Wildfire-Prepared Rebuilding: Methods and Materials

DATE: Dec 7, 2021
www.uphelp.org/2020wildfires
About United Policyholders (UP)

• Reputable, established 501(c)3 not-for-profit charitable organization, Platinum Guide Star rating

• A trusted information resource and respected voice for insurance consumers in all 50 states

• 30 year track record and expertise in disaster recovery

• Not for profit…not for sale

• Funded by donations and grants
Team UP

• Professional staff
• Government and nonprofit partners
• Volunteers
  o Survivor to Survivor - previous catastrophic loss survivors paying it forward
  o Consumer oriented professionals
    • Damage and repair/rebuild cost estimators
    • Lawyers
    • Public Adjusters
    • Tax and Financial Planning experts
    • Construction and Real Estate professionals

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Our Three Programs

Roadmap to Recovery®
  – Guidance on insurance, restoring assets and getting back home after a catastrophic loss

Roadmap to Preparedness
  – Helping households and communities reduce risk and be resilient to disasters and adversity

Advocacy and Action
  – Enforcing insurance consumer rights and protections
Best Practices

• Get it in WRITING!
• If not, put it in writing, back to them confirming
• Keep it professional
• Be concise and to the point
• Bold or bullet point your requests
• Use proper grammar and punctuation
• Promptly respond to letters and reasonable requests
• Avoid venting frustrations and emotions to your adjuster
The Fine Print

• This workshop is intended to be general guidance only, not legal advice.

• We don’t endorse or warrant any of the sponsors listed at www.uphelp.org or speakers at our workshops.

• Our speakers are volunteering their time as educators.
Today’s Presenters

Amy Bach, Esq.
   Executive Director, United Policyholders

Valerie Brown
   Senior Program Officer, United Policyholders

Carrie Keel
   High Caliber Construction

Barry Rosengrant & Coralie Bokman
   E-Tech
Amy Bach

- A professional insurance consumer advocate since 1984
- Published author, trial and regulatory attorney
- Co-founder, United Policyholders
- Official consumer representative:
  - National Association of Insurance Commissioners
  - Federal Advisory Committee on Insurance (US Treasury)
  - American Bar Association Standing Committee on Disaster Response

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Valerie Brown

- Senior Program Officer
- 12+ years experience in disaster recovery
- Board Member, Disaster Leadership Team
- Officer and Board Member, National Aging in Place Council
- Board Member, San Diego VOAD
- Officer, Disaster Leadership Team
- Home Ignition Zone Instructor
High Caliber Construction

- Stick built construction exceeding WUI requirements
- Structured Insulated Panels (SIP)

Office: 530-872-7192
highcaliber1805@att.net
Barry Rosengrant and Coralie Bokman

- Bringing new material technology and construction systems
- Resilient rebuilding using metal-based system

www.E-TechHomes.com
530-990-2123

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Today’s Topics

Wildfire-Prepared Rebuilding

Methods and Materials
Incorporating the costs into your rebuild

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Incorporating wildfire resiliency standards into your rebuild

- ** Vulnerable:** Vinyl fencing connected to the home
- ** Good:** Noncombustible roof cover
- ** Vulnerable:** Wood fencing connected to the home
- ** Good:** 0-5 ft noncombustible zone
- ** Vulnerable:** Combustible vegetation within 0-5 ft
- ** Good:** Noncombustible siding
Scoping and estimating the “as was”

- Essential to settling your dwelling insurance claim fairly
- Essential in negotiating substitute materials and methods
- Like kind and quality/substantially equivalent construction
A brief review

For more details on navigating a fair settlement on your dwelling claim, see:


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Policy benefits to replace your dwelling:

- Dwelling
- Other Structures
- Extended Replacement? (commonly 25%, 50% or 100%)
- Debris Removal - usually 5% PER coverage
- Code Upgrade Coverage (Ordinance & Law)
- Inflation Coverage
Coverage A: Dwelling Coverage

- Do the math to know your limits
  - Your Coverage A limits for main dwelling
  - Do you have “extended replacement”? (commonly 25%, 50% or 100%)
  - Debris Removal – Usually 5% PER coverage
  - Code Upgrade Coverage (Ordinance & Law)
Base limits plus endorsements plus policy wording = your max available benefits

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E (Personal Liability)</th>
<th>F (Medical Payments to Others)</th>
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<tr>
<td>Dwellings</td>
<td>$300,200</td>
<td>$30,100</td>
<td>$225,200</td>
<td>$120,100</td>
<td>Each Occurrence: $1,000,000</td>
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</table>

Section II: Additional Residence Premises if any located (Number, Street, City, State)

This policy does not provide Earthquake Insurance.
This policy does not provide Flood Insurance.

Basic Policy Premium
Forms and Endorsements made part of this policy at time of issue:
- Homeowners Policy - Special form - $1000 deductible (HO-3).
- Name Change Endorsement (60 1000 12 13).
- Lender's Loss Payable Endorsement (438 REUNS).
- Limited Home Replacement Cost Endorsement - 150% of Cov A (HO-28).
- Replacement Value Endorsement Personal Property (HO-29).
- $1000 deductible (HO-60).
- Workers' Compensation & Employers' Liability - CA (HO-90).
- Private Residence Employees - Class 0910.

Building Code Upgrade Limit - $75,050.00
Combining Coverages (CA only)

- Allows RC amounts due for Other Structures to be used to rebuild the Primary Structure without requiring actual replacement of the Other Structures

  “In the event of a covered loss relating to a state of emergency, as defined in Section 8558 of the Government Code, an insured under a residential property insurance policy shall be permitted to combine payments for claims for losses up to the policy limits for the primary dwelling and other structures, for any of the covered expenses reasonably necessary to rebuild or replace the damaged or destroyed dwelling, if the policy limits for coverage to rebuild or replace the primary dwelling are insufficient. Any claims payments for losses pursuant to this subdivision for which replacement cost coverage is applicable shall be for the full replacement value of the loss without requiring actual replacement of the other structures or contents. Claims payments for other structures in excess of the amount applied towards the necessary cost to rebuild or replace the damaged or destroyed dwelling shall be paid according to the terms of the policy.”

*Cal Ins Code 10103.7*
Extended Replacement Coverage

• Most HO policies sold today have “extended replacement” provisions.

• These provide additional funds to replace your home when your Coverage A limits are inadequate to repair/replace your dwelling.

• Most language is included in the Loss Settlement section, or added by Endorsement.

• The naming varies, look for “extended” “replacement”.

• Limits vary from 10% to 200% .

• Most policies apply the extended benefits only to Coverage A.

• Some policies apply ERC to A, B and C.

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(2) Extended Dwelling Coverage Amount. We will settle covered losses to the dwelling under Coverage A up to an additional 50% of the limit of liability shown in the Declarations for Coverage A. You agree to:

(a) insure the dwelling to 100% of its estimated replacement cost as agreed by us;

(b) make yearly adjustments of Coverage A reflecting changes in the cost of construction for the area;

(c) notify us of any addition or other remodeling which increases the replacement cost of the dwelling $5,000 or more;
   i. within 90 days of the start of the construction; or
   ii. before the end of the current policy period,
       whichever is longer and pay any resulting additional premium; and

(d) repair or replace the damaged dwelling.

If you fail to comply with any of the above provisions, the limit of liability shown in the Declarations for Coverage A shall apply.

In the event of a covered loss resulting from an Insurance Services Offices® declared catastrophe for the state in which the residence premises is located, the limit for Extended Dwelling Coverage shall be up to twice the percentage shown for Extended Dwelling Coverage on the Declarations.
Code Upgrade Coverage

• Some add it as an extra limit, some do not.

• Pays for upgrades to your home that you are required to add, based upon a building ordinance or law, to bring THE HOME YOU LOST up to current codes.

• Check endorsements, as policy is often modified.
• Policies for 2021 CA fires should contain 10% min.
Option OL - Building Ordinance or Law.

1. Coverage Provided.

The total limit of insurance provided by this Building Ordinance or Law provision will not exceed an amount equal to the Option OL1 percentage shown in the Declarations of the Coverage A limit shown in the Declarations at the time of the loss, as adjusted by the inflation coverage provisions of the policy. This is an additional amount of insurance and applies only to the dwelling.

2. Damaged Portions of Dwelling.

When the dwelling covered under COVERAGE A - DWELLING is damaged by a Loss Insured we will pay for the increased cost to repair or rebuild the physically damaged portion of the dwelling caused by the enforcement of a building, zoning or land use ordinance or law if the enforcement is directly caused by the same Loss Insured and the requirement is in effect at the time the Loss Insured occurs.


When the dwelling covered under COVERAGE A - DWELLING is damaged by a Loss Insured we will also pay for:

Look for words “additional amount of insurance”
ADDITIONAL PROPERTY COVERAGES

Item 7. Building Ordinance or Law Coverage is deleted and replaced by the following:

7. **Building Ordinance or Law Coverage.** Damage to building or personal property we cover caused by a Building or Personal Property Loss We Cover will be settled on the basis of any ordinance or law that regulates the construction, repair or demolition of this property.

This coverage does not apply:

a. to loss caused by the peril of *earthquake*;

b. to loss to any undamaged portion of the building or personal property we cover;

c. unless you choose to repair or rebuild your home at its present location.

We do not cover:

a. the loss in value to any covered building or other structure due to the requirements of any ordinance or law; or

b. the costs to comply with any ordinance which requires any *insured* or other to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, *pollutants*.

This is not an additional amount of insurance.

SPECIAL LIMIT OF LIABILITY

In the event of a covered loss resulting from an Insurance Services Offices® declared catastrophe for the state in which the *residence premises* is located, the limit available for Building Ordinance or Law Coverage shall be increased by 100%.
Do you have ERC & Code Upgrade?

- **YES**
- **MAYBE**
- **NO IDEA?!**
Coverage B: Other Structures

Structures on your property that are not physically attached to the house; detached garage, retaining wall, fencing, gazebo…

This policy includes $30,100 for other structures.
Coverage B - Other Structures

• Also called “Dwelling Extension”
• Usually limited to 10% of Coverage A limit
• Some companies let you increase this $
• What qualifies varies quite a bit by company
• Some items that are “other structures” under one policy, might be landscaping under another policy
Coverage B - Examples

Remember the definitions? Here’s when you need them! (Farmer’s Smart HO)
Establishing a home’s ‘as was” replacement cost

- Locate “as was” building plans and any other proof, photos, documents, public records
- Xactimate versus Estimate based on sub bids
- Construction components
  - Hardwood floors, tile, stone, carpet, etc.
  - Identify any custom components
  - Type and approximate size of windows & doors
  - Construction materials (roof, frame, exterior, etc.)
- Condition AND age matter for RC versus ACV
Documentation to describe your pre-loss condition

• Building plans
• Photos (interior and exterior)
• Oral descriptions (interior and exterior)
• Google Earth (Timeline, Street View and 3D)
• DraftTech
• Zillow, other realty websites
Construction standards predicted to reduce wildfire risk

UP’s “WRAP” initiative:

✓ Identify methods and materials that qualify a structure as “Wildfire Prepared”
✓ Develop a set of standards that reflects cutting edge knowledge of what works to reduce wildfire risk
  – Get those standards embedded as “official”
  – Require insurers to incentivize and reward compliance with those standards

13 effective mitigation actions

➢ IBHS standards likely to mirror WRAP list
➢ Wildfire Partnership standards likely to mirror WRAP list
➢ Some insurers are already rewarding risk reduction with discounts or expanded eligibility
• WUI Building Code standards
• Innovations in building technology
MITIGATED DWELLING QUALIFICATION MEASURES

ACTIONS 1-4

Roofs
The dwelling has a well-maintained Class A roof. Where gutters are present, the roof includes a metal drip edge.

For homes with metal or tile roofs, gaps greater than 1/8 inch between roofing and sheathing have been blocked to prevent debris accumulation and ember entry.

Vents
Exterior vents (e.g., foundation, gable, under eave, and roof vents) incorporate a 1/8 inch metal mesh or are designed for flame and ember resistance (Wildland Flame and Ember Resistant (WUI) vents approved and listed by the California State Fire Marshall or WUI vents listed to ASTM E2886).

Fences
Any wooden fences that attach to the dwelling structure shall incorporate only noncombustible materials (fencing or gating) in the last 5 feet before the attachment point(s) to the structure.
Decks
All combustible materials (e.g., grass, shrubs, or stored materials) must be removed from underneath attached wooden decks or stairways and maintained at least 5 feet away from the decks’ or stairways’ perimeters.

Other Attached Structures (arbors, pergolas, trellis)
Any other structure that is attached to the dwelling structure must be made of noncombustible materials.

Buildings less than 25 feet from the Dwelling Structure or Attached Decking
If another structure (e.g., a dwelling, garage, barn, shed or commercial building) is within 25 feet of the dwelling, the dwelling’s exterior wall that faces the nearby structure meets a one-hour fire rating and includes noncombustible cladding.

Windows
Where windows face the nearby structure, the windows either include dual-paned glass with at least the exterior pane is tempered glass or the windows have deployable metal shutters.
Wildland Urban Interface (WUI) Compliance Checklist
CBC CHAPTER 7A and CRC SECTION R337

The purpose of this handout is to assist in the protection of life and property by increasing the ability of the building to resist fire intrusions. New construction shall comply with the Wildland Urban Interface requirements of current Code.

- ☐ Roof is free of leaves, needles, and/or dead vegetation. All roof gutters have debris guards installed. (CRC R337.5.4)
- ☐ Exterior wall coverings are noncombustible, ignition resistant, heavy timber, log wall or fire resistive construction. (CRC R337.7)
- ☐ Exterior wall coverings extend from the foundation to the roof and terminate at 2 inch nominal solid blocking between rafters and overhangs. (CRC R337.7.3.2)
- ☐ Open/enclosed roof eaves and soffits, exterior porch ceilings, floor projections, under-floor areas and undersides of appendages comply with ignition resistant or noncombustible construction requirements. (CRC R337.5-9)
- ☐ Roof is a class A fire rated/listed roofing assembly. For high hazard fire zones. (CRC R337.5)
- ☐ Spaces created between roof coverings and roof decking are fire stopped by approved materials or have one layer of minimum 72lb mineral surfaced non-perforated cap sheet complying with ASTM D 3909. (CRC R337.5.2)
- ☐ Where valley flashing is installed, the flashing is not less than 26gage and installed over not less than one layer of minimum 72lb mineral surfaced non- perforated cap sheet and at least 36 inches wide running the full length. (CRC R337.5.3)
- ☐ Attic gable and eaves above 12ft and under-floor ventilation are fully covered metal wire mesh, vents, or other materials that have a minimum 1/16 inch and maximum 1/8 inch openings, noncombustible and corrosion resistant. All other eave vents shall be listed/approved to resist the intrusion of flame and burning embers. (CRC R337.6)
Roofs, Eaves & Gutter Guards

Above: Class A roof
Right: Boxed eaves
Left: Gutter guards

Noncombustible roofing helped protect this house during the Fourmile Canyon fire near Boulder, CO in 2010. Photo: National Interagency Fire Center
Vents: Brandguard, Embers Out, Vulcan

The Brandguard vent uses a baffle design.

This Vulcan vent uses screening on the front and back of the honeycomb matrix. This matrix is coated with an intumescent paint that swells when contacted by flames.

The Fireguard vent uses screening and a fused-link. The fused-link device is shown in the photo inset. Activation of the fused-link causes a metal door to close.

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Building with non-combustible materials: Structured Insulated Panels (SIP)
Building with non-combustible materials: Insulated Concrete Forms (ICF)
Building with non-combustible materials: Autoclaved Aerated Concrete

http://www.aerconaac.com/
Building with non-combustible materials: E-Tech
The House That Doesn’t Burn

Turning Mud into Wildfire Resilient Housing

by Kat Kerlin  |  June 30, 2021

Ph.D. candidate Nitin Kumar pulls a newly made block from a form at Bainer Hall. The team creates small batches of earth blocks to test its resiliency qualities. (Karin Higgins/UC Davis)

https://www.ucdavis.edu/climate/news/wildfire-resistant-housing
Building with non-combustible materials

- Hardieplank
- Tridipanel (foam panels within steel grids and as you put the panels together, you blow concrete on them)
- BONE Structure (pre-fabricated steel framing wrapped in noncombustible insulation; Canada-based homebuilding company)
- Durisol (fire-resistant wall material)

• TimberTech decks meeting class A requirements — which refers to a National Fire Protection Association standard.
METHODS

- First 5 Feet
- Siting your home
- Defensible space
- Updated codes
Development near slopes should be set back far enough from the slope’s edge to provide safety from flames moving up the slope or lapping over the edge. The safety area depends on the height of buildings and potential flame lengths of burning vegetation on the slope.
ACTIONS 9 - 11

Defensible Space and Landscape
Minimum of 6 inches of noncombustible clearance between the ground and the exterior siding of the dwelling.

Within the first 5 feet of any dwelling or attached decks, no combustible materials (e.g., woody plants, combustible mulch, stored items) are present around the building or deck(s) or below the deck(s).

For the landscape from 5-30 feet from structure (or property line if closer), the connectivity of vegetation leading to the dwelling structure has been eliminated. The lower branches of trees have been limbed up at least 6 feet above underlying or adjacent shrubs to eliminate fuel ladder connectivity. The landscaping is irrigated and maintained. Vegetation may be grouped and surrounded by areas of irrigated and mowed grass or hardscaping.
For the landscape from 30-100 feet from the structure (or property line if closer), there is separation between shrubs and trees, dead branches and leaves have been removed, lower branches of trees are pruned to curtail the spread of fire and to eliminate fuel ladders.

For dwellings on or adjacent to steep slopes (e.g., slopes greater than 35 degrees), landscape mitigation has been extended downslope and beyond the 100 feet perimeter, where possible, to reduce direct flame contact with or preheating of the dwelling or the underside of any decking.
Wildland Urban Interface (WUI) Compliance Checklist

CBC CHAPTER 7A and CRC SECTION R337

The purpose of this handout is to assist in the protection of life and property by increasing the ability of the building to resist fire intrusions. New construction shall comply with the Wildland Urban Interface requirements of current Code.

☐ Remove all flammable vegetation within 30ft of building
☐ Reduce fuel vegetation for the next 70ft
☐ Remove tree limbs from within 10ft of chimney outlet
☐ Eliminate dead wood from trees overhanging structure For more information, visit: http://www.readyforwildfire.org/
☐ Roof is free of leaves, needles, and/or dead vegetation. All roof gutters have debris guards installed. (CRC R337.5.4)
Methods

0-5 feet from structure

Reducing vegetation in the 0-5 ft zone nearly doubles a property’s wildfire survival rate.

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Methods
5-30 feet from structure
The importance of defensive space and landscaping

The presence of vegetation around a home increases its chances of being destroyed - but by how much?

Survived Woolsey Fire (2018)

By removing fuel around their homes, more than one-third of properties involved in wildfires could have reduced their chances of destruction by up to 50%.

Destroyed in Tubbs Fire (2017)

Buildings that had at least half of the area within 5 feet of their home covered by vegetation were destroyed in a wildfire 78% of the time.
Effective landscape management practices helped protect this home in the 2012 Waldo Canyon Fire in Colorado Springs, CO. Photo: National Interagency Fire Center

Noncombustible stucco and effective landscape management protected this house during the Carr Fire in Redding, CA in 2018. Photo: FEMA
Methods

Landscaping your homesite

California Native Plant Society
Fire Recovery Guide
https://www.cnps.org/give/priority-initiatives/fire-recovery

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Deep Breath
Sample building code upgrades


1. Tempered windows
2. Limited vents in foundation, eves and soffit
3. Fire resistant exterior siding
4. Limitations on deck materials and construction
5. Fire resistive roofing materials


1. Soils Report
2. Residential Fire Sprinklers
3. Electrical code requirements for ground fault interrupters and and fault circuit breakers
4. Seismic and wind design changes
5. Water efficient fixtures
6. Separate electrical circuits for bathrooms and laundry
7. Smoke alarm and carbon monoxide detector
8. Additional hardware required for seismic compliance
Sample builders code estimate

- Electrical - ARC Fault, Occupancy Sensors LED's 200 AMP Panel Compared to 100-125 AMP, Smoke and Carbon Monoxide Detectors: $8,500.00
- Additional Plugs: $1,000.00
- Paint - Low VOC: $1,000.00
- Fire Sprinkler (Design, Installation, Inspections): $8,500.00
- Special Inspections (Soils, Rebar, Concrete): $2,500.00
- Recycle of Materials: $1,250.00
- Plumbing - Tankless, Efficient Water Heater, No Lead or Solder, Low Water Flow, Toilets, Faucets, etc.: $3,000.00
- HVAC: $4,000.00
Code upgrades broken out

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<th>DESCRIPTION</th>
<th>QTY</th>
<th>UNIT PRICE</th>
<th>TAX</th>
<th>O&amp;P</th>
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<th>DEPRE.</th>
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The Art of Negotiation

- Equivalent construction
- Documenting costs for adjuster to address concerns of “betterment”
- Building a more wildfire resilient home is win-win (you and insurer)
Additional Resources

• https://ibhs.org/wildfire/wildfire-demo-2019/

• https://www.resilientdesign.org/fundamentals-of-resilient-design-designing-homes-for-wildfire-resilience/

• https://www.northbaybusinessjournal.com/article/industrynews/new-california-laws-build-on-research-into-wildfire-resistant-construction/


• https://firesafemarin.org/harden-your-home/

• https://www.malibucity.org/1037/Home-Ignition-Zone-Inspections

• https://www.cafiresci.org/research-publications
THANK YOU CALIFORNIA FUNDERS

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THANK YOU COLORADO FUNDERS

COMMUNITY FOUNDATION BOULDER COUNTY

INSPIRING IDEAS. IGNITING ACTION.

Grand Foundation

Grand County Wildfire Emergency Fund
A Grand Foundation Fund

Center for Disaster Philanthropy

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THANK YOU OREGON AND WASHINGTON FUNDERS
CALIFORNIA DEPARTMENT OF INSURANCE

Wildfire resources and insurance information

FOR FREE, PERSONAL ASSISTANCE WITH YOUR CLAIMS OR UNDERINSURANCE ISSUES

CALL US AT: 1 800 927 4357

OR GO ONLINE: insurance.ca.gov
State regulatory agency for:
• Insurance industry
• State-chartered banks and credit unions
• Investments and securities
• Mortgage industry and other nondpository programs
How to reach an advocate:

Call
888-877-4894 (toll-free)

Email
dfr.insurancehelp@oregon.gov

Visit
dfr.oregon.gov
To File a Complaint Online:  www.insurance.wa.gov
Or Call Consumer Hotline:  800-562-6900
By Live Chat:  www.insurance.wa.gov/chat-us