

[Rep. Marsh hosts insurance webinar, legal clinic for fire survivors](#)

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Those who lost homes in the Alameda and South Obenchain fires could find advice handling their insurance in a webinar this week and an online clinic next week.

Oregon Rep. Pam Marsh of Ashland will host a free online workshop with an insurance focused nonprofit that's geared toward helping fire affected homeowners answer questions about their insurance claims this Tuesday.

On March 31, Marsh is facilitating a one-on-one online clinic with pro bono lawyers to help give people struggling with an insurance claim some legal advice.

"We realized that six months in, people are still struggling with institutional barriers," Marsh said.

The Tuesday webinar will be facilitated by the nonprofit United Policyholders — a California nonprofit with a mission to help consumers dealing with insurance companies — and is focused on helping people with general issues filing claims and resolving disputes.

Marsh acknowledged that not every individual impacted by the fires is having problems with their insurance company, but especially when a disaster strikes, "we are absolutely dependent on our insurance companies."

"There's a lot of good players in the insurance industry, but when it's not working it's a disaster for the consumer," Marsh said.

Marsh said that the consumer advocacy nonprofit United Policyholders reached out to her about the webinar, but will also include representatives from the Oregon Department of Consumer and Business

Services, and Legal Aid Services of Oregon.

Marsh said the California nonprofit has grown familiar with insurance issues that can follow fires.

“Certainly California is ahead of us on the wildfire front,” Marsh said.

Another topic that will be addressed during the event, according to Marsh, will be in how to work through the claims process after an experience that can be “really complicated” and “often traumatic.”

“Trying to approach insurance issues in that context can be really difficult,” Marsh said. “This webinar is intended to help people who continue to struggle with those claims.”

“Six Months after the Fire: Overcoming Insurance and Recovery Obstacles” will be held online at 6 p.m. Tuesday, March 23. To register, see www.uphelp.org/mar23.

The following week, United Policyholders staff and pro bono lawyers will meet with locals impacted by the fires individually. Examples of claims they can help with include “underinsurance, unfair claim handling, replacement cost disputes, unreasonable delays and low estimates or offers,” according to a release from Rep. Marsh’s office.

Online appointments range from 2 to 5 p.m. Wednesday, March 31. To register, see www.uphelp.org/mar31.

In addition to helping people who are struggling, the event will also help Marsh with a fire insurance reforms she’s working on in the form of House Bill 3272.

One idea for the proposal would be to expand a policy’s rebuild window after fire from one year to two under most circumstances, and three years in the event of another disaster such as the Alameda fire.

She also proposes a change to fire insurance that would allow policyholders to rebuild their home somewhere else. Marsh described as an example senior citizens who were burned out of their homes who may not have the wherewithal to wait for a rebuild in the same location as before.

Oregon HB 3272 “has a long ways to go,” according to Marsh. It’s currently being discussed by the House Business and Labor Committee. It would need to be voted out of committee, passed by the house and

then would go to the senate for its own review process.

“We are anxious to hear from any consumers so we can ensure the bill meets the needs that are out there,” Marsh said.