



February 8, 2026

Re: SB 1593 – Oregon Recreation Commerce and Affordability Act of 2026 (ORCA)

Chair Meek, Vice-Chair Drazan, and Members of the Committee:

My name is Amber Greiner, and I am the owner of Central Oregon Adventures, Inc. We provide guided snowmobile and Side-by-Side/ATV experiences based out of Bend and Sumpter, Oregon. Our company has been woman-owned and family-operated since 2002, and for more than two decades we have worked to provide safe, professional, and accessible outdoor recreation opportunities.

As the owner of a snowmobile and Side-by-Side/ATV guiding and rental business for the past 23 years, I have seen firsthand how Oregon's current liability waiver framework has destabilized recreation businesses like mine. Since the liability landscape changed, our insurance costs have increased by nearly 500 percent. At the same time, insurance providers have exited the Oregon market altogether, leaving us with few — and in some cases no — viable coverage options.

These rising and unpredictable costs are inevitably passed on to customers through higher prices, reduced access, and fewer offerings. In our case, we were forced to eliminate our avalanche safety courses solely because we could no longer afford the additional insurance required to offer them. This outcome directly undermines safety, affordability, and access to outdoor recreation across the state.

Without clear legal recognition of liability waivers, participant agreements can be easily disregarded, leaving small businesses exposed to costly litigation even when participants knowingly assume inherent risks. This uncertainty has created a perfect storm of rising premiums, increased legal exposure, and financial strain that threatens the survival of long-standing, responsible operators.

The Oregon Recreation Commerce and Affordability Act of 2026 (SB 1593) is a simple, balanced, and proven solution. It restores enforceable liability waivers while preserving accountability for negligence, aligns Oregon with every other Western state and federal recreation policy, and brings predictability back to an industry that depends on managing inherent risk responsibly.

Without legislative action, businesses like mine face an increasingly uncertain future. I strongly urge your support for SB 1593 so that Oregon's outdoor recreation businesses can continue to operate safely, affordably, and sustainably.

Thank you for your time and for your commitment to supporting Oregon's outdoor recreation economy.

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