

Danelle Hauther Testimony in Support of HB 3272

Chair Holvey and Members of the Committee,

Thank you for the opportunity to testify today. My name is Danelle Hauther and I live in Portland. I am an officer in the United States Coast Guard, serving for the last 17 years. I currently work for Washington County as the Emergency Management Supervisor. My work focuses on responding to the coronavirus pandemic, but we also handle emergency response to crises ranging from wildfires to ice storms. I am here today to testify in favor of the insurance reform legislation of HB 3272.

In June of 2017, an uninsured driver crashed into my car. Like many members of the military, I had auto insurance from USAA. I opened several claims on my policy: for PIP medical benefits, for the repair and diminished value of my car, as well as for uninsured motorist benefits.

I wanted to have my car repaired at the dealership where I bought it, but USAA told me that if I didn't use the shop they wanted, they wouldn't be helping me with the repair process. I felt I had no choice, and so I brought my car to their preferred shop.

At the time of the crash, I was days away from attending a five-week-long officer training program at the Academy for the Coast Guard. If I let my injuries stop me from attending, it probably would have been another 2-3 years before I would have another opportunity. So I made the difficult choice to attend, but I completed the program while dealing with pain from my injuries the whole time. It impacted my physical performance, and my struggles to focus on the educational instruction hurt my test scores.

When I returned from training, I at least expected my car to be fixed, but the repairs hadn't even started. It would end up taking five full months to fix my car. Even when they supposedly repaired it, that wasn't the end of the trouble. When I took my car for its diminished value exam, they refused to let me drive it off their lot because it was unsafe to drive. It turned out that USAA's preferred shop tried to buff and reinstall a significantly damaged rim instead of replacing it, and the welds on the underside of the frame were rusted as they failed to seal the newly exposed metal. Thanks to the shop's cheap cover-up to save USAA money in repair costs, I'd been driving an unsafe vehicle for weeks.

When I was back in town, I immediately started focusing on my medical treatment, but USAA refused to pay my provider's bills. They ran everything through a bill review company in Alabama, which gave my records to doctors who had never examined me, or even talked to me. Those doctors told USAA that I didn't need any more care, because I should have completed a home exercise program that my own doctor had supposedly prescribed for me. USAA's adjuster later admitted under oath that the records they had showed I'd never been given a program like that. USAA's doctor also said that if I could handle the physical rigors of my training program, then that proves I must be all better. Again, USAA's adjuster later admitted under oath that USAA had no idea what the true physical demands of my training program were, and they never bothered to simply ask me how much pain I was in during the program.

This all took a tremendous toll on my life. When chronic pain met chronic stress, I was unable to do my job and had to go on leave. I've never been in legal proceedings before and my experience with USAA showed me the upper hand insurance companies hold in these situations. It took over two years to finally close my claim. The entire time, all I wanted was to have my car fixed and my medical bills paid. Nothing more. In the end, I only received that because two passionate and dedicated attorneys fought

USAA tooth and nail for me for two whole years to make that happen. While I appreciate what they did for me, my claims were very simple and none of that should have been necessary.

I hope you will hear my story and know I am just one of many who goes through hell with their insurance company just to get the benefits we pay premiums every month for. I look at insurance as a safety net and when that safety net becomes your adversary, then what can you do? After the fact, USAA tried to get me to sign a non-disclosure agreement not to talk about my experience. I was floored. I refused. I told them, "If you don't want me to say horrible things about you, then you shouldn't have treated me so horribly."

I beg you to give consumers a chance to hold companies accountable. Please support HB 3272.