

I am NEUTRAL on [HB 2449]...

I have Friend who has an insurance company. If [HB 2449] is Enrolled, my Friend (and the insurance company) will consider leaving Oregon due to the 3% cap on rate increases.

I also have Friends who live in rural Oregon, like myself, who do not want to see Fire Insurance Premiums skyrocket and or outright cancelations of Fire Insurance Policies due to massive claims resulting from wildfires.

We then look to see how wildfires can be prevented and mismanagement of the Forests immediately surfaces, as the main topic of conversation.

It would seem to me, [HB 2449] is a "vote-buying gimmick." Regulations placed on the Insurance Companies who then to avoid bankruptcy and then vacate Oregon, might very well leave many rural residents crying foul, when their house burns down.

It is my prayer, some form of accommodation can be achieved if [HB 2449] **could be reformulated** and perhaps, the Fire Danger from the Forests could also be minimized benefiting all of us.

David S. Wall
Mr. Oregon Conkurs.

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