

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

'08 FREEWAY EXPRESS FIRE SURVIVOR COMMUNITY CALLS FOR ACTION AS THEY FACE THE ONE YEAR FIRE ANNIVERSARY

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; 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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