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Senate Committee on Natural Resources and Wildfire

SB 1540 – Property Insurance Reform

Chair Golden and Committee Members,

I am a rural landowner in Jackson County Oregon and am witnessing my neighbors not being able to get fire insurance. The intentions of SB 1540 to require consideration of site-specific conditions when writing policies and the requirements for transparency are good, and I support this direction.

I am concerned with unintended consequences. The proposed requirements will impose costs on insurance companies, and these costs will need to be covered by higher rates. Hopefully these higher rates can then be offset with credits for good fire mitigation practices. I am wondering where the balance will end up and whether insured property owners will see a net benefit in their rates.

My bigger concern is that the insurance companies will find that their cost to write policies in rural areas will be considerably more difficult than in urban areas. In rural areas it may take considerably more time to travel to the sites and evaluate site specific conditions. As a result, there may be incentives for insurance companies to simply decide not to write policies in certain rural areas. If this happens, rural residents could be in a worse situation.

It will be very important to monitor the potential problems. Therefore, I suggest that the bill be amended to require insurance companies to report to the state all times when insurance has been requested and denied.

Thank you for your consideration,



Stan Dean