

On the morning of Tuesday, Sept. 8, 2020, I sat in my house in the Oak Valley Community of Talent, worrying about the 25-35 mph east wind that had been blowing since the afternoon before over the Rogue Valley, which had been bone dry for months.

Then, out my front window I saw neighbors gathering in the street, so I went out and they pointed to of gray/black cloud of smoke rising over the Bear Creek Greenway to the east that was headed our way.

A few minutes later one of my neighbors knocked on my door and told me the Talent Police had ordered all Oak Valley Community residents to evacuate immediately. A couple of minutes after that, I got a call from the adult children of my elderly neighbors wanting me to check on them, so I ran next door to get them to leave, but they had already fled. Looking at the smoke, it seemed to me likely that the fire would just burn along the wooded area on the creek and wouldn't threaten our homes, so I just loaded a few things into my car and headed for the home of friends in west Medford.

That night I drove down I-5 from Medford to Ashland and saw huge areas engulfed in flames along the stretch from Phoenix all the way to the north Ashland interchange. I knew then that my house & all my belongings were probably goners.

A couple of days later I visited Oak Valley for the first time after the Almeda wildfire had totally destroyed all 76 homes and the HOA Clubhouse. It was total devastation.

For more than 35 years State Farm had insured my homes and my cars. I had always been well-served in my dealings with the company. So, of course, I immediately contacted my State Farm Insurance agency in Ashland as soon as I knew for sure that my home was destroyed. I felt lucky that a loss agent contacted me only a few days later. He said he had driven all the way from Iowa to work with residents who had filed claims here. I was his first client in the Rogue Valley.

After he explained what was entailed in filing the claim and I had signed a lot of paperwork, the claims agent (let's call him Joe – not his real name) got me started making entries in a database called the Contents Collaboration inventory. It has to be one of the clunkiest, most user-unfriendly databases ever invented. I believe that other insurance companies also use this same terrible database. While the claims agents have a very good version of this database, the version that we claimants are made to work with is guaranteed to drive you batty. For instance, it was almost impossible to scroll up to see what you had previously entered if you wanted to edit your work.

One of my friends who opened their home to me, tried to help me with the task, but she too became quite frustrated with the database and with the requirement to listing every single item I could remember and estimate what I paid for it and what its replacement value would be. I'm 80 years old and I had a lot of old stuff in that house that meant a lot to me but that were very difficult to put a price on.

When you have suffered a major, major loss like having you home burned to the ground along with those of many friends and neighbors, the last thing you want to do is to try to remember ever single item you once owned and try to recall how much it was worth when you acquired it and how much it would cost to replace it.

I asked Joe, the claims agent, if we could negotiate a global settlement for my personal belongings. He said no, that was not allowed. I had to do the best I could with the Contents Collaboration inventory.

My State Farm policy allowed me up to \$237,078 for Personal Property destroyed in the fire, but in order to get any of it, I had to complete the Contents Collaboration inventory. All I was able to come up with was \$76,325 and State Farm depreciated that by a large percent, so that I ended up with \$36,345 for my personal belongings. I was told that I could get more by saving and submitting my receipts from purchases of replacement items as I furnished my new home.

After haggling with various claims agents (they kept giving me a new agent every few weeks), I decided that I needed help to negotiate with State Farm. Luckily, I found out about Adjusters International Pacific Northwest and hired them to represent me in all further negotiations with State Farm. Randy Gower handled my account for Adjusters International and he too came to loggerheads with State Farm on several issues. He urged me to file a lawsuit against State Farm and I did. By the terms of the settlement agreement, I can't talk about it. Let's just say that I'm much happier fire survivor now than I was two years ago.

While I was in the middle of this ordeal, I spoke with Rep. Pam Marsh of Ashland about my issues with State Farm and especially the Contents Collaboration inventory. I told her that I thought insurance companies should be required to pay out a big percentage of the total personal belongings benefit allowed under a claimant's policy when there is a total loss of a home.

I strongly support HB 2982 with one caveat: I wish it required an 80 percent of the policy max as the pay out rather than 70 percent. Losing your house should not mean you have to lose your mind worrying over the ridiculous Contents Collaboration inventory.

Thank you for listening to my testimony.

Allen Hallmark