

Submitter: David Wall  
On Behalf Of: Mr Oregon SUPPORTS SB 1540  
Committee: Senate Committee On Rules  
Measure, Appointment or Topic: SB1540

I SUPPORT [SB 1540 A].

Wildfire insurance for rural home owners have increased to the point most rural property owners can no longer afford the fire insurance for their homes.

Some rural residents have been dropped by their insurance companies without even filing a claim due to wildfire risk.

[SB 1540 A] permits the homeowner to fire-harden or fireproof their properties to qualify for premium fire insurance rates.

The addition of fire retardant and or fire proof roofs, on sight water storage (rain water harvesting) and vegetation control are variables to reduce the risk of fire dangers that will result in affordable fire insurance rates.

Neighborhoods working in concert with one-another, to have fire prevention methodologies of vegetation management are also favorably viewed by insurance companies to issue the premium insurance rates.

The ability to appeal your fire-risk designation enhances fairness and transparency between the State, the Insurance Company and the insured property owner.

The costs for establishment and maintaining a database is the negative aspect of [SB 1540 A].

David S. Wall  
Mr. Oregon Concurs.