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Quake Victims Find an Ally in Volunteer

By ED BOND, SPECIAL TO THE TIMES

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Wearing blue shirt, tie and black slacks, George Kehrer ambles into the room to face a half-dozen frustrated homeowners. They all have tales of troubles with insurers and banks.

Kehrer, 54, executive director of the nonprofit Community Assisting Recovery (CARE) group that he founded, smiles reassuringly. "What questions can I answer?" he asks, his voice breaking. He has been fighting the flu, or some illness, for three weeks and can promise only about a half-hour's worth of earthquake advice.

Trailing after him is Spyder, his 11-year-old miniature schnauzer. Together, they survived the 1991 Oakland fires, when Kehrer lost his home. The experience spurred him to help other disaster victims struggle with money, insurance and paperwork issues that arise in the wake of a disaster claim.

Tens of thousands of Valley residents have still have not resolved insurance claims stemming from the Northridge earthquake, he said.

"You have to be firm," he tells a woman whose insurance check was made out to the wrong bank. The bank refuses, so far, to sign a document releasing the check to her. "You have to go there with the intent you're not going to leave until you get them to sign it," he says.

The people in the room have a variety of dilemmas caused by the earthquake. One person says an insurance company refuses to pay for damage created by shifting soil. "That's like saying you're going to give fire insurance, but not pay for anything that got hot," Kehrer says.

Other homeowners say insurance companies are refusing to pay for independent inspection work to confirm or counter damage estimates made by company-paid adjusters.

"It's like the fox guarding the sheep," Kehrer says.

Originally from Michigan, Kehrer had worked as a general contractor before returning to school. "I had a girlfriend who said she'd never marry a plumber," Kehrer said. "So I went back to law school, and then we broke up."

He received his law degree but does not practice.

After the Oakland fires, Kehrer's new calling as a victim advocate brought him to scenes of disasters such as Hurricane Andrew in Florida and the Malibu wildfires in 1993. He was back in Northern California when the Northridge earthquake struck.

"I was walking by my favorite coffee shop," says Kehrer, who watched the aftermath on the shop's television. "I said to myself, 'My God. I think my life is about to change.' "

Christy Call, now the president of CARe, is glad it did. According to CARe members, the group, with only \$100,000 in donations its first year, helped homeowners secure \$1.5 billion in payments from insurance companies.

"He has just been a godsend to us," said Call, whose Northridge home incurred \$650,000 in damage. "He's just a very selfless person."

CARe survives solely on donations, Kehrer says. He is still a volunteer and receives no salary from the group.

Kehrer initially had expected to stay in Los Angeles two or three years, but now says he is only halfway through completing his task.

"These people are still the most vulnerable," says Kehrer, who also works as a consultant in property loss evaluations.

CARe can be reached at (818) 363-3062.

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