

February 16, 2021

To all members of the committee:

I am writing to point out some serious holes in laws and regulations to protect Oregon residents when a wildfire disaster strikes. There has been a tremendous increase in fraud by homeowners insurance companies since Hurricane Katrina to this day.

At this time, are still sleeping on a hide-a-bed in our living room after the multiple wildfires struck here in the Rogue Valley during most of August and September 2015. The extreme heat over 100 degrees, hazardous smoke-filled air outdoors for weeks, and the design of our HVAC system sucked sticky, toxic ash throughout our home destroying most fabric, clothes, and carpets and coating all surfaces with a black acidic coating you could write your name in. It caused red burning skin, eyes, and throat to anyone who walked through. Sleeping in the house caused migraine headaches and insomnia. As a result we now carry the diagnosis of asthma.

Within a week of the smoke invasion our State Farm insurance office told us we were not covered, because we did not have a fire in the house itself, which was contrary to what the policy said. After a week we filed a smoke damage claim. The claims department said we were covered and would send an adjuster soon. We were passed from one adjuster to another over 2 years. We had several on-site walk-throughs during that time, always with different adjusters with promised reports, delayed again and again. We appealed to State Farm, the Oregon AG's office, and the Insurance Division of Consumer and Business Affairs, as well as Oregon DEQ, and Jackson County Environmental Health. The clear message was that Oregon had very little to do with fraud by insurance companies.

After almost 3 years living in friends' homes, motels and AirBnB's, we moved back to our home of 40 years. We cleaned one ashy room at a time. We paid for many truckloads of smoke-destroyed debris to be hauled to landfill. We learned from fire restoration companies how to clean our home and belongings ourselves, but none would give us a bid, because they all contracted directly with insurance companies and did not want to jeopardize these lucrative relationships.

So we are sleeping on a hide-a-bed in the living room, using our bathrooms and kitchen which we cleaned ourselves. After 5 years our 3 bedrooms remain unusable still. We are now in our '70's and very tired. We spent over \$30,000 on 25 different temporary housing situations and personally hiring cleaners and haulers. Our savings is gone and we live on a fixed income. I am sure that there are many Oregonians who are going through this same experience now after the fires of 2020.

Please address the issue of fraud by insurance companies in your committee work. One excellent resource for model state policy is United Policyholders, a nonprofit group helping disaster victims around the country. Thank you for listening.

Phil Miller and Susan Berryhill, Ashland