

February 28, 2026

House Committee on Rules

Oregon State Legislature

RE: Testimony on SB 1517 – Support for Meaningful Liability Reform that Aligns Oregon With National Norms

Chair Bowman, Vice-Chairs Elmer and Pham, and Members of the Committee:

My name is Aaron Lieberman, and I serve as the Executive Director of the America Outdoors Association (AOA), the national trade association representing thousands of professional outfitters, guides, and outdoor recreation service providers across the country. Our members operate in every Western state, on federal lands managed by the U.S. Forest Service, Bureau of Land Management, National Park Service, and U.S. Fish & Wildlife Service, and on state and private lands from coast to coast.

I appreciate the opportunity to provide perspective on SB 1517 and the urgent need for a liability-waiver framework that finally brings Oregon into alignment with the rest of the nation.

OREGON IS AN OUTLIER NATIONALLY

The committee has heard forcefully from Oregon recreation providers, conservation organizations, and insurers that Oregon's current liability environment is *"among the worst in the nation"* and the worst among Western states. That is consistent with what we see across our national membership. While businesses in Idaho, Utah, California, Washington, Montana, Colorado, Wyoming, New Mexico, etc. operate under simple, predictable, and enforceable liability-waiver frameworks, Oregon outfitters face:

- Unstable insurance markets
- Rapidly rising premiums
- Insurers withdrawing or refusing coverage
- Legal uncertainty that no other Western state imposes

For national operators who run trips in multiple states, Oregon's liability landscape has become a *singular outlier*—a point of distortion that undermines pricing, suppresses access, and creates barriers to competition.

THE CRISIS IS REAL: INSURERS ARE LEAVING, AND SB 1517A DOES NOT RESOLVE THAT

Letters submitted to the Legislature from Oregon recreation providers and stewardship groups make clear that insurers are already reducing availability or exiting the Oregon market entirely. The record also shows that SB 1517-7 (now SB 1517A), in its current form: *Is complicated and untested; Does not match the frameworks used successfully in every other Western state; Creates uncertainty for both insurers and operators; And, as multiple Oregon groups have warned, could make the situation worse*

AOA has reviewed the specific concerns raised by Oregon outfitters, state associations, and nonprofit stewardship partners. Their assessment aligns with our national experience: uncertainty is the greatest threat to insurance stability, and SB 1517A does not resolve that uncertainty.

SB 1593A (ORCA) PROVIDES A SIMPLE, BALANCED, NATIONALLY CONSISTENT FRAMEWORK

By contrast, SB 1593A (ORCA)—advanced on a unanimous 5–0 vote out of Senate Commerce—contains the straightforward, well-tested liability-waiver language used across the West and by the federal government. That framework:

- Recognizes the inherent risks of outdoor recreation
- Affirms that participants may knowingly accept those risks
- *Preserves a clear path to court* when actual negligence occurs
- Provides the predictability insurers need to remain in the market
- And restores parity between Oregon and all neighboring states

It is the only model this session that is strongly supported by Oregon outfitters, Oregon conservation and stewardship organizations, insurers, and national industry stakeholders.

WHY THIS MATTERS TO OREGON’S RURAL ECONOMIES AND TO NATIONAL OPERATORS

Oregon’s outfitting and guiding industry is composed largely of small, family-run businesses that anchor rural economies and introduce residents and visitors to the state’s extraordinary wild places.

But for national operators, Oregon is becoming the *only* state where: liability standards diverge sharply from federal norms; insurance markets are destabilizing; waivers offer uncertain protection. Operating in Oregon is becoming economically unviable

Many providers have told us this is a tipping point. Without a simple, enforceable liability-waiver policy, some will not be able to secure coverage for the coming season. Oregon’s extraordinary outdoor resources should not become accessible only to those who can afford prices driven artificially upward by legal instability.

AMERICA OUTDOORS’ POSITION & CONCLUDING REMARKS

America Outdoors urges the committee to *hold SB 1517A* and amend it to adopt the simple, proven liability-waiver framework in SB 1593A (ORCA). We would urge you support SB 1517A *only if it mirrors that nationally consistent language*—nothing more complex, nothing untested, and nothing that leaves Oregon out of alignment with its neighbors.

Thank you for your leadership and for considering reforms that are essential to Oregon’s recreation economy. We respectfully ask the committee to move forward with the clear, bipartisan ORCA framework to stabilize insurance markets, protect small businesses, and maintain public access to Oregon’s world-class outdoor opportunities.

Sincerely,

Aaron Lieberman

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Executive Director, America Outdoors Association