

March 13, 2015
In Support of Senate Bill 314
Testimony of Gladys Thoe, Silverton, OR

Members of the Committee, my name is Gladys Thoe. I'm a retired school teacher and I live in my motor home that my deceased husband and I bought to live half time in Silverton and half time in my home town of Bakersfield, California. I take good care of my home with regular maintenance and have the roof sealed at least once a year. Well, last April, if you remember, we had some torrential rain. It was on Good Friday when another big storm hit and I noticed a leak coming down by the TV. I called my insurance company immediately to tell them it needed to be repaired. Then I called Jason Baker and Bakerz RV repair to get an estimate. He came right out and got up on the roof and said there had been a lot of damage. A tree branch had broken off and punctured a hole in the roof. Jason let me know that the repair required removing part of the roof and putting in new insulation, wood and a fiber top at the cost of roughly \$25,000. If I didn't, he said, the water damage would get into all the cupboards and they would all come tumbling down. Well, National Insurance only wanted to pay for a patch. Jason called them back for me and explained the gravity of the situation. No, they said, a patch job only. I refused to settle for a patch. I travel back and forth to California and those California roads are horrible. I knew the whole roof would just break apart with a patch. Alright, I said to the adjuster, I'm going to get a lawyer. A patch job is not going to cover it.

My husband and I bought our GMAC policy and paid our coverage in full every year since 1998. GMAC was bought out by National General and I continued to pay for my policy annually. This was my first claim ever, but my adjuster kept saying to me it was a "new" account. He also said to my attorney that I should have been checking my roof on a daily basis. The roof is up 18 feet high. My attorney and I had a good laugh about that. I'm 80 years old. No chance I'm getting up there on a ladder.

It took 7 months, from Good Friday to late October with my lawyer by my side working hard to get my claim paid, before the coverage was finally paid out. National made up one excuse after another to deny my claim and drag their heels to pay it. My lawyer pressed them on their bad faith behavior in a formal complaint and then they finally paid for the \$25,000 repair that they should have paid for all along. At this point in my life I'm on a fixed income, so this ordeal delayed my roof repair and cost me out of pocket to hire a lawyer to fight for me. I left it in her capable hands because they were awful to deal with.

By the time I finally got the money for the repairs, the damage was so bad it took the shop 53 days to fix it. My policy only gave me \$500 for lodging and food while the repairs were being made. There was no way I could afford to live somewhere else for that time, so Jason Baker let me live in my motor home parked inside the Bakerz Repair shop garage during that time. I can tell you it was more than a bit uncomfortable to be there, but I didn't have any choice.

Jason Baker has been wonderful to me. After that recent storm with 50 mil-an-hour winds that felt like I was in a rocking chair holding on tight in my motor home, Jason came back to fix that storm damage and didn't charge me a nickel. He guarantees his work. It would be nice if we had some guarantee that your insurance company will be there for you when you need it. This whole experience was bad. Just bad. I hope you'll find a way to fix this behavior. Thank you.