



February 15, 2026

Subject: Opposition to SB 1517 (-6 / -7 Amendments)

To the Members of the Committee,

My name is Amber Greiner, and I am the owner of Central Oregon Adventures, Inc., a woman-owned, family-operated outfitting business that has provided guided snowmobile, ATV, and side-by-side recreation in Oregon since 2002.

I am writing to respectfully urge you to oppose SB 1517 as amended by either the -6 or the -7 amendments.

While the amendments represent a shift from the original ski-area-only proposal, SB 1517 still falls short of addressing the real and ongoing liability insurance crisis facing Oregon's recreation, outdoor education, and health and fitness providers. The bill introduces a framework that remains legally uncertain, overly complex, and inconsistent with how liability waivers are treated in every other state.

As an operator who manages inherent risk responsibly, I can attest that insurers require clarity, predictability, and alignment with national standards in order to write or maintain coverage in Oregon. SB 1517 does not provide that certainty. Even as amended, it creates a liability structure that insurers have explicitly indicated they cannot rely upon.

In contrast, SB 1593-A has overwhelming bipartisan support, reflects well-established waiver principles used successfully across the country, and directly addresses the insurance challenges currently threatening access to recreation, youth programs, fitness activities, and stewardship opportunities in Oregon.

For these reasons, I respectfully urge the Legislature to oppose SB 1517 (-6 / -7) and instead focus efforts on advancing SB 1593-A, which offers a clear, balanced, and workable solution for providers, participants, and insurers alike.

Thank you for your consideration and for your service to the people of Oregon.

Respectfully submitted,
Amber Greiner
Owner, Central Oregon Adventures, Inc.