

Hi, Sen. Watson,

I am writing on behalf of the American Property and Casualty Insurance Association, a national trade association of insurance companies writing all lines of personal and commercial property and casualty, auto and other p&c lines. APCIA counts among its members national, regional and local insurance companies who collectively write over two-thirds of the p&c market in Vermont.

S.202 is related to portable solar energy devices. It is most likely that an individual can turn to the Personal Property component of a homeowner's insurance, condo insurance, or renter's insurance policy for coverage and treatment of any claims related to the devices. Personal property insurance is coverage that can keep personal belongings protected against damage from a covered loss. This coverage helps repair or replace belongings if they're damaged. Examples of covered property include household appliances, furniture, electronics, jewelry, and musical instruments. Personal property insurance can cover belongings both inside and outside of the home.

It is important to note that every claim is handled on its own merits, and factors such as the type of device, and how it connects or attaches to the home, will be factors in an analysis. Insurers are not currently seeing claims activity related to use of these devices and related loss trends. Of course, this could change with any growing popularity and use of these devices, and if the devices begin to drive losses, insurers and the market may likely evolve as well. Insurers always encourage policyholders to consult with them on coverage needs, and options a policyholder may take to address those coverage needs.

Thank you for consideration of these comments. If you have any questions, please don't hesitate to reach out to me.

Jamie Feehan