

Support for HB 3242 and 3243

Chair Holvey and Members of the Committee,

My name is Christie Moody and my husband, Troy was a great man. We lived together in Eugene, where we raised our daughter Brooklyn and son Tyson. We lost Troy tragically in 2017. I am here to speak to you today in support of HB 3242 & 3243. I want no other Oregonian to go through what my family went through after the death of our beloved husband, father and provider for our family.

Troy had a good job and worked hard at Century Link for nearly 20 years. He was the primary earner for our family and wanted to make sure we were protected if anything ever happened to him. We had an insurance policy with Chubb Insurance company for a small life insurance policy, in the event of his accidental death. You know... just in case.

In July 2017, Troy and I went camping with our daughter and Troy's best friend Josh and his wife. That night after going to bed, Josh heard sounds from a neighboring camp that made him believe someone was in danger. To protect our families, Josh called for Troy to come help and grabbed a gun from his car. Due to darkness and adrenaline in the moment, Josh accidentally pulled the trigger as Troy approached. The bullet hit Troy in his femoral artery and he died on the way to the hospital.

Our lives were turned upside down. Troy was our everything. But I still needed to be a mom to my children and make sure our bills were paid. With Troy no longer here to work for his family, we needed the life insurance money to take care of pressing needs, every penny helped. I contacted Chubb and they required that I send the police report, medical records and a report from the medical examiner. This was a small policy, \$3,000. But that \$3,000 would go a long way for our family.

The insurance company reviewed the material and rejected the claim. The company said blood work from the medical examiner indicated Troy had marijuana in his blood. They said we would receive no benefits because there was a policy exclusion for any death caused by Troy being under the influence of a controlled substance. The medical examiner only stated there was THC in his blood, not that he was under the influence at the time of the event, which he was not. He was killed from an accidental shooting. A bullet hit his femoral artery. He did not die from marijuana, which he had ingested in the past.

I hired an attorney who called the insurer and asked them to reconsider their absurd decision. The company rejected the claim. After months of preparation, we had no choice but to file a lawsuit. After filing the lawsuit, and months and months of back & forth, the company admitted coverage was obvious and eventually paid the benefit.

What I wonder is how many times this kind of blatant, unwarranted denial holds up because families don't know where to turn or how to hold their own insurance company responsible. How many times have people been robbed of life insurance benefits they have paid year after year only to learn the insurer would deny their claims and pay them nothing. Why would insurance companies here do it any other way when they know consumers in Oregon don't have any power to hold them accountable for their misconduct?

Simply denying coverage or giving lowball, take it or leave it offers hoping they walk away or feel too pressured to accept is no way to do business. What does the insurer have to lose?

Please stand with grieving families and pass this common sense legislation. Please vote yes on HB 3242 & 3243.

Sincerely,

Christie Moody