

Submitter: Bill Royle  
On Behalf Of:  
Committee: Senate Committee On Natural Resources and  
Wildfire  
Measure, Appointment or Topic: SB75

Having been a homeowner in the lower Sierras in California for a period of time I am all too familiar with both the threat of wildfire and the abuse that insurance companies inflict on everyday citizens. It got to the point in California where I couldn't even get insurance thanks to the fire risks that the insurance companies had ascertained for my area based on state data. So what did they do? They QUIT. They left the entire region, instead deciding to just throw the money into California Fair Plan - a state-run program for areas that were considered uninsurable. Now every year the fires lick a little closer to that house, the homes nearby are less and less affordable as people can't afford the insurance, and communities outside of the "chosen Californians" are left to die.

When you provide insurance companies with a way to drive up costs, they will. This state will end up holding the bag in a few years with virtually no insurers left, the insurance companies are just working on how to exit. This bill will cost Oregonians and the state billions, both through increased rates and through the eventual exit by insurers from those affected markets, putting the onus on the state to rebuild everything. I respectfully request a no vote on this bill.

Thank you for your time.