

Submitter: Douglas Matthews  
On Behalf Of:  
Committee: House Committee On Judiciary  
Measure, Appointment or Topic: HB3917

This measure offers zero benefit to any resident of Oregon.

A fire victim that has no insurance will want (need) to sue. We know there will always be attorneys offering service on contingency.

A fire victim that has no insurance and regrettably accepts payment from the fund, capped at 80% for economic damages and \$100k for non-economic damage, presuming the fund has enough reserve, will be barred from further civil action. This is a sadly inadequate compensation, plus I don't remember seeing anything in the bill addressing the diminishing of payments based on possible FEMA payments.

A fire victim that has insurance has no incentive to apply to the fund since it will simply reimburse the insurance company, as happens now through civil action anyway (see James et al).

The fund is capitalized by the rate payers and shareholders not the utilities,

The fund is capped at a ridiculously low number as evidenced by the devastating cost of fires in California and Hawaii. and as such will never be able to adequately compensate victims.

This bill does nothing beyond what is currently in effect other than protect the utilities from liability and transfer the cost to the public.

There is NO benefit to the residents of Oregon here and this bill will only add to government administrative cost.