my husband and I own and operate Crater Lake Zipline, an outdoor adventure company in Klamath Falls, Oregon. Since 2015, we have provided zipline canopy tours, a kids' adventure park, guided kayak tours, and other outdoor experiences, employing 20+ people annually. Our mission is to offer family-friendly adventures that connect people with nature and each other.

As we approach our 10th anniversary, we face significant challenges that threaten our ability to operate—skyrocketing insurance costs being one of the most pressing. Despite an impeccable safety record with virtually no claims, our insurance rates have risen over 55%. Competing with similar businesses in neighboring states, where costs are significantly lower due to more balanced liability laws, is increasingly difficult. Oregon's unwillingness to recognize liability waivers from guests who acknowledge the inherent risks of outdoor activities places businesses like ours at a severe disadvantage and at risk of closing completely.

SB 1196 presents an opportunity to correct this imbalance by aligning Oregon with other states' liability standards, fostering both personal responsibility for participants and accountability for businesses. Passage of this bill would support small businesses like ours and ensure that guided outdoor adventures remain accessible to the many guests who rely on them to experience nature.

I urge you to support SB 1196 and help create a better business environment in Oregon.

Sincerely,
Jenifer Roe
Crater Lake Zipline