Email Address: reservations@horse-creek.com

Affiliation: Tourism-related business

Tourism Region: Willamette Valley

Zip Code: 97413

My name is Alyssa Brownlee, a business owner and resident of McKenzie Bridge, Oregon. I am an outfitter/guide offering whitewater rafting trips, bike and hike shuttles, and a lodging facility owner. Our region, like many others in the state, has experienced numerous wildfires and other natural disasters over the recent years. My insurance company, Western National, notified me late last year that they are dropping our property coverage due to high wildfire risk at the end of the policy term, effective February 17. Although my agent approached upwards of 20 underwriters, only two came back with offers, each for approximately $30,000/year, for a fraction of the coverage I once had for $5000/year. That is an increase of 600%, and that's just this year.

As a small business owner, I simply cannot afford a $30,000 policy, but I also cannot afford to be uninsured. Because we have put every penny into paying off our business, I have the option to "self-insure" which simply means I'd better hope nothing happens. After talking to local colleagues and residents, it seems this is happening throughout our community, and most of the individuals and business owners I've spoken with still have mortgages or bank-held loans. What happens if they're declined coverage or can no longer afford a policy? What happens to our community if businesses shut down because they can't afford insurance or are simply uninsurable? And if we all decide to sell our properties, who would buy them knowing they're uninsurable?

We need your help to navigate the new insurance landscape in the age of wildfires. I predict the situation is only going to become more dire without decisive action.

Thank you for taking the time to read this.

Sincerely,

Alyssa Brownlee

Horse Creek Lodge & Outfitters