

## (Bad night) Irene

Tropical Storm/Hurricane Irene inundated homes and businesses throughout the Northeast and the insurance problems have been so severe that the New York State Senate recently held a public hearing to call for action. One Senator shared his constituents' perspective; "Was it a hurricane or a flood? You tell me. I've got 7 feet of water in my house, I've been paying premiums for 25 years and this is the first time I've tried to draw down. The delays, broken promises...it's not acceptable." Claim expert and UP Sponsor Ron Papa was a superstar witness at the hearing. Ron educated lawmakers that the delays and unfair claim practices after Irene were not an isolated occurrence but a strategy devised by management consultants McKinsey and Company to boost insurer profits.