

## [Oakridge park fire victims fight AIG and win with state's help](#)

Contra Costa Times

SYLMAR – Oakridge resident Joanne Nadeau, who lost her mobile home in November's Sayre Fire, can now rebuild thanks to additional money secured by the state's Department of Insurance.

Instead of getting \$165,000 from her AIG insurance policy, Nadeau will receive nearly \$300,000.

"Now I can rest and have some peace of mind," said Nadeau, 61. "... And start designing my home without having to worry about depleting my retirement fund."

The Sayre Fire destroyed 485 mobile homes at the Oakridge mobile home park. Of those homes, 370 were insured with AIG.

Those AIG policies provided for either 110 or 125 percent of additional coverage in the event of a total loss. But policyholders were told that meant 10 or 25 percent in additional coverage, not the entire amount.

Nadeau, for example, would have received \$132,000 plus 25 percent for a total of \$165,000. A mobile home manufacturer estimated the cost of a new home for her at \$274,000.

"I know there was no way, I would have been able to rebuild for that amount," said Nadeau.

Like many frustrated residents, she filed a complaint with the state's Department of Insurance.

After weeks of negotiations between the department and AIG, the company has agreed to pay Sayre Fire victims up to \$46 million in additional coverage. That averages to between \$100,000 and \$125,000 in extra money for each policyholder.

“Now that’s the difference between being able to replace your mobile home and not,” said California Insurance Commissioner Steve Poizner at a Tuesday press conference. “So this is great news today for consumers.” “The folks who have been living here for decades have been paying their insurance premiums) year after year after year,” Poizner said. “So they had every right to expect that once they had a massive loss the insurance companies would be there for them.”

Poizner was joined by Nadeau, L.A. City Councilman Richard Alarcón and Amy Bach, executive director of United Policyholders, a consumer rights group.

“It has been a tremendously difficult period for all of us,” said Nadeau, a 30-year Oakridge resident. “And frankly, I don’t know what I would have done if we wouldn’t have received the additional coverage.” Thanks to the additional money, residents can upgrade their homes and others who walked away from the community might reconsider, Alarcón said.

“This was always a very nice community,” Alarcón said at the press conference. “It will be nice once again.”

This is an example of the system working at its best, Bach said.

“It’s going to deliver a lot of cash quickly into the hands of people who need that cash in a big way for an important reason, which is to get back home,” she said.

Alarcón expects the debris removal at Oakridge to end on May 4, two weeks ahead of schedule. Rebuilding should begin after that.