

Feb. 9, 2026

To Chair Meek, Vice-Chair Drazan and members of the committee,

My name is Kate Wallace and my husband Andy Kreipe and I own the whitewater rafting tour operating company Deschutes River Adventures in Maupin, Oregon. I strongly support the Oregon Recreation Commerce and Affordability Act of 2026 (ORCA) - SB1593

Deschutes River Adventures has been running raft trips on the Deschutes River since 1981. We are a family run small business in rural South Wasco County and we employ about 30 local people each summer, many of whom are young and have just landed their first job. The population of Maupin is about 500 full time residents and recreation and tourism is our town's livelihood.

Since Andy and I took ownership nine years ago, our liability insurance premiums have doubled despite having zero claims. We have even been dropped by carriers, again without ever filing a claim. Insurance costs for our business have risen at an unsustainable pace, and we cannot absorb these increases. These high costs, combined with the growing risk that insurance may become unavailable altogether, threaten our ability to stay in business. If liability waivers in Oregon remain unenforceable, insurance will become unavailable not only for our business, but for many of the outfitting businesses across the state.

ORCA is a solution. It restores a legal framework that has already been proven to work, both in Oregon's past and in every other Western state today. ORCA preserves accountability for businesses while recognizing that inherent risk is part of recreational activities and should be shared responsibly by participants who knowingly choose to engage in them.

By adopting ORCA, Oregon would align with neighboring states and the federal government, which all enforce liability waivers for recreational activities. This alignment helps keep insurance available and affordable, supports small businesses, and preserves Oregon's outdoor recreation economy while maintaining consumer protections and a reasonable balance of responsibility.

We also support the state conducting a comprehensive economic study to better quantify the size and value of Oregon's outdoor recreation industry. Having clear data will help policymakers make informed decisions that protect jobs, small businesses, and one of Oregon's greatest economic assets.

Thank you to the committee for championing this bill and for recognizing the importance of a balanced, workable solution for outdoor recreation businesses.

Sincerely,
Kate Wallace
Andrew Kreipe