

# Organizing Carrier-Specific Disaster Survivor Groups

United Policyholders developed a simple post-disaster community organizing model in 1991 that has been used successfully by survivors throughout the United States to navigate the insurance claim process, overcome obstacles and get fair settlements.

By organizing into carrier-specific groups, property owners insured by the same company are able to share information and educate and support each other throughout a long and challenging process. United Policyholders serves as an ongoing resource to help the groups identify common problems and craft solutions together with public and elected officials and insurance industry representatives.

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

1. Disaster survivors organize themselves into groups according to insurance company and create a contact/phone list. We call these "carrier-specific groups."
2. Each carrier-specific group then designates a leader to schedule, coordinate and conduct meetings.
3. Each carrier-specific group should designate a liaison to network with other carrier-specific groups and set up larger periodic meetings to address topics of concern to all property owners.
4. Carrier-specific groups meet periodically to share information, discuss problems and identify the issues where professional/outside input is needed.

**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, then seek out a "buddy" from an earlier disaster who is insured by their carrier.

## **Suggested Items for First Meeting**

1. Make sure EVERY policyholder has a complete, current, preferably certified copy of their policy,

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including all endorsements. If they don't, help them get it via your state's insurance department.

2. Define the organizational and leadership structure of the group.
  - Organize a phone tree, email list and communication system.
  - Decide on a place (or places) for meetings. Does someone have a home in which they could host the group? Is someone a part of a church or organization with available meeting space?
  - Decide on a leader/organizer for the group.
  - Decide on a liaison to connect with other carrier-specific groups.
3. Share where all are in their process.
  - Share adjuster names to identify common assignments.
  - What issues have come up so far?
  - Review UP list of issues that are likely to come up
  - Give each other support and encouragement.
  - Identify issues where professional input is needed (e.g., contractors, government officials, attorneys, public adjusters are available to speak free of charge to groups).
  - Set the next meeting.

For further info, contact [info@uphelp.org](mailto:info@uphelp.org)