

Submitter: Robin Sullivan

On Behalf Of:

Committee: House Committee On Business and Labor

Measure: HB2982

I am a survivor of the Almeda fire, Jackson County Oregon, Sept. 2020. At the time, I was living in Talent and experienced of a full loss of my possessions. I immediately contacted my insurance company, Safeco, whose parent company is Liberty Mutual. A Safeco adjuster was assigned and explained the inventory process, stating the importance of beginning immediately. From that first phone call, I was barely able to grasp the information she was giving me and certainly did not know the questions I needed to ask in order to clarify... that confusion only intensified in the coming months.

During the following weeks, I received many emails from her, prodding me to do more, alluding to a looming deadline. But at the time, I was barely functioning, trying to secure housing (by this time heading into the fall/winter season in Oregon) and provide for basic necessities such as clothing, replacing important documents, etc. At first, I was able to list the most obvious losses and did receive some compensation for a few items, albeit far short of replacement costs... but they also refused to pay anything to replace my prescriptions. I did not understand and was never told about the process of depreciation and that I had a right to challenge their figures. The emphasis of all correspondence was to do more and hurry. I was confused, overwhelmed and felt badgered to complete something I felt totally incapable of doing...at some point that Fall, it was so traumatizing, I could not proceed. Even now, writing this, I can feel how that experience is still with me.

It was almost 8 months after the fire before I was able to return to the inventory and by that time, my initial adjuster was out on leave. I then found myself booted to Liberty Mutual and began a long and incredibly frustrating process of talking to numerous adjusters who seemed incompetent and disinterested at best. There was much incorrect information, no guidance, no timely communication. Fortunately, due to the incredible compassion and advocacy of our state Rep. Pam Marsh, I had been in contact with United Policyholders and was advised to file a complaint with the Oregon Insurance Commission. That office contacted me that very day, and within a week, I was finally contacted by my last Liberty Mutual adjuster. It took that threat in order for them to respond to me and another complaint a few months later, in order to receive vital information I requested.

Another 4 months went by and with the incredible guidance of UP, I was able to finally complete what I could of my inventory. It was an endless back and forth of submitting items, receiving their version of compensation, challenging these figures, catching their attempts at overlooking items on each list... over and over and over. Finally, almost a year after the fire, I was emotionally exhausted. I know there are possessions I did not list and will never be compensated for, but I was, and am, completely done.

It is absolutely unconscionable that these companies be allowed to continue this horribly abusive and demoralizing process... of all the things I experienced following the fire, it was by far and away the most traumatizing and dehumanizing. Please understand that I, and all those giving testimony, are not embellishing the effects of this process on top of what is undoubtedly one of the most devastating experiences of our lives. No one should have to endure this... please pass this bill.