

I want to express my support of **HB 2982**. **HB 2982** is an important step towards mitigating re-traumatization for disaster survivors. It allows survivors to receive reasonable compensation from their insurance provider without having to picture their loss. Survivors are offered a minimum of 70 percent of their coverage and are also notified that additional benefits may be available if they choose to submit an inventory of their loss. Additionally, the insurer must disclose their methodology for depreciating covered property and make necessary payments within specified time limits. This bill has the potential to greatly reduce the stress and trauma survivors must endure when seeking compensation for their losses. I saw firsthand how many Almeda fire survivors ended up with inadequate or no insurance compensation as a result. **HB 2982** is a much-needed piece of legislation that will ensure that disaster survivors are treated fairly and can receive adequate compensation for their losses.