

## [Bach Talk: 30 Years and Counting](#)

As another challenging year draws to an end, I could not be more proud of our accomplishments or more grateful to our donors and volunteers.

In our 30th year of service, UP continues to [score wins for consumers](#), help people solve financially crippling insurance problems and field a team of expert volunteers and staff that work hard every day to hold insurers to their promises.

Through our new and improved [website](#) and COVID-adapted [Roadmap to Recovery operations](#) in catastrophe-impacted regions, UP is helping thousands of people and businesses across the nation avoid and resolve stressful insurance problems. Our accomplishments are made possible with support from our generous donors, sponsors and powerful partners. Current partners include Fannie Mae, Financial Planning Associations, [RCRC](#), State Insurance Regulators, [Legislators](#) and [Community](#) and other Foundations.

As consumers deal with the impact of the higher premiums and coverage reductions that insurers are putting into place in response to climate change, UP is working to put limits in place to preserve essential protections and reasonable pricing.

We battled hard this year for businesses crippled by COVID-19, filing a [record-breaking number of “friend of the court” briefs](#), hosting moot courts and marshaling the resources of an expanded national attorney volunteer corps to counter the insurance industry’s coordinated campaign to avoid all responsibility despite having collecting billions in premiums for business interruption coverage before the pandemic.

Through our [three national policy initiatives](#) and [advisory roles](#), we are making policyholders’ voices heard where it counts...at the highest levels of government, in state and federal courts and in the media. We are fighting for fair insurance practices and to protect consumers on many fronts.

### **Just sayin...**

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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](http://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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Many of these problems are inherent where insurance is being sold for profit. Government provided insurance systems are mostly “take all comers” they can’t pick and choose their customers. And the insurance system where insurers seek to be profitable by assuming selected risks for a price and paying out less on claims than what they take in from premiums and investments. On top of which most have shareholders who expect healthy earnings. It’s only natural that insurers are constantly seeking ways to be selective about the risks they will insure and control their claim costs

Mix in climate change and an explosion in predictive analytics and technologies that give insurers many new data points about individual risks and you have a very challenging situation for the consumers United Policyholders serves. It is only natural that these data points are going to cause insurers to be more selective, charge more and cover less if they are permitted by laws and regulations to do so.

### **Risky Business...**

Climate change has increased the risk of property damage and loss in some regions and created pressure on insurance execs to adjust operations to maintain profitability and keep shareholders happy. The adjustments include reducing coverage for roof and water damage repairs, using predictive models that raise rates for vulnerable populations, and dropping customers in brush-heavy regions. These actions are creating protection gaps and driving home and business owners to government-run insurers of last resort.

United Policyholders is helping consumers deal with the situation by providing up-to- date shopping guidance and by working with regulators and lawmakers to prevent insurers from going overboard with these adjustments and preserve affordable insurance. This work has caught the attention of the United States Treasury, Fannie Mae/Freddie Mac and even the Federal Reserve.