February 16, 2015

Testimony for House Insurance Committee RE: 2241

From: Don Poelma <dpoelma@nckcn.com> Sent: Thu 1/29/2015 12:39 PM
To: Susan Concannon
Cc:
Subject: House insurance cancellation

Dear Susan.

Hope the new year is going well for you and your family.

I was detected with lung cancer at about same time the local insurance agent informed me the residential house we live would no longer be renewed for insurance because claims have been too frequent. (Bad information timing with lung cancer detected.)
Our home received moderate damage from a storm on Aug 9, but did not appear to need any immediate repair. However, our agent turned in a claim report, and we were issued a damage check, less depreciation, pervious unrepaired damage plus the deductible which is applied with each claim. Then we had a worse hail storm on Aug 30. With a new claim and deductible. Meanwhile, my neighbor 2 miles east of our home reported to the same agent damage from the Aug 9 storm, but instead of filing a claim, our agent used a repair contractor who recommended not to file a claim, but to await a new claim which they did. Result: we paid 2 deductibles and our neighbor paying one deductible. Our agent did not use a repair contractor before sending in a claim report for us.

My contention is that our agent did not handle the clients fairly and one of the our deductibles should be paid by State Farm.

I pled my long term loyalty to State Farm, the few claims ever made etc. I paid premiums on cars starting in the 1950's and homes in the 1970', our farm operation in 2000's. But I guess is all about profits by the underwriters and not loyalty to long term clients.

Don Poelma died on February 7, 2015.