

## [Amy Bach Honored by the Florida Association for Insurance Reform](#)

Property Insurance Coverage Law Blog

Amy Bach of United Policyholders was honored as the Consumer Champion by the Florida Association for Insurance Reform. I was privileged to deliver the introduction for Amy as seen in the above video. Merlin Law Group has been an active and long-time financial and pro bono supporter of United Policyholders. We also applaud the efforts of the Florida Association for Insurance Reform (FAIR), led by Jay Neal.

Most people in the insurance industry have heard of Amy's United Policyholders (UP) but know little of its formation and what it does:

UP was co-founded in 1991 by Amy Bach, a consumer advocate and attorney, and Ina Delong, a 22 year insurance professional. The spark for UP was an urban area wildfire that destroyed 3,000 homes in Northern California. In the aftermath of the disaster, the residents struggled with serious and unexpected gaps in their insurance coverage and a claim process that was often adversarial. UP was formed to help level the playing field between insurers and insureds. Donations, foundation grants and volunteer labor support the organization's work. Our 200+ strong volunteer corps includes disaster survivors, lawyers, insurance professionals, financial planners, CPAs, construction experts, patient advocates and retired judges. No insurance companies underwrite or fund our programs.

UP speaks for a diverse range of policyholders from low income drivers to flood victims to international energy companies to domestic manufacturers. We have filed more than 400 "friend of the court" briefs in state and federal cases and in U.S. Supreme Court matters. We host a dynamic library of publications, sample documents, links and reports.

Elected officials, academics and journalists throughout the U.S. routinely seek United Policyholders' input. UP has been appointed for six consecutive years as an official consumer representative to the National Association of Insurance Commissioners.

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Even fewer people outside Florida have heard of FAIR and the good work done by Jay Neal and its Senior Vice President, Paul Handerhan. FAIR's mission is stated as:

FAIR is a non-partisan, non-profit educational organization that works with policy makers to bring balanced solutions to the difficult Florida property insurance market. By engaging all affected stakeholders in decision-making, FAIR has earned a position of influence with policy makers, the industry, and across the spectrum.

There are many stakeholders in the insurance industry. Insurance is an amazing product that fulfills an important financial need and serves an important social function.

I was honored to be asked by FAIR's leadership to present the Consumer Champion award. I was humbled by the recipient. Amy Bach is a true policyholder's champion and has proven it through her life's work. We are better because of people with the dedication and effectiveness of Amy Bach.

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