

Testimony of Natalia Migal
Before the United States Senate Hearing Committee
Date: May 13 2025

Chairpersons, Senators, and Members of the Committee,

My name is Natalia Migal, and I am here today representing my family—my husband, Brad Kozak, our 11-year-old son, and 9-year-old daughter. We live in Sandy Springs, Georgia, and our home is insured by an Allstate homeowners insurance policy.

On September 27, 2024, at 5:30 AM, our family was abruptly woken by a loud crack. A massive 70-foot oak tree fell onto our home. This happened after a persistent rain from Hurricane Helene.

We immediately called Allstate to file a homeowners claim. Allstate's intake process was quick, and we were promptly assigned an adjuster.

The general description of the damage is as follows. While we can still live in the house, there is severe and structural damage to our roof on two separate building structures. Damages are both internal and external. In addition, electrical systems, brickwork, gutters, lighting, doors, and more were damaged. And these are only the highlights – the total damage is very extensive, as thoroughly documented and shared with Allstate.

Allstate's first inspection was delayed by storm-related backlogs but eventually took place a few weeks later.

The first adjuster visit took approximately 5 hours. The adjuster seemed detail oriented and thorough. He spoke with us at length and took copious amount of photos. He verbally confirmed what we suspected – that this will be a significant loss. He provided his contact information with the offer to contact him with any questions. He assured us that he would advocate for a fair estimate and encouraged us to reach out with any concerns.

After the initial inspection, I followed the adjusters guidance and contacted a number of contractors, including but not limited to general building construction contractors, roofing contractors, electricians, chimney, landscaping and fence repairs. I was provided with a number of quotes, which reflect the cost of living and cost of needed demolition, construction and repairs to bring our house back to standard. These quotes were shared with the Allstate adjuster along with about 50 of our own photos and videos from the day of the damage.

However, before he could complete his report, Allstate removed him from the file, stating that the process was taking too long. The adjuster himself confirmed this to us via text, expressing frustration and informing us that his access to Allstate's system had been revoked.

We called Allstate many times about this, to stress that we wanted to continue the process already in flight and remain with the original adjuster. Nonetheless, Allstate would not listen to us and send a new adjuster, against our wishes. A new inspection visit was scheduled, and the process started all over again.

The second inspection lasted under two hours and significantly downplayed the damage, suggesting only partial or quick fix repairs would be needed. For example, the adjuster stated that he would include money only for one half of the collapsed roof, because he was not convinced that all of it was damaged. I assure you that the entire structure needs repair after the impact of the 70 foot tree, which is weighted in tons, not pounds.

In December, over two months after our claim was filed, we received Allstate's initial valuation of \$46 thousand. We were stunned. This amount did not begin to reflect the real-world cost of the repairs and estimates from contractors. It was perfectly clear that working with Allstate will be increasingly difficult and there was no resolution in sight.

On January 6th, we retained Matthew Hunter of Hunter Public Adjusting for an independent view of the situation. Matthew, his colleagues and experts he brought in, conducted a multi-day, inspection and confirmed our fears that the damage was truly expensive. Matthew also recommended hiring a structural engineer to assess the damages. We engaged Shields Engineering Group, whose report again confirmed our concerns—the damage was extensive, and the cost to restore our home was far beyond Allstate's offer.

Matthew also formally requested that Allstate reassign our claim to the Large Loss division. Despite repeated requests, these were consistently denied.

On March 14th, we submitted our Sworn Proof of Loss for \$497,548, including the estimates from the engineers report. Only then did Allstate reassign our case to their Large Loss Team, who appointed a third adjuster.

Few days later, Matthew met the third Allstate adjuster on-site. That adjuster reviewed both the engineer's report and Matthew's estimate and expressed no disagreements. He stated he would submit the full estimate for approval. However, when the final estimate came back from Allstate at just under \$100,000.

When Matthew contacted the adjuster for an explanation, the adjuster confirmed that Allstate had rejected his initial submission—over \$400,000, instructing him to remove numerous line items—not once, but twice—until the amount was reduced to a fraction of the actual loss.

This brings us to May – 8 months since the tree fell on our house. No significant repairs have been made. Our roofing remains damaged and a hazard to our family. Electrical wires are visible, doors difficult to close, fences broken and much more. Because of this, squirrels have moved into our attic through the damaged roof, causing additional damage. As you can imagine, it is difficult to embark on a repair and reconstruction project without any clarity on the budget.

We are homeowners, not lawyers, not engineers, and not insurance experts. We have lived up to our end of the contract. We been Allstate homeowners insurance customers for 6 years, since October 2019. During that time, we have paid our bills on time and in full. But when we needed Allstate most, they failed us.

This is no longer just about a roof. It is about the failure of a system that leaves families vulnerable after catastrophic events. We did everything right—yet our insurer has treated us like adversaries rather than partners in recovery.

We respectfully call on this body for oversight, to ensure that insurers are held accountable when they act in bad faith, delay resolution, or make it financially impossible for families to restore their homes and their lives.

Thank you for your time, your service, and for hearing our story.

Sincerely,
Natalia Migal
Sandy Springs, Georgia