

**Testimony in Support of House Bill 4098 from Sue Long of Tillamook, OR**  
**Feb 5, 2026**

Chair Sosa and members of the Committee, my name is Sue Long. I was here in 2023, and I was here last year to urge your support of this insurance accountability bill. I'm back again hoping this time it will move forward. My family and I have lived in Tillamook County since 1980 when my husband, Lee, started a dental practice he still runs to this day. We raised our 7 now-adult children here. In 2012, we began what became more than a five-year battle with our homeowners' insurance company, Country Financial Insurance Co., after burst pipes caused devastating damage to our home. Our experience was long, drawn out, unnecessary and stressful for each member of our family. After nearly a decade of faithfully paying big premiums, the company abandoned us early in the process and then made attempts to attack our credibility within our community by accusing us of fraud.

We started our claim process with the intention of fixing our home to pre-loss condition so we could live in it again. But it turned into years of defending the honor of our family from the constant threats and attacks from our insurance company.

It all started after Thanksgiving 2012. Lee needed double knee replacement surgery. We were in Portland for his recovery when a major ice storm hit with temperatures well below freezing. My son, Jamie, went to our house to check the delivery status of a computer we recently ordered. If it weren't for that delivery, we wouldn't have discovered the damage for a few more weeks and it would have been even worse.

Our pipes had frozen and burst due to the extreme cold. Numerous other homes and businesses dealt with the same issue at the time. The loss was absolutely devastating. Standing water covered our floors. There was significant electrical damage as well as damage to the cabinets, walls, sheetrock and of course, the plumbing system.

While Lee was in recovery in Portland, I traversed the icy coast range to get back home to start dealing with the wreckage. I didn't want to leave Lee, but the circumstances gave me no other choice. We opened an insurance claim and work began. First up, pulling up all our hardwood floors, removing damaged cabinets and doing water cleanup. Soon after those tasks were done and our home was in a fully unlivable state, our insurance company offered us a minuscule amount for the work that had been done they left us to pay for it ourselves. That was it. They were done.

We were stuck. Estimates for getting our house to pre-loss condition were far exceeding \$100,000. Our house needed to be fixed or we couldn't move back in. Since the insurance company wouldn't help, we had to take out a home equity loan to pay for the repairs. Prior to the devastation of our home, Lee and I had been looking forward to our retirement together. This changed everything.

If offering pennies on the dollar wasn't bad enough, the insurance company then turned the focus on to my family, accusing us of fraud as a basis for their denial. One of the first things they said was we didn't do anything to mitigate the damage. Keep in mind, my son only went to the house to check for a package. I left my husband's side as he was recovering to assess the damage and start cleanup. We did everything we possibly could.

They dragged my whole family into this horrible process. My kids were forced to come in from the various cities they lived in to take depositions. We were structuring nearly everything in our lives

around all the legal proceedings the insurance company was putting us through. If I had known then, all we would be put through, we may have just given up. The problem is insurance companies know that. They count on it. And that's exactly what they want you to do.

Throughout the whole process, our biggest fear was our family being publicly shamed in front of a jury of our community members. This company had done so much to attack our credibility, I feared what could happen to our reputation and to Lee's dental business. Tillamook is a small town. But instead of dealing in a fair and just way, the insurance company denied, pushed back, and accused us of being fraudulent and opportunistic.

No one wants to go through litigation. In the end, our attorneys successfully discredited every made-up argument they gave, one by one, and got the company to fix our home. The amount of stress and worry this gave my family and me for more than five years was the result of unfair power dynamics between insurance companies and their loyal, paying consumers.

**House Bill 4098** is an important bill that will go a long way in leveling the playing field and allow consumers hold insurance companies accountable for these types of egregious, inhumane and unfair practices. **Please vote Yes.**