



Showing he CAREs: A fire victim himself, George Kehrer helps Angora survivors navigate insurance claims process

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Dozens of sets of weary eyes scanned George Kehrer as he spoke in the Aspen room at Lake Tahoe Community College on Tuesday evening.

Dan Thrift / Tahoe Daily Tribune / An audience member asks a question of California State Insurance Commissioner Steve Poizner last Thursday evening at Lake Tahoe Community College. [Click to Enlarge](#)

Kehrer spoke of learning "new languages," and members of the audience expressed the challenge of understanding the documents they've been receiving in the mail.

The fatigued faces belonged to property owners affected by the Angora fire. Kehrer is the executive director of Community Assisting Recovery Inc., or CARE for short, a non-profit organization dedicated to helping disaster victims wade through what can be a complicated maze of insurance claims.

Kehrer takes a decidedly skeptical view of insurance companies and their motives, stemming from his own experience.

The consumer advocate, lawyer and contractor lost his home in the 1991 Oakland Hills fire, which killed 25 people and destroyed 2,843 homes.

"We're dedicated to working with fire survivors because we know what it's like," Kehrer said Tuesday. "The last thing you need now is unfulfilled promises from your insurance company."

While focusing much of his presentation on Tuesday on how people become underinsured and how victims of the Angora fire can overcome it, Kehrer emphasized collecting claims is a negotiation process that property owners need to be keenly aware of.

He encouraged fire victims to deal professionally and courteously with their insurance companies. But the possibility of litigation arising from the Angora fire was visited by two attorneys from Engstrom, Lipscomb & Lack attending the meeting.

The lawyers were present because legal issues were arising "so early in the game," according to Kehrer.

"There's some very different things happening," Kehrer said, in reference to how the insurance companies were dealing with property owners' claims resulting from the fire.

CARE helped hundreds of property owners whose homes were destroyed in the San Diego fires of 2003 receive more than their insurance policy limits because the limits fell short of actual rebuilding costs, according to an article in The San Diego Union-Tribune.

Doubts about the ability of insurance policies to cover the rebuilding costs of the Angora fire were common among the approximately 30 property owners in attendance at Tuesday's meeting.

CARe is planning another public meeting on Sept. 4 at 6 p.m. in Room 208 of Lake Tahoe Community College. The group also offers free, individual consultations to guide property owners through the claims process.

Members of CARe have taken up residence in South Lake Tahoe and can be reached at (818) 216-0123.

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