

## **I OPPOSE [SB 82].**

**The "Text of [SB 82], [Page (1), at Lines (1-6)]" states, " Relating to homeowner insurance for wildfire risk. Be It Enacted by the People of the State of Oregon: SECTION 1. An insurance company may not use the statewide map of wildfire risk described in ORS 477.490 as a basis for canceling an insurance policy or increasing an insurance policy premium."**

**\*\*\*Language does not exist in [ORS 477.490] to prohibit insurance companies from using the state wildfire map.**

Review [ORS 477.490] below:

[https://www.oregonlegislature.gov/bills\\_laws/ors/ors477.html](https://www.oregonlegislature.gov/bills_laws/ors/ors477.html)

Below is a helpful nugget taken from [ORS 477.490]:

"(b) Require the department to provide notice and information about how a property owner may appeal an assignment of the property owner's property to the extreme or high wildfire risk classes."

**[What is going to prevent insurance companies from getting a copy of the wildfire map and make their loss calculations and then raise and or cancel insurance premiums? The state wildfire map is a "Public Record."]**

**\*\*[SB 82] is a good concept but, it will not deter insurance companies and therefore [SB 82] is "window dressing" falsely appeasing the legitimately concerned property owners.**

In other words, [SB 82] is "Vote buying , appeasement mechanism" and or a, " politically soothing balm to be gently applied to the chafed hides of aggrieved property owners."

**\*\*\*What are the contributions to "wildfire" prevention from homeowners in the rural and or forested areas? Are there significant removal of combustible fuels to support fires from threatening their homes?**

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Mr. Oregon Concurr. **"Learn baby, Learn-Not burn baby burn."**

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