

JUST THE FACTS

SUMMARIZED AND EVIDENCE SUPPORTED

- Bank records confirm that on November 1, 2024 California Fair Plan (CFP) had received and subsequently deposited Nurse Pamela Jane Nye's annual insurance policy renewal check dated October 23, 2024 and for the correct amount of \$2,943.
- Bank records confirm there's no evidence Nye received, deposited or cashed any California Fair Plan refund payment.
- CFP admits it kept, continues to keep Nye's \$2,934 insurance policy renewal payment.
- 09/22/2025 and 09/23/2025 CFP records confirm receipt and denial of Nye's insurance claim.
- 11/06/2025 CFP's CEO and claims department received copies of Nye's [claim appeal and supportive documents](#).

MORE FACTS:

- When contacted, CFP claims staff told Nye to speak with her insurance agents who were "... sent copies of payment due, late payment warnings, cancellation and premium return notices."
- **Only when questioned did CFP admit it received, kept, and still keeps Nye's \$2,942 annual renewal policy.**
- September 23, 2025 -- CFP informed Nye, "We conducted a thorough review, and your California FAIR Plan policy terminated October 24, 2025, due to nonpayment of premium. Therefore, we must respectfully deny your claim as there was no policy in force at the time of the loss. As of today your claim is closed. If you have any questions regarding any of the foregoing and/or decision with respect to your claim, or if there is additional information you would like us to consider, please contact the undersigned. - Jessica Mansfield, Claims Examiner III.
- 2/24/2026 --Nye responded to a directive that her reavised appeal be sent to and review by C-Suite decision-level executive management.
- Nye requested and documents were prepared and forwarded to CFP by WCNi News Service.
- CFP's response to Nye's claim appeal will be posted when received - and what's next ,,,
- FYI: CFP recently sent Nye's requested claim-related documents to her wildfire destroyed residence address!?



COMING SOON:

• GLOBAL TIKTOKER JUDGE RECRUITING MISSION ...



"Let's put my 'FAIR' back in FAIR Plan!"

- CFP CLAIM APPEAL RESPONSE AND REQUESTED EVIDENCE DOCUMENTS FROM CFP UNDERWRITING AND CLAIMS DEPARTMENT.

- DETAILS ABOUT NYE'S INSURANCE POLICY REFORM LEGISLATION MISSION

CFP CLAIM-RELATED WEBSITE:

EXHIBIT #8 Issue-related website: <https://sychoa.org/Legal-Stuff.html>



WEBSITE UNDER CONSTRUCTION: UPDATES PENDING ...

PAMELA NYE'S PROJECT PHOENIX 2026: Pacific Palisades, California

- Nurse Pamela Jane Nye's home/business and all content were destroyed by the Palisades wildfire.
- Additional destruction occurred when California Fair Plan denied her claim for late policy renewal payment but kept her annual policy renewal payment.
- This website was created to document what happened, what Pam's doing to resolve her claim entitlement and what she's doing tfor other wildfire victims with similar insurance challenges by litigating and seeking legislation to change insurance policy wording and word placement.

1335 Palisades Drive, Pacific Palisades, CA 90272



CLICK HERE TO CONTINUE



Pamela Jane Nye's Wildfire Story

A Nurse's Unbreakable Spirit in the Face of Disaster

When the California wildfires roared through her community, Pamela Jane Nye—a respected UCLA retired nurse, nurse educator, and lifelong advocate for nurses—faced not only the loss of her home but the fight of her life against an insurance system that turned its back when she needed help most.

Instead of surrendering, Pam transformed her personal tragedy into a national mission: Challenge insurance companies denying her claim by exposing their systemic insurance injustices that leave countless families vulnerable after disasters.

Rather than retreating, Pamela chose to speak up—not just for herself, but for every family who deserves fairness and for every nurse who spends their life serving others, only to be abandoned in their hour of need.

HTTPS LINKS FOR MORE INFORMATION:

[Nye / Bio / CV](#) * [Internet Footprint](#) * [Operation Scrubs website](#)

CFP CLAIM-RELATED WEBSITE:

EXHIBIT #8 Issue-related website: <https://sychoa.org/Legal-Stuff.html>

[*Index](#) [Fire Images](#) [Legal Stuff](#)

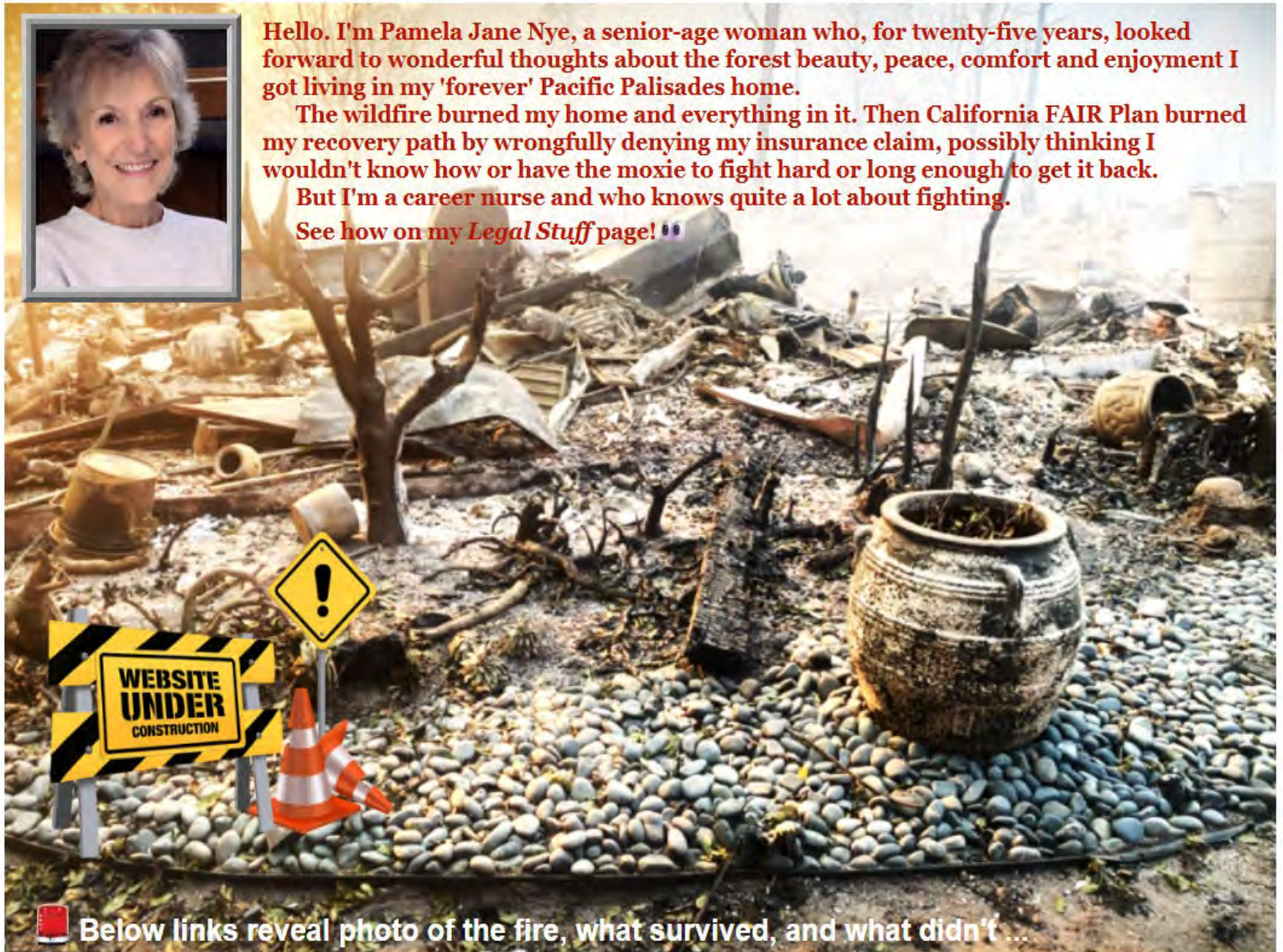


Hello. I'm Pamela Jane Nye, a senior-age woman who, for twenty-five years, looked forward to wonderful thoughts about the forest beauty, peace, comfort and enjoyment I got living in my 'forever' Pacific Palisades home.

The wildfire burned my home and everything in it. Then California FAIR Plan burned my recovery path by wrongfully denying my insurance claim, possibly thinking I wouldn't know how or have the moxie to fight hard or long enough to get it back.

But I'm a career nurse and who knows quite a lot about fighting.

See how on my *Legal Stuff* page! ☹☹



 Below links reveal photo of the fire, what survived, and what didn't ...

- [One](#) + [Two](#) of photos revealing wildfire destruction to Nye's home and content.

Below links tell more of this story ...

- Photos of residence [property before and after](#) the wildfire.
- Photos of Nye's home and [36-unit community after the fire](#).
- Pre-fire photos of [home interior & inventory](#) of personal and business items.