



“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;**
 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.**