

Insurance Policyholder Advocate Gets Sandy Grant

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More than five months after superstorm Sandy hit the Jersey Shore, some owners of damaged homes, cars and businesses are still waiting for insurance settlements.

Last week, a California-based advocacy group for insurance policyholders was awarded a small grant that could help them resolve their claims.

United Policyholders which was awarded a \$47,000 grant from the Hurricane Sandy New Jersey Relief Fund, has volunteers in New Jersey meeting with relief workers to get the word out that its services are available, said Amy Bach, executive director of the San Francisco-based organization.

The need is still out there even though most of the claims are settled, she said.

"We know the insurers are saying that more than 90 percent of the claims are settled, but that doesn't seem to be possible. We're hearing about people who are just now getting damage estimates," Bach said.

The state Department of Banking and Insurance said Friday that 93 percent of 448,113 Sandy-related consumer and business casualty claims were settled as of March 29. Ed Rogan, spokesman for the department, said 95 percent of homeowner claims were settled as were 92 percent of personal auto claims. Those figures do not include flood claims.

The remaining claims are those involving the most severe damage, said Eric Stenson, a spokesman for New Jersey Manufacturers Insurance Co., which has settled 98 percent of its claims for a total of \$258 million, including \$170 million to homeowners and \$87 million to auto policyholders. "There are a lot more details to work out with these claims, and they take more time," Stenson said.

Assistance and advice

The National Flood Insurance Program reported that 95 percent of 73,831 Sandy claims filed in New Jersey were settled, with payouts totaling \$3.22 billion. The average flood claim settlement was \$46,120. The United Policyholder grant is one of 15 totaling \$3.7 million announced last week by the fund, which is managed by Mary Pat Christie, the governor's wife. Other grants announced Thursday will be used by

non-profit groups to provide home repair and rebuilding assistance, help with rent, mold remediation and legal services. Legal Services of New Jersey was awarded \$450,000 to provide free legal assistance to storm victims on issues that include federal aid, landlord-tenant disputes and insurance problems.

United Policyholders will provide insurance-related education and counseling services, which can include counseling to help in negotiations, filling out and filing paperwork and avoiding contractor scams.

United Policyholders was co-founded by Bach and others in 1991 after a wildfire destroyed 3,000 homes in Northern California, and residents faced big gaps in their insurance coverage and an adversarial claims process. The group takes no funding from insurance companies. Bach said the group leverages an online presence with a shoestring budget to help as many people as possible after catastrophes.

"We have figured out how to help people from afar, and very inexpensively," she said. "We can make \$47,000 go a very long ways."

Its Roadmap to Recovery program offers an online library of claim tips, sample letters and forms, instructional videos, a professional help directory and articles written by experts in personal finance, construction and the law.

In an "Ask an Expert" chat room, policyholders get advice from volunteer lawyers, public adjusters, tax specialists and contactors.

The organization has filed more than 300 "friend of the court" briefs to support policyholders in state and federal cases and in the U.S. Supreme Court.

"We have unique expertise and we can certainly funnel it to people," Bach said.

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