

# CRATER LAKE ZIPLINE

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

My name is Jenifer Roe, and I am the owner and operator of Crater Lake Zipline. I am writing in opposition to SB 1517 as it is currently written and in support of SB 1593A as a practical and balanced solution for Oregon's outdoor recreation community.

As a recreation provider, employer, and small business owner, I have followed this process closely and participated alongside outfitters, guides, ski areas, attorneys, insurers, and other industry professionals. Many of us have engaged in good faith to provide technical insight and real-world perspective in the hope of helping craft a durable and thoughtful solution. I believe there remains an opportunity to more fully reflect that collective expertise in the final policy outcome.

Recreational liability protections are essential not only to operators, but to the broader health of Oregon's economy and communities. Tourism and outdoor recreation are core drivers of economic development in our state. These industries create jobs and generate revenue in communities both to and within Oregon — attracting visitors from outside the state while sustaining economic vitality at home. Outdoor recreation is often one of the primary reasons individuals and business owners from other sectors choose to relocate here — they want to live, work, and recreate in Oregon.

At a time when Oregon is facing economic headwinds and population shifts, it is important that policy decisions strengthen — rather than unintentionally weaken — industries that consistently drive visitation, spending, and long-term community vitality.

The insurance environment for outdoor recreation operators is increasingly unstable. Premiums have risen sharply, coverage has narrowed, and in some cases coverage has become unavailable altogether. Without meaningful reform, operators will be forced to raise prices, reduce programming, or close entirely.

When that happens, the impact does not stop with one business.

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It ripples outward.

It affects the employees who rely on those jobs. It affects the hotels, motels, campgrounds, RV parks, restaurants, retail shops, and gas stations that benefit when visitors travel to and explore communities within our state. In tourism and hospitality, longer stays generate measurable economic benefit, and outdoor recreation experiences are often central to that extended visitation. When recreation providers are constrained or forced out of operation, the ripple effects extend throughout the tourism ecosystem — and ultimately into Oregon’s broader economy.

Data consistently shows that outdoor recreation is one of the leading motivators for travel to Oregon. Policies that create additional uncertainty for the providers of these experiences risk undermining not only individual businesses, but an interconnected economic network that supports communities across our state.

SB 1593A offers a workable framework that would provide greater clarity and predictability while aligning Oregon more closely with other states. By contrast, SB 1517A as passed with the -7 amendments does not appear to provide the level of certainty needed to meaningfully stabilize the insurance market. The explicit limitations and exceptions may inadvertently increase exposure rather than reduce it.

I recognize the complexity of this issue and the responsibility before you. However, with the short legislative session concluding on March 8, timely and thoughtful action is critical. The uncertainty facing outdoor recreation operators and the insurance market will not resolve itself. Without meaningful reform this session, the instability will continue — and its economic consequences will compound.

For these reasons, I oppose SB 1517 as currently written. I support SB 1593A as a balanced and workable solution. Should compromise be necessary, adoption of the -A11 or -A15 amendments would provide a more viable and responsible path forward for recreation providers, participants, and the many communities across Oregon that depend on this industry.

Thank you for your time, your leadership, and your careful consideration of this important matter.

Sincerely,  
Jenifer Roe  
Owner & Operator  
Crater Lake Zipline