

[Improve disaster recovery through insurance reform](#)



The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/improve-disaster-recovery-through-insurance-reform/> Date: July 17, 2024

Insurance funds can and should fuel an individual's or business's ability to repair, rebuild, and regain financial health after a disaster. But as [our surveys](#) show, these funds don't always flow as they should. Overly detailed proof requirements, bureaucratic delays, confusing depreciation, and unreasonably short deadlines create obstacles that get in the way of successful recovery for far too many disaster survivors. So after past disasters in many parts of the United States, United Policyholders has [helped pass laws](#) to remove obstacles and make it easier for survivors to collect the benefits they paid for. In full. On-time. We've had some successes, but there is still work to be done.

Our surveys also show that some insurers advance policy benefits, and waive and relax deadlines and requirements to make it easier for their customers. We know reforms can be made that will be an enormous help to disaster survivors and their communities.

In the aftermath of the record-breaking wildfires of 2017, lawmakers from impacted districts, together with the California Department of Insurance, introduced a package of wildfire insurance reform bills. The bills are designed to reduce obstacles and ease the path to recovery.

UP has created [a sample letter](#) that can be used to register support for these bills. We encourage all survivors to make your voices heard.

To register your support for the wildfire insurance reform bill package, write or call [Hon. Steve Glazer, Chairman of the CA Senate Insurance Committee](#), 1 (916) 651-4007 and [Hon. Tom Daly, Chairman of the CA Assembly Insurance Committee](#) 1 (916) 319-2069. Your message can be simple: "IMPROVE RECOVERY BY PASSING INSURANCE REFORM"