

[How are insurance safety nets holding up six months after a major CA wildfire?](#)

At the six-month mark after wildfires destroyed 2,170 structures in Southern California last October, it's a good time to look at how insurance safety nets are holding up for homeowners. Reasonably well for some, but for most, the nets have big holes. There is a high demand for United Policyholders' services.

I'm very proud to report that our programs are making a real difference in people's lives. As one USAA insured recently told me, "We wouldn't know what we would do without United Policyholders and all the help we've gotten."

Much of the credit goes to our own force of nature; UP Outreach Coordinator **Karen Reimus** and the hard-working group of 70 rebuilt/fire survivors from 2003 who signed on and participated in a United Policyholders volunteer/mentor training program shortly after the fires.

Since the fires hit last fall, I have flown down every other week to the wildfire areas to work side by side with Karen and our volunteers, and with a network that includes community-based, faith-based and philanthropic organizations as well as the California Department of Insurance. (See "Networking Brings Results")

The insurance-related problems include; *inadequate coverage, (underinsurance), confusion, frustration, delays, lowballing, difficult adjusters, hard to reach insurance company decision-makers, and the fear that temporary living expenses will run out before rebuilding.*

The solutions we're offering include:

- An ongoing series of topic-specific **Roadmap to Recovery**™ meetings with expert speakers that have been attended by an average of 200-250 people.
- **"Insurance interest groups"** that were formed by UP to help those with the same company

share info and provide mutual support documenting losses and getting fair claim settlements.

- A workshop series initiated by UP with the **California Department of Insurance** staff in coordination with **RB United**, and **Rebuilding Mountain Hearts & Lives** where homeowners are meeting one-on-one to review their claims with CDI staff.
- A conduit for bringing evidence of unfair claim practices directly to the attention of the California Insurance Commissioner
- “Find Help” @ www.uphelp.org that’s helping survivors locate qualified professional help.
- A private survivor-to-survivor listserv that is facilitating secure info sharing.
- A secure “**Ask an Expert**” online forum that allows 2007 fire survivors to ask and get expert answers on insurance problems.
- Mentoring by trained UP volunteers who lost homes in previous wildfires.
- Support and training for social service and relief agency case managers on solving client insurance problems.
- Distributing free copies of our “Disaster Recovery Handbook” thanks to generous donations from **Latham & Watkins, Community Partners, the Rancho Santa Fe Village Church, Jewish Family Services of San Diego, and over one hundred individual donors from the Scripps Ranch area.**

Every time we get a “thank you” email, phone call or letter from a fire survivor telling us they’ve settled, or that they used one of our tips successfully; it puts a smile on our faces and renews our commitment. And I’m proud to say we’re getting **many** of them.

There’s still much to be done and just over 100 rebuilding permits have been issued in RB - we’ve laid the groundwork for a healthy recovery by “**empowering the insured.**”

We sincerely thank our many supporters, our staff, our volunteers, and our sponsors for making this possible.