

**Feb 5, 2026**

**Vote Yes on House Bill 4098**

**Testimony of Jennifer Harvey, Lake Oswego, OR**

Chair Sosa and members of the House Committee,

My name is Jennifer Harvey and I'm offering my testimony in support of House Bill 4098, a bill I believe will help protect individuals who face the trauma and challenges of dealing with natural disasters. On February 14, 2021, my family and I experienced the devastating event of a large, 100-foot, five-stem Big Leaf Maple tree exploding and crashing into our home while we were asleep. This tree was located on the far corner of our property and one no one ever imagined would fall. This catastrophe caused significant structural damage and endangered our lives.

The force of the tree's impact launched our German Shepherd across our bedroom, and our three children remain sensitive to loud noises due to the terrifying experience; neighbors still note that it sounded like a freight train on our street corner. The psychological toll of the incident continues to affect our family to this day. While the damage to our home was extensive—breaking two rafters, punching a hole through our bedroom, and causing other structural issues—the most difficult part of the event is the emotional trauma it caused our family going through the process of dealing with an insurance claim that felt more like a shell game.

We were, however, thankful that the tree fell in the early morning hours. Had this incident occurred earlier, our neighborhood intersection would have been filled with families sledding on that snowy February day. The thought of our children or neighbors being in the path of such destruction is deeply unsettling.

I would also like to emphasize that we had been loyal insurance customers for over 30 years and had never before filed a claim. We trusted our provider to be there for us in our time of need, but when disaster struck, the process was delayed and difficult to access. Despite our long history as responsible policyholders, we found ourselves caught in an overwhelming, drawn-out process that left us feeling unsupported.

The process of resolving the damage and securing the necessary repairs has been a prolonged and deeply frustrating ordeal. Despite filing our initial report on February 14, 2021—just hours after the tree struck our home—it took nearly two years for the issue to be fully resolved. Throughout this time, we were passed off to multiple adjusters, each bringing their own mistakes, miscommunications, and delays. We were forced to obtain counsel and, ultimately, had to go to mediation twice to reach a fair settlement.

The claim process was marked by numerous delays, inaccuracies in damage reports, and repeated reassessments. We had to reschedule important events, like my daughter's 11th birthday, just to accommodate site visits. In one instance, an adjuster's report even listed the wrong state, and another failed to recommend a complete roof replacement when it was clear that such an action was necessary. The back-and-forth with adjusters and the continued delays

left us feeling ignored and unsupported, and we had to fight at every step to ensure our home was restored to its pre-loss condition.

Even more distressing was the lack of clear collaboration and support throughout the process. At one point, an adjuster stated that there was “no more money” available to fix the damages, even though all we sought was adequate funding to restore our home. We worked with a contractor who understood the full scope of the damage, but even after our efforts, we had to undergo mediation to resolve disputes about the scope of repairs and the necessary funds from the insurance company.

It is for these reasons that I am in support of House Bill 4098, which will help ensure that individuals like me are better protected when dealing with the aftermath of a natural disaster. No family should be forced to endure the emotional and financial stress of a prolonged claims process. The trauma from events like the one we experienced is enough; families should not have to fight for what they are rightfully entitled to in order to rebuild their lives.

I urge you to consider my testimony when reviewing **House Bill 4098**. It is my hope that this bill will lead to better protection for those who find themselves in situations like ours—where disaster strikes, but the resolution is painfully delayed.

Thank you for your attention to this matter.