

[Gullixson: Having to relive the October fires — one pot at a time](#)

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It's hard enough thinking about what things we would, or did, grab when our houses were threatened. It's another to have to remember everything — every pot, every package of food and every keepsake — that was left behind when our houses were lost.

Then imagine having to take time every day proving the existence of those items and calculating their depreciated value.

That's the challenge confronting many of the victims of the North Bay fires. If they want to be compensated by their insurance companies for the loss of their personal possessions, they need to list each item, establish their replacement cost and, in many cases, go out and purchase it and submit the receipts.

As Dwayne Mulder of Coffey Park notes, "It's easy to remember the big things," like the refrigerator, the dryer and the car that melted in your driveway. "But you also have to think through all the spoons and forks."

"And then you have to take the time to type it all up," noted his wife, Pamela Van Halsema.

And then there are the other things. The hand-made quilts, the keepsakes collected on that trip to Europe and the high-end tools that your grandfather brought from Germany or England a generation ago. How do you find the value of those? Van Halsema said she has struggled to determine a worth for the artwork handed down from her mother who passed away last summer. Much of it was still in a crate in her garage.

For Tim Slater, a breaking point came when he spent the better part of a weekend online — studying nutcrackers. His wife, Lynne Stark-Slater, had accumulated 40 high-end Steinbach nutcrackers over the years, but trying to describe and calculate the condition and replacement value for each one was a job on its own. Overall, he and his wife spent 134 hours itemizing the possessions from their home on Hansford Court in Fountaingrove — and, although they had plenty of pictures to support their claims, they weren't close to being done.

“I was getting totally and absolutely stir crazy with all of this,” said Slater.

That’s why when their insurer, State Farm, on Tuesday offered them 75 percent of their personal property coverage without having to itemize, they decided to take it.

“We think we may be leaving a little money on the table, but it is so worth it,” he said.

Dwayne Mulder and Pam Van Halsema were offered the same 75 percent deal, but they are holding off, in hopes that the pressure is building on insurers to commit to paying more.

That leads to my question. If victims of the fire paid for \$100,000 of coverage, for example, for the contents of their house, why not pay them all of it? Why put them through the pain of having to prove they have it coming?

There’s no question that these individuals lost everything. There’s no question about the cause of the devastation. This was clearly no fault of their own. There’s no suspicion of arson. So why not pay them what they have coming?

State Insurance Commissioner Dave Jones has already called for insurance companies to do exactly that — pay fire victims 100 percent of their personal property coverage limits without making them go through the agonizing process of making a detailed inventory.

The Insurance Department “has received numerous complaints from insureds about the monumental task of attempting to identify every item of personal property they may have amassed over years or decades in order to collect replacement cost,” Jones said in a letter to insurance companies in December. But only one, CSAA Insurance Group, is believed to have committed to doing so at this point.

“What we have heard so far is that not many are going to offer 100 percent,” Deputy Insurance Commissioner Joel Laucher told fire survivors and public officials at a town hall meeting at Santa Rosa High School’s gym Saturday. “We don’t have the authority to make them do otherwise. What they are doing at this point is voluntary.”

Legislation may be in the works that would require insurers to pay at least 80 percent for those who seek not to itemize. That would be a good start, but such legislation would likely face stiff opposition from the insurance lobby.

So until then, what are fire survivors to do? Should they take what they can get or wait for something better?

There is no clear right answer, according to Amy Bach, executive director of United Policyholders in San Francisco, a nonprofit that has helped many North Bay fire victims walk through their insurance challenges.

“Your path is whatever is right for you,” she said. “It’s based on your bandwidth.”

For those who have the time to itemize, there are many tools, websites and people available to help. But

for many “there really is an emotion cost of having to list everything,” she said. “It’s brutal.”

The most important thing is not to feel like you need to hurry to make a decision, she said.

“We are really encouraging people to take their time,” she said. “It’s really early. It’s very common for people to take a full year or more to decide.”

From what I can tell, the challenge is the most difficult for those, especially senior citizens, who have no photos and no video of the interior of their homes, have difficulty remembering the things that they lost and lack the computer skills to do the research themselves.

Again, I ask, shouldn’t people like this be receiving 100 percent of the insurance that they paid for?

Bach agrees. She notes she is fighting for exactly that. “I do feel logic is on our side,” she said.

“Unfortunately, the law is on their side.”