



U.S. Forest Service

Lloyd's of London insures Oregon against some of the expenses of fighting wildfires.

## Lloyd's of London could once again pay for Oregon wildfire costs

By GARY WARNER  
Oregon Capital Bureau

SALEM — With the prospect of a catastrophic 2021 fire season looming, Oregon will rely again on its one-of-a-kind \$25 million wildfire risk policy with the world's oldest continually active insurance marketplace.

Lloyd's of London, which traces its roots to a 17th century coffeehouse near the Tower of London, has insured the Oregon Department of Forestry against wildfire losses since 1973. No other state has wildfire insurance.

"It's a catastrophic fire-fighting expense policy," said Department of Forestry spokesman Jim Gersbach.

Oregon's trees are among Lloyd's one-of-a-kind insurance policies that have included 1940s actress Betty Grable's legs, comedian Jimmy Durante's out-sized nose, rock star Bruce Springsteen's voice, Rolling Stones guitarist Keith Richards' hands, and crooner Tom Jones' chest hair.

The plan will pay up to \$25 million of wildfire costs in Oregon. Under the policy, Oregon covers the first \$50 million in fire costs, then Lloyd's pays the next \$25 million.

Anything above that level is paid for by the state. When costs get that high, federal disaster money usually pays for a large share of the costs.

The worst wildfires in the state's history swept down out of the west Cascades slopes into the Willamette Valley over the 2020 Labor Day weekend. The 16 major fires burned 1 million acres, destroyed more than 4,000 homes and other structures, caused 40,000 people to be evacuated, and killed 11 people.

By the third week of September, the Northwest Interagency Coordination Center, a logistical center for regional wildfire response, estimated Oregon's fires would cost \$53 million, which put the state and Lloyd's on alert that a claim might be filed.

The final cost of the Oregon wildfires to the

Department of Forestry was about \$130 million. The bill was offset by more than \$70 million in federal disaster aid, along with fees the state earned for fighting fires on land it did not control and reimbursement for other aid.

"The cost for suppressing the 2020 wildfires is estimated at just under \$50 million, which is why it did not trigger the policy," Gersbach said.

The current policy runs through April 15, 2022. Lloyd's of London accounts for 90% of the policy cost, while Nashville-based Acceptance Insurance carried 10%.

The Legislature will vote on a portion of the premium in the Department of Forestry budget, which is now before the Joint Ways and Means Committee.

When Lloyd's of London and the state negotiated a renewal of the policy, it included a relatively modest 3% premium increase to \$4,131,871 per year. The cost is split between the state and private timberland owners. Landowners pay their share through a property tax formula.

The Department of Forestry, which holds the insurance contract for the state, says the policy has saved the state millions over the years. The agency is responsible for about 16 million acres of forested land — about half the total in the state.

The Department of Forestry is also the key firefighting agency on 2.3 million acres controlled by the U.S. Bureau of Land Management.

"This helps the agency keep fires from spreading to other ODF-protected lands, minimizing overall cost and potential loss," Gersbach said. "If a fire on BLM land escapes initial attack, BLM is no longer eligible to receive large fire cost reimbursement.

In those cases, BLM must reimburse the state for the Department of Forestry's firefighting costs. Reimbursements for the 2020 fires are one of the reasons the overall costs to the department fell below the minimum level for the Lloyd's policy to be activated.

**THE PLAN WILL PAY UP TO \$25 MILLION OF WILDFIRE COSTS IN OREGON. UNDER THE POLICY, OREGON COVERS THE FIRST \$50 MILLION IN FIRE COSTS, THEN LLOYD'S PAYS THE NEXT \$25 MILLION.**

## Husband feels unappreciated

**Dear Annie:** I've been married for 26 years. I have a 24-year-old son at home on the autism spectrum, and his 4-year-old daughter, of whom he has full custody. They get by with my help, and money, of course.

I have always been a very loving and supportive husband. I cook, clean, do laundry and whatever else needs to be done. I'm getting older now and developing arthritis. For a while, I would push through the pain to pamper my wife. Now, when we sit down, she throws her leg on me and says, "Rub my feet." I didn't mind when she appreciated it, but now that she expects it, this ruins it for me. If I say no, she gets upset.

When I try to talk to her about it, she turns it back on me and says that I shouldn't blame her for my problems. She said that since I've been doing it so long, she just expects it. This is not very comforting. She said, "Why don't you have some alone time and do something that makes you happy?"

For 26 years, I've never had alone time. I go to work, and then go home to my family. If I tell my wife I want to go somewhere by myself, she assumes I'm going to meet another woman. Plus, after 26 years of only thinking about my family, I have no clue what makes me happy. I just know I'm not. — *Resentment*

**Dear Resentment:** No one likes to feel unappreciated. Your wife ordering you to rub her feet sounds like she is acting more like a tyrant than a considerate, loving partner. Then again, you have allowed this reign of terror for quite some time.

Instead of brewing like a little teakettle that is going to blow, just tell her exactly how you feel. It is understandable that her lack of appreciation has made you not want to do nice things for her, but you have to tell her that.

Couples therapy could help ease this conversation, so that pent-up resentments could be dealt with calmly.

**Dear Annie:** I read with interest the letter from the 63-year-old mother whose children felt she was wasting her money by going back to school and finishing her degree. I dropped out of college to put my husband through school when his father became ill and could not help him financially anymore.

After four children, two of whom got college degrees, I decided to go back to college and finish my degree. I chose to major in accounting.

I graduated cum laude at the age of 56. It took me seven months to get the job of my dreams, but after eight years of working, my husband and I were able to pay everything off, accumulate a great nest egg and now we can travel wherever we want. Better yet, our children don't have to worry about taking care of us if things were to get bad.

Our children would not have dared to tell me I was making a mistake, even though my husband had a nice pension in addition to Social Security. I don't know what this woman's situation is, but she is making a great choice to go for what she wants. I hope she finishes what she started. — *Happy I Went Back to College*

**Dear Happy I Went Back:** Thank you for sharing your letter. You set a wonderful example that it is never too late to fulfill your dreams and that taking risks can pay off. Congrats again. In addition to the financial security that you have achieved, you have the knowledge that you acquired by going back to school.

I am reminded of a family saying: "You can lose your money, your looks and your youth, but no one can take away your education."

DEAR ANNIE



ANNIE LANE  
Creators  
Syndicate Inc.

# FIELD TEST

## Candidates Wanted

**URGENT NOTICE:** You may be qualified to participate in a special Field Test of new hearing instrument technology being held at a local test site.

An industry leader in digital hearing devices is sponsoring a product field test in your area next week and they have asked us to select up to 15 qualified candidates to participate. They are interested in determining the benefits of GENIUS™ 4.0 Technology in eliminating the difficulty hearing aid users experience in difficult environments, such as those with background noise or multiple talkers. Candidates in other test areas have reported very positive feedback so far.

We are looking for additional candidates in **Warrenton and the surrounding areas.**

**Dates: Apr 20th-Apr 23rd, 2021**

**Miracle-Ear Center**  
Youngs Bay Plaza  
173 S. Hwy 101  
Warrenton, OR 97146  
**(503) 836-7921**

**Miracle-Ear Center**  
2505 Main Ave N, Suite C  
Tillamook, OR 97141  
**(503) 836-7926**

In an effort to accurately demonstrate the incredible performance of these devices, specially trained representatives will be conducting testing and demonstrations during this special event.

In addition to an audiometric hearing evaluation, candidates will receive a fiber-optic otoscope exam, a painless procedure that could reveal common hearing problems such as excessive wax or damage to the eardrum, as well as other common cause of hearing deficiencies.

**Qualified Field Test Candidates:**

- Live in Warrenton or the surrounding area
- Are at least 55 years of age or older
- Have experienced some level of hearing difficulty, or currently wear hearing aids
- Don't currently work for a market research company



**FIELD TEST PARTICIPANTS**  
Will be tested and selected same-day.

We have a limited supply of the GENIUS™ 4.0 test product currently on hand and ready for testing. We have also been authorized to offer significant discounts if you decide to take the hearing instruments home. If you choose not to keep them, there's no risk or obligation of any kind. †

**TO PARTICIPATE:**

1. You must be one of the first 15 people to call our office Mention Code: **21AprField**.
2. You will be required to have your hearing tested in our office, **FREE OF CHARGE**, to determine candidacy.
3. Report your results with the hearing instruments to the Hearing Care Specialist over a three week test period.

Qualified candidates will be selected on a first-come, first-served basis **so please call us TODAY to secure your spot in the Product Field Test.**

Participants who qualify and complete the product test will receive a **FREE \$100 Restaurant.com Gift Card\*** as a token of our thanks.

**AVOID WAITING – CALL AND MENTION CODE: 21AprField**

\*One per household. Must be 55 or older and bring loved one for familiar voice test. Must complete a hearing test. Not valid with prior test/purchase in last 6 months. While supplies last. Free gift card may be used toward the purchase of food at participating restaurants where a minimum purchase may also be required. See restaurant.com for details. Not redeemable for cash. Promotional offer available during special event dates only. †If you are not completely satisfied, the aids may be returned for a full refund within 30 days of the completion of fitting, in satisfactory condition. See store for details.