



## **“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.**