

[2017 Advocacy & Action UPdate](#)

Insurance impacts every American in some way. Not a day goes by when UP doesn't hear from a person, business, public official or community with an insurance problem. With 25 years of pro-consumer engagement in sales, claims and dispute resolution scenarios, we have a solid understanding of what's going on in the real world when it comes to virtually all types of insurance. When a large-scale problem emerges, we're in a good position to propose viable solutions.

Lately we've been focused on the cost, availability and quality of flood insurance and how well the National Flood Insurance Program (NFIP) is working. 5 million Americans count on the NFIP to protect their homes, but the program has many challenges and is up for reauthorization at the end of September. As Congress debates the future and the President's proposed elimination of funding for flood risk mapping (see p.24), homeowners and businesses that count on the NFIP need UP to be their strong voice now more than ever. The NFIP was designed to promote resiliency, be an economic safety net for adversity, and a way to get and keep a mortgage. Those functions need to be improved and maintained.

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.

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