

Submitter: Sabrina Johnsen

On Behalf Of:

Committee: House Committee On Business and Labor

Measure: HB2982

We lost our home in Detroit, Oregon during the wildfires of 2020. We are insured by State Farm.

The contents portion of our policy is for replacement costs. State Farm sent us an initial payment for our contents based on 30% of our contents policy amount.

We had to compile a list of our contents including date purchased, where purchased, room contained in, condition of the items, age and the cost. All of this information had to be entered by us into State Farm's software called Contents Collaboration, which is not a user friendly system. This took us countless hours to accomplish.

After we filed our initial contents list, State Farm reviewed the list and applied depreciation to our belongings. They explained we would be reimbursed the difference between the depreciated value and the replacement costs when we replaced the items, entered the information into Contents Collaboration and uploaded all of our receipts.

Initially, the amount of payment for our contents was more than State Farm valued our belongings. As we replaced the items and submitted receipts, State Farm owed us monies. We were assured by several different adjustors on various occasions that we were owed additional payments and they would send our file up for reimbursement approval. We have yet to receive any additional payments.

Believing payment was forthcoming, we continued to purchase additional replacement items for our home. With no payments coming from State Farm, we have had to take out financing to cover our costs. We are now paying interest on these items.

Months have now passed since the cut off date State Farm gave us to submit receipts for the replacement of our contents. Again, we still have not received any additional payment at this time.

This entire process has caused great emotional distress. Not only did we lose everything, but we have had to relive it by listing it all out and then referencing our lost items when we replaced them.

Now, it is also financially distressing as we continue to wait on State Farm to reimburse us. At this time, we are owed tens of thousands of dollars just on our

contents.

Finally, this is the contents side of our claim. The structure part of our claim is much larger and even more devastating, emotionally and financially.

Please pass legislation to help us all feel earlier relief. Make the insurance companies accountable to those they insure in a timely manner. We trusted them to be here for us and to honor their policy.

Please feel free to contact me if you need any further information. Respectfully submitted.