

Please vote Yes on SB 174

Chair Prozanski and members of the Committee, my name is Johnny Owens and live on and run a cattle ranch in Baker City.

What should have been a simple insurance claim for an accidental fire at my home, turned into a 2-year battle to get my own insurance company who has been receiving my premium payments for several decades, to do the right thing and get my family back into our home.

My home was built in the 1940's and on a very windy day in April 2021, an ember from our fireplace got in between some shingles on the roof and set it on fire. There was extensive damage to the southern side of our house, so we made sure to call our State Farm insurance agent immediately.

The first guy I talked with was out of Texas and he was honest enough to say "I'm never going to know exactly how to handle this" – so the second adjuster came out, a nice lady, but her assessment of the damage was whittled down to just 50% of the costs to repair our home by the insurance bean counters. The whole process was very devious and hard to follow. We ultimately worked with 4 different adjusters – and throughout the process we were never informed of how it all works.

We provided clear proof of loss, but they kept dodging approval for necessary repairs to bring the house back up to code. The whole time, mind you, we were living out of our camper.

I run a cattle ranch and because of the fire, the power to the barn was inoperable. At first an adjuster approved the repair to fix the line, but then it came back denied by another. We had to pay out-of-pocket to keep our livelihood afloat. They really had us over a barrel and I'm sure this happens a lot – keep switching up what they will or won't cover while people's lives are put on hold – sending customers into insurance purgatory.

We ultimately had to hire an attorney because we knew we were getting out maneuvered. They were blatantly lying about sending managers out to our property when they didn't and without legal help, we wouldn't have known how to subpoena documents or anything like that.

Long story short, after many long mediations we reached a settlement in August of 2023 and finally moved back into our home with our infant son just before Christmas. I wouldn't wish this nightmare on anyone.

I truly hope you'll stand up for Oregon consumers who faithfully pay their insurance premiums and pass Senate Bill 174 because insurance companies who don't do the right thing should be held accountable.