

## **Dr Hoolala Testimony in Support of HB 3272**

Chair Holvey and Members of the Committee,

My name is Dr Hoolala and I live in Gresham. When I heard about HB 3272, I needed to tell my story and strongly encourage you to vote yes on this much needed legislation. In late 2018, I had a horrible experience with a dangerous roommate, resulting in thousands of dollars in valuable collectables being stolen from me. I had to file a claim with my renter's insurance company, who in turn denied my claim and even accused me of fraud. In the end, I battled my renter's insurance company for over two years, before they would finally honor the policy.

The valuables themselves were a collection of Magic the Gathering cards I spent more than 20 years collecting and thousands of dollars for. As collectables, they're similar to other items like baseball cards or stamps where some are much more valuable than others. Often, finding certain cards meant doing hours research and other leg work to locate the item. My collection meant a lot to me personally.

A few months after that, the insurance company began their investigation. First were phone interviews, then they did in-person interviews. After the process, they offered an insultingly low amount, mere pennies on the dollar of my renter's insurance limits, which was already far lower than the value of my collection. They even accused me of fraud in advancing my claim. I made several attempts to contact my insurance company to appeal the decision of the investigation. They refused to even supply me with materials related to the investigation after I requested multiple times. That didn't seem right to me. I had no choice in this situation but to hire an attorney and pursue a lawsuit.

From then, it was months of meetings, depositions, negotiations as well as attorney fees and court costs. The court set the arbitration for January of this year. Over two years into this process. No matter what happened, I was glad I would finally have closure. The arbitrator found there was no evidence of fraud on my part and determined, in fact, theft had occurred and should be covered by insurance. Also, the initial insurance investigation was so problematic, the defense did not use any information from it throughout the entire case. I was awarded my policy limits. Exactly what I was seeking and nothing more. Only it took two years of fighting, while being accused of fraud all along the way by the insurer.

Only the nightmare is not over yet. Two months after the court-annexed arbitration and I still have not been paid by the insurance company. They have not given any type of notice as to when, or if, the money will be on the way. I have prevailed and yet they are not paying what the courts determined I was owed.

I have been a collector of Magic cards for over 20 years now. It's been a great pastime. I can't begin to quantify the countless hours I have put into researching and acquiring my collection. It's hard to put a value on that. But what you can do is put a value on the cards themselves. The court did that, but the insurance company is still dragging its feet. I paid my premiums for this coverage, but it took over two years to get through the process.

The bottom line is if the insurance company had acted fairly toward me and reasonably worked on this claim, it wouldn't have taken two unnecessary years, depositions and judicial involvement, and attorney fees to resolve. HB 3272 will add a layer of accountability I hope will result in the fair treatment of insurance consumers. I ask for your support.