

To the Co-Chairs, Vice Chairs, Ranking Members, and all distinguished members of the Insurance and Real Estate Committee; good afternoon.

My name is Donald Poulin and I reside at 57 Colgate Drive in Manchester, Connecticut. Thank you for permitting me with the opportunity to testify before you today regarding House Bill 5522 AN ACT CONCERNING HOMEOWNERS INSURANCE POLICIES AND COVERAGE FOR THE PERIL OF COLLAPSE.

My home is located within a residential development consisting of 220 homes. The vast majority of the concrete foundation walls within this development were constructed with concrete provided by J.J. Mottes. Thus, I have the distinction of owning one of the several homes in eastern Connecticut whose basement walls are crumbling beneath it.

On February 19, 2014 I contacted my homeowner's insurance provider to initiate a claim I was informed over the phone that this was not covered under my policy and that my claim would be denied.

On February 21, 2014 my homeowner's insurance provider authored a letter informing me that this was not a covered loss and referenced the phone conversation of February 19th and also identified the "Date of Loss" as February 18, 2014.

On March 18, 2014 my homeowner's insurance provider authored a letter requiring me to retain a qualified contractor and to make all needed repairs to reduce the potential for similar losses within 90 days and to contact them once these repairs were completed.

On October 28, 2015 my homeowner's insurance provider authored a letter informing me that the risk is no longer acceptable to them due to your failure to maintain the premises, as outlined in our letter to you dated March 18, 2014. Therefore your policy will not be renewed, in accordance with the term and conditions of your policy and the laws of your state, as of January 05, 2015.

In my opinion; House Bill 5522 will turn out to be the single most important piece of legislation to be debated during this legislative session. Passage of this bill has the ability to positively impact all residences of this state. Failure to pass this piece of legislation has far reaching negative implications. The magnitude of the issues associated with the crumbling concrete basement walls within eastern Connecticut suggests that this issue will plague this State for many years to come. I suspect, that this bill places our state legislators in a position where they may be forced to choose between their constituents, and big business. Legislative measures taken today stand to positively impact future generations.

I'm openly asking all members of this committee to support House Bill 5522 and I'd like to thank each of you for granting me the opportunity to testify before you today. In closing, I'd like to pose the following question to this committee; in 2009 language defining the term collapse was redefined, to the best of my knowledge, without notification. How does this occur without them coming before this committee?

Regards,

Donald Poulin
57 Colgate Drive
Manchester, Connecticut