

Crusader provides CARE to fire victims

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George Kehrer stands in a Scripps Ranch community room addressing an audience of weary homeowners. It's dark outside, past dinnertime.

But Kehrer, a tall, gray-haired guy in blazer and dress shirt, is breathing life into mind-numbing terms such as "replacement cost value."

Words like these changed the path of *his* life.

Kehrer, 61, is a consumer rights crusader who has brought his one-man show to San Diego. His stated goal: To help fire victims get the most out of their homeowners insurance policies.

After losing his Oakland Hills home to fire in 1991, Kehrer has made it his life's work to guide others past the potholes he stumbled into trying to get adequate replacement money.

He started by using his expertise as a real estate attorney and general contractor to help out Oakland neighbors. Then he formalized his efforts in 1994 by creating a nonprofit group, Community Assisting Recovery, or CARE, after working with Northridge earthquake victims.

In San Diego, as elsewhere, he doesn't charge for the weekly seminars he holds in Scripps Ranch and Ramona, where he painstakingly walks people through their insurance language.

He and his wife, Pat, have moved to San Diego for what they say is a two-year commitment to the community.

Despite being a licensed lawyer, Kehrer said he believes policyholders usually can get fair settlements without lawsuits.

"Our position is that you can do it all on your own, with good information," he said.

Sounds too good to be true?

People who've worked with Kehrer since 1991 say no.

"He's very knowledgeable on the insurance claims process, and the service he's giving to people is very important and very helpful," said Amy Bach, executive director of San Francisco-based United Policyholders. Her insurance consumer rights group was launched after the 1991 Oakland firestorm.

"He's willing to make the kind of personal sacrifice that a lot of people are not willing to make, which is, he just picked up and moved down there . . . and is making himself available in a wonderful way to the community," she said.

Jerry Yandell stumbled upon Kehrer in 1994 after the Northridge earthquake hammered nine of the real estate investor's properties. After attending Kehrer's classes on filing claims, Yandell said he reopened his and received \$600,000 instead of the \$40,000 originally offered.

Yandell was hooked and joined the CARE board, eventually teaching classes. "That's the magic of George," he said.

"Once you find out how really bad you've been treated, you can't help but get the bug," said Yandell, now semi-retired in Las Vegas. "I worked for free, especially for people who were elderly."

Sabrina Swaim said she was "head of the suspicious committee" when Kehrer arrived in Tucson last summer to help Mt. Lemmon fire victims. But Swaim, whose vacation home burned, said Kehrer never even asked for donations.

"Working with George for several months totally put my suspicions to rest," she said. "He does this because he lived through it, and it was a life-changing event."

According to public records, CARE hasn't had to file an IRS return recently because its income was less than \$25,000 annually. In a 1999 filing, the nonprofit reported grossing \$1,155, and in 1998 it showed gross receipts of \$25,500.

The records say neither Kehrer nor the board – Yandell and another earthquake survivor – drew a salary.

Kehrer said he can work for free because he and his wife retired after profitable careers and are financially comfortable. To pay their costs, he said, they often get donations from people they helped with claims. In the past, they have received some grants, such as a \$10,000 Fannie Mae Foundation grant in 1994.

Yandell said he remembers that homeowners threw cash into a hat passed around at the CARE classes he taught.

"It's literally nickels and dimes," he said. "There's no income unless somebody gives \$10 to George for gas."

Kehrer received kudos for his work after the Northridge earthquake. He swooped into that community and stayed for several years. A San Fernando Valley business group gave CARE its Phoenix Award in 1996 for assisting with the recovery.

"He played a key role in pushing insurance companies to live up to their responsibilities," said Roberto Barragan, a Valley Economic Development Center staffer in 1994 and now its president.

In Northridge, the effort went beyond education. CARE was the plaintiff in at least four class action suits against insurers for unfair business practices. Brian Kabateck, a Los Angeles attorney, filed one of those suits on behalf of CARE.

"I think George is a very decent guy with his heart in the right place," Kabateck said, but he added that he believes many underinsured San Diego County fire victims will have to hire a lawyer to get a fair settlement.

Kehrer has been on the road a lot in the past decade. He worked on Hurricane Andrew losses in Florida with United Policyholders. After Northridge, he moved to Seattle but said he still worked with disaster survivors. He and his wife also spend time with their daughter and grandchildren in North Carolina.

"We have fun in between disasters," Pat Kehrer said, laughing.

These days, they drive between San Diego County, Lake Arrowhead and Los Angeles-area cities, giving

seminars on fire claims.

United Policyholders' Bach said CARE is the only consumer rights advocacy group she knows of working on the ground in San Diego County.

George Kehrer said his game plan here is to help fire victims group together by insurance company to share information and consolidate their efforts.

With so many fire victims saying they are underinsured, Kehrer advocates a group attack. He is advising property owners to work on their claims to prove they are underinsured and then, together with fellow policyholders, show how it represents a large-scale pattern.

"You prove that it's a pattern and practice, or it's a marketing plan, and expose companies for the way they underinsured people," he said.

Kehrer, who has a breezy, energetic charm, sees himself as something akin to an old-fashioned circuit court judge or doctor who makes rounds from town to town.

"I guess I'm a romantic," he said. "I think of the two of us as moving from community to community to provide a much-needed service."

The Community Assisting Recovery Web site is www.carehelp.org

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