

Public Safety

# Did a Great Falls doctor set her mansion on fire?

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By **Rachel Weiner** October 19, 2017

Two years ago, Susan Rattner's 11,000-square-foot multimillion-dollar mansion in Great Falls, Va. burned down in the middle of the night.

Rattner's insurance company accused her of either starting the fire or knowing who did. On Wednesday, a jury sided with Chubb National Insurance Co., issuing a ruling that will cost Rattner hundreds of thousands of dollars.

"She told people she loved her house," Jeffrey O'Hara, an attorney for Chubb, told jurors. "She couldn't stand this house."

It was Rattner who initially sued Chubb Insurance for more than \$10 million, the total coverage available under her policy. Chubb countersued for \$945,000, a figure that included the insurance payment to Rattner as well as the cost of the company's investigation. The jury this week awarded the company that full amount.

The fire began [just after midnight on Nov. 15, 2015](#). It took several hours to get it under control, officials from the Fairfax County Fire Department said at the time, and one firefighter was briefly hospitalized with injuries.

Investigators ruled the blaze intentional, although it was unclear how it was started.

Rattner had tried to sell the house for several years before it burned down, repeatedly lowering the price but keeping it above \$3 million. Days after the fire, she was scheduled to sell the property at an “unreserved” auction, where there is no minimum price and a property goes to the highest bidder.

Patricia Murphy, a real estate agent who worked with Rattner, testified that the homeowner said she would rather burn the house down than sell it for only \$1 million.

After the fire, Rattner asked Murphy to delete an email in which she wrote that the house would sell for \$1 million “over my dead body,” calling it “pretty damaging,” according to court filings.

Rattner moved many of her belongings into storage before the fire. She testified that she was merely decluttering her home for the sale and her planned move to a condo; the insurance company argued that she was protecting her valuables from going up in flames.

While Chubb pointed to cellphone records suggesting that Rattner had traveled from her Delaware beach home back to Great Falls the night of the fire, an expert for her legal team testified that such data is unreliable.

A sophisticated home security system had a wire removed, according to testimony, that prevented it from working.

After the fire, Rattner asked her employees not to tell insurance agents about the storage units filled with items she had removed from the house, according to testimony.

Rattner was not in dire financial straits, her attorneys said. A retired obstetrician and gynecologist, she had a net worth of about \$4.6 million at the time of the fire and was receiving \$468,000 a year in disability payments. Her brother also provided her with money to deal with her multiple sclerosis.

She had been in Great Falls for a quarter century, she told fire investigators. Now that her two children were grown, she wanted to move to a smaller

place in a more walkable area, but she said she had no need to sell a house she had spent much of her life customizing.

Rattner's attorney, Mark Wasserman, suggested that Chubb was relying far too much on information, which he said may not have been accurate, from Rattner's home security and fire systems.

"Chubb is just searching for some excuse to avoid paying," he told the jury in closing arguments.

There had been repeated gas leaks at the house in the days leading up to the fire.

Rattner walked in court shakily, leaning on a cane. Attorneys for Chubb accused her of grossly exaggerating her physical problems, noting that she went on a seven-hour bike ride four days before the trial and traveled to several countries last year.

"There's no question she had the physical ability to move through that house," O'Hara said in his closing argument. He pointed out that at one point during the trial, she dropped her cane and "lurched forward" to pick it up, implying that she did not truly need it.

Rattner shook her head vigorously as O'Hara spoke and left the courtroom in tears.

The vacant land where her house once stood sold for \$700,000 in March, according to real estate records.

*Justin Jouvenal contributed to this report.*

 **120 Comments**

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