

## **Quality Claims Management Reveals that Many 2007 Fire Victims Still Have NOT Been Able to Resolve Their Insurance Claims and Rebuild their Homes**

*Insurance Settlements have dragged out over a two-year period*

September 3, 2009, San Diego, CA – [Quality Claims Management Corporation](http://www.qualityclaims.com), [www.qualityclaims.com](http://www.qualityclaims.com), today revealed that most of the homeowners whose property was destroyed or damaged in the 2007 Southern California wildfires have not yet been able to rebuild their homes.

“Out of the San Diego County residents who lost their homes in 2007, we have found that only about 1/2 of the homeowners have broken ground and started their rebuild process,” says Ron Reitz, President of Quality Claims Management in San Diego. Most were under insured.

According to [United Policyholders](#), a non-profit with eighteen years of experience working with disaster survivors and educating the public on insurance issues and consumer rights, “After the 2007 wildfire in San Diego County, 75% of the victims found themselves underinsured by an average of \$250,000”, said UP’s Executive Director Amy Bach. “Insurance money is the #1 thing people need to get back home after a catastrophic loss, but it often takes a lot of work to get paid in full”.

According to Valerie Brown, Project Coordinator at [RB United](#), a non profit fire recovery centers helping fire victims in San Diego County, “Another most common issue we find in our area is the long negotiation that occurs between what the contractors say it will take to re-build the house – the scope of loss – and the amount of money that the Insurance company is willing to provide for rebuilding.”

Another reason that many have not been able to rebuild is because the insurance companies originally “lowballed” the estimated amount it would take to rebuild. Lowballing often results when an insurer uses a computerized estimating program to come up with a low appraisal. When insureds receive a lowball estimate and realize it is not enough, they then must renegotiate with the insurance companies which often means bringing in legal professionals and public adjusters. This results in even more delays to the rebuilding process.

According to Mr. Reitz of Quality Claims, “We have found that it often takes two to three years for a claim to be fully settled. Once the insurance negotiations have been settled, it can take a year or more to have the home rebuilt and the family be able to move back in.”

For more details about the rebuilding status of 2007 fire victims in San Diego, please check out the 2007 Fire Victim Status section at [www.qualityclaims.com](http://www.qualityclaims.com).

Here is an article for homeowners to help ensure that they are not under insured - [How Do You Know if You Have Enough of the Right Kind of Insurance](#)

### **About United Policyholders**

United Policyholders, ("UP") is a non-profit 501(c)(3) consumer organization founded in 1991 that helps solve insurance problems and advocates for fairness in insurance transactions. Donations, foundation grants and volunteer labor support the organization's work. United Policyholders work is divided into three program areas: Roadmap to Recovery, offering resources to help policyholders navigate and resolve large loss claims, Roadmap to Preparedness, promoting disaster preparedness, insurance literacy and personal financial preparedness, and Advocacy and Action advancing the interests of insurance consumers in courts of law, legislative and other public policy forums, and in the media. UP monitors the national insurance marketplace with a particular focus on California and areas impacted by natural disasters. UP offers a library of tips, sample forms and articles on commercial and personal lines insurance products, coverage and the claims process at [www.uphelp.org](http://www.uphelp.org).

### **About RB United**

Located in Rancho Bernardo, California, RB United is a member of the Regional Community Recovery Team ([www.communityrecoveryteam.org](http://www.communityrecoveryteam.org)), a non-profit organization that provides a community resource for fire relief and recovery for residents of San Diego County. Funded by the San Diego Foundation, RB United is one of seven affiliated fire recovery centers which offer advocacy services and guidance for fire families to help navigate the path to recovery.

### **About Quality Claims Management**

[Quality Claims Management Corporation](#) provides hazard claim recovery services to investors, mortgage servicers, homeowners and businesses. All claims are adjusted by licensed insurance professionals for an equitable settlement and accelerated resolution timelines.

QCMC's core focus is unparalleled expertise in policy coverage and the technical aspects of mortgagee and homeowner claims. QCMC has worked with homeowners and businesses including those affected by catastrophic natural disasters such as the 2003 and 2007 Southern California Wildfires, and Hurricanes Katrina, Rita and Wilma.

Contact Quality Claims Management at <http://www.qualityclaims.com> and/or 866- 450-1183

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