

## [Insurance support groups: Sharing info, problems and strategies](#)

A very useful way for people impacted by disasters to get help and support on their road to recovery is to connect with other impacted people in their community and form groups by insurance company. By organizing into insurance support groups, property owners insured by the same insurance company can share information and support each other throughout a long and challenging process. Each insurance company has its own approach to adjusting (processing) claims and its own team of adjusters and experts. If your neighbor is insured with the same company, they often are dealing with the same adjuster and documentation challenges as you are. You can help each other out in useful ways by staying in touch and sharing information, problems and solution strategies.

Helping people form and maintain insurance support groups has been part of the United Policyholders' Roadmap to Recovery program since 1991.

The insurance company support group model has been used successfully throughout the United States as a self-help strategy for navigating the claim process, overcoming obstacles and getting fair settlements. Here is an example of a [well-organized insurance support group approach](#).

United Policyholders [online library](#), publications and tools are a resource for insurance support groups.

### **UP's simple model is:**

1. At the public meetings and community events that follow disasters, renters, home and business owners seek out others who are insured with their same insurance company and exchange contact information to create a group.
2. Ideally, someone in the group serves as a leader to set up an ongoing communication system. That system can be a Facebook or other online networking group, an email group or regular in-person meetings in a convenient location.

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3. Insurance support groups meet periodically to share information, discuss problems and identify the issues where professional/outside input is needed.
4. In areas where UP has funding to provide local Roadmap to Recovery events such as workshops and clinics, we facilitate the formation of insurance support groups by posting signs around the room that help people find each other during and after the event.

**NOTE:** Property Owners who have lost their homes and are insured by a company that few or no neighbors are insured by should join any carrier-specific group whose meetings are convenient, or seek out a “buddy” from an earlier disaster who is insured by their same company.

### **Suggested Items for First Meeting of an Insurance Support Group**

1. Make sure EVERY person has a complete, current copy of their policy, including all endorsements. If they don't, help them get it via your State Insurance Department.
  2. Define the organizational and leadership structure of the group.
    - a. Organize a phone tree, email list and communication system.
    - b. Decide on a place (or places) for meetings. Does someone have a space to host group meetings? Is someone a part of a church or organization with available meeting space?
    - c. Decide on a leader/organizer for the group
  3. Go around the room and give each person a chance to share info or ask questions.
- Share adjuster names to identify common assignments.
  - What issues have come up so far?
  - What professionals are people using and are they meeting expectations?
4. Set the next meeting
  5. Stay in touch and give each other support and encouragement.

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Contact UP for further information at [info@uphelp.org](mailto:info@uphelp.org)

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