

[2008 Freeway Express Fire Survivor Community Calls For Action As They Face The One Year Fire Anniversary](#)

“TWICE BURNED”

Press Conference Speakers:

Karen Reimus, '03 Cedar Fire Survivor and Outreach Coordinator for United Policyholders, a nonprofit organization

Patrick Craft, '08 Freeway Complex Fire Survivor – Anaheim Hills

Karla Rinskopf, '08 Freeway Complex Fire Survivor – Yorba Linda

Edward Pajarito, '08 Freeway Complex Fire Survivor – Anaheim Hills

Don Waugh, '08 Freeway Complex Fire Survivor – Anaheim Hills

Sheri Allen, '08 Freeway Complex Fire Survivor – Yorba Linda

Priya Sprenger, '08 Freeway Complex Fire Survivor – Yorba Linda

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1) All insurers should immediately voluntarily pay homeowners the full amount it would reasonably cost to replace their destroyed homes according to current building codes where:

- i. The homeowner gave honest and correct answers to all questions regarding the size, age and features of their home when they bought and renewed their policies, and;
- ii. The insurer and/or its sales representatives led the homeowner to believe they were fully protected.

2) California Insurance Commissioner Steve Poizner should;

- i. File enforcement actions against insurers that are: 1) refusing to honor full coverage promises and against agents/brokers with innocently underinsured customers, 2) engaging in other unethical conduct, such as lowballing and delaying tactics.

- ii. Notice and conduct a hearing to investigate how limits are being calculated; including;

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1. Agent/broker commissions relating to claim ratios and policy limits
 2. Formulas and directives provided to agents and brokers by insurance companies
 - iii. Commit to sponsoring and/or supporting specific pieces of legislation to remedy homeowner's insurance problems.
- 3) All Elected Officials in the State of California should:
- i. Be prepared to resist industry lobbying during the upcoming legislative session in Sacramento and vote "Yes" on insurance reforms to protect future loss survivors.

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