

Submitter: NW Coast Range

On Behalf Of:

Committee: House Committee On Business and Labor

Measure: HB2449

Whom does the Oregon Legislature supposedly impress with HB 2449? After the Fire Danger Map by the Oregon Department of Forestry came out last year the property insurance premium went up 65% in this area and mapped as a low incidence of wildfire event. Should not been on the radar by insurance companies to implement a rate hike for consideration, but the legislature made sure insurance companies had a heads-up to reevaluate all rural properties.

The legislature missed the boat; there is a private company that do actuary assessments, property by property by risk of basis loss percentage, but no, the legislature would rather spend money to increase the expense and also increase the appropriation the fire risk plan and increase government workforce at the Department of Forestry.

The Oregon Legislature has already done the damage to landowner Oregonians, there is no putting the GENIE back in the bottle of the totally screwed up way the legislature has cost fringe rural and rural communities by using an in-house department.

Moreover, announcing over and over what the legislature nor the Department of Forestry know not about; the insurance actuary method. In other words, by interfering, the Legislature accomplished one thing, "putting a target on the rural Oregonian landowners back". People that want to live in peace without the constant interference by government and tipping off their campaign donors to the next pot of gold insurance companies can extract from the insured. Extremely opposed to the machinations of buttering the corporate earnings scheme government seems bent on promoting.