

Submitter: Todd Hoener

On Behalf Of:

Committee: Senate Committee On Labor and Business

Measure: HB2982

Once again, we want to submit written testimony in SUPPORT of HB 2982 to the Senate Committee on Labor and Business that is now holding hearings on this bill.

My wife, Carey Brink, and I were fire casualties of the September 2020 Alameda Fire here in Talent. God forbid that any of you who have never experienced a disaster of this magnitude ever have to. A fire is the ultimate and final disaster, materially and emotionally. When one stares at a pile of rubble left over from a tornado or hurricane, or a house slipping into a river from a flood, there could remain -- at the least -- some physical remnants of past memories or belongings that disaster victims might possibly be able to recover. Not so with fire; there is nothing left after a fire, no wood, no soaken or scattered documents, no furniture or pictures. There is nothing left but flat, smoldering ashes that leave no trace of any past life.

And, then, the excruciating work to recover is thrust upon those extremely shocked fire victims. If one has insurance -- and a lot of victims did not -- then one of the very first acts in recovery is calling the insurance company and filing a claim. It's a surreal experience, but that's how one starts.

We support the intent of HB 2982. However, we think the minimum content benefit amount should be INCREASED from 70%, in that bill, to at least 75%.

The reason is simple: Several of the fire victim folks who I spoke with had insurance companies that paid out 75% if that insurance policy holder chose not to itemize their personal property losses and just took the claim money (and I don't blame them). I believe National insurance Company was one of the insurance providers that offered such an option.

We had State Farm homeowner insurance, and SF did Not allow that choice. As a result -- and to recover as much of our claim as we could to use for construction, not replacing personal items -- I assemble for State Farm about 128 pages of spreadsheets itemizing personal property lost. Fortunately (if it can be described as fortunate), I was able to itemize that list of personal property loss because I had taken pictures of everything in and around the house before we evacuated (I missed the drawers and the closets, regrettably -- You all should remember to do so!). My labor took about 8 months to produce such a comprehensive list and submit that list to SF.

For each personal property item, State Farm requested the following: (1)Item

Description; (2) Brand or Manufacturer; (3) Model Number; (4) Quantity Lost; (5) Item Age; (6) Cost to Replace Pre-tax (each); (7) Total Replacement cost; (8) Place Where Purchased / Obtained. Naturally, we could not provide all that level of detailed information, but we did have to provide (1), (4), (5), (7) at the minimum. That's a LOT of SEARCHING and comparing. We had very little guidance or assurance that what we were providing would result in any benefit and no idea what or how SF would depreciate each item. Nightmare. Try it and see if it sticks method.

If some insurance companies will allow 75%, then my recommendation is that percentage should at the least be the minimum. I'm sure they've done the math and that 75% still is within its profit margin formula. Besides, after a fire ... there is NO documentation left to refer to.

Best,

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