



Remedies for the Underinsured **and** **Settling Valuation Disputes**

Unitarian Universalist Church, 547 Mendocino Ave., Santa Rosa
Thursday May 31st, 2018 from 6-8pm

Speakers:

- Amy Bach, Esq. Former bad faith plaintiff's litigator, UP Co-Founder/Executive Director
 - Hon. Paul Beeman, (Retired) Mediator, ADR Services, Inc.
 - Sue Feder, Mediator, Judicate West
 - Gabe Osburn, Deputy Director of Development Services in Planning & Economic Development
 - Sandra Watts, Resolved SF, Handled property claims for 20+ years
 - Kendall Jarvis, Former Community Mediator, now with Legal Aid, Sonoma County
 - Tony Cignarale, Deputy Commissioner, CA Department of Insurance
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*Next Workshop: Thursday July 19th, 6-8pm
Unitarian Universalist Church 547 Mendocino Ave., Santa Rosa*

Highlights of relevant guidance available at uphelp.org

Remedies for the Underinsured

Underinsurance 101: Underinsurance is such a common problem after large-scale disasters that United Policyholders has an entire section of our website devoted to [underinsurance help](#). It is a challenging problem and there is no "one size fits all" solution. Documentation, research, strategic negotiation and litigation are your options. <https://www.uphelp.org/library/resource/underinsurance-101>

The following are specific to litigation brought on behalf of underinsured property owners:

[Exemplary Underinsurance MPA](#)

[Handling Cases for the Underinsured Homeowner](#)

[Softening the Short Shrift: Regulating Homeowners Insurance Limits as Causes of Underinsurance](#)

[Uncovered Who's Responsible for Setting Policy Limits?](#)

[Underinsurance Law and Remedies](#)

[A Review of Insurance Broker Duties Under California Law](#)

[Bivin et al v. USAA complaint \(2017 North Bay Wildfires\)](#)

[Courts Are Expanding Agency Liability Beyond Traditional Insurance Agents](#)

[In California, Broker Responsibility Extends Beyond Procuring Coverage](#)

[Liability of California Insurance Agents and Brokers for Underinsuring Homes](#)

Settling Valuation Disputes

Selected highlights from the uphelp.org Claim Help Library

Rebuilding

[Samples of Damage and Proof of Loss Documentation](#)

[What's UP with Overhead and Profit?](#)

[Debris Removal After a Partial or Total Loss](#)

[The Scoop on "Scope" \(of loss\)](#)

[Questions to ask a repair/rebuilding contractor](#)

[Guidelines For Reviewing Adjusters' And Contractors' Estimates](#)

Overcoming Obstacles

[Organizing Carrier-Specific Fire Survivor Groups](#)

[Sample Letter Requesting Mortgage Company Release Insurance Proceeds](#)

[Sample Letter for Requesting Copies of Claim-Related Documents](#)

Negotiation: The "*pro*" of using do it yourself (self-help) tips are that you won't be paying for professional help. The "*con*" is that you may not have the skills, time or leverage to get a fair resolution on your own. United Policyholders provides many publications on our website to help you with negotiation.

www.uphelp.org/speakUP

Mediation: Private, voluntary, or court-ordered mediations have become the most common way of resolving claim disputes. Mediation *pros* are that it can be fast, and relatively cheap compared to a lawsuit. *Cons* are that claims often get settled for less than full value in mediation. www.uphelp.org/mediation

Appraisal: Home insurance policies allow claim *value* (not coverage) disputes to be resolved by a process called "appraisal" – this is different from a real estate appraisal. Pros – faster and cheaper than litigation. Cons – limited to valuation disputes only, cumbersome, insider game. www.uphelp.org/appraisal

Find Help Directory: When a coverage or claim problem arises, finding qualified professional help isn't easy. Insurance companies have experts, lawyers and claim professionals advancing their financial interests. You are entitled to the same. This directory can help. www.uphelp.org/sponsors/California

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