

## **Baria joins board of consumer group**

State Sen. David Baria has become the first Gulf Coast representative on the board of United Policyholders, a group that helps consumers nationwide with insurance issues.

Baria's experience as an attorney, policymaker and Hurricane Katrina survivor who lost his Bay St. Louis home will all be helpful to United Policyholders, said the California-based group's executive director, Amy Bach.

"I feel like there's a lot of unfinished business with regard to storm recovery and insurance," Bach said. "There's an ongoing dynamic between insurance companies and policyholders, particularly with large claims. There's a natural conflict between their interests and there's not a level playing field.

Policyholders need access to information and support when they go up against an insurance company. That's why our organization exists and that's why we're adding another expert from the Gulf Coast."

Baria is one of 11 board members, and one of only three who live outside California. United Policyholders provides information to consumers, works for passage of consumer-friendly laws, exposes wrongdoing by insurers and helps policyholders settle claims.

The group closely followed the challenges policyholders faced settling claims after Katrina, when major insurers initially denied coverage for wind losses if storm surge contributed.

For four years after Katrina, Baria said, he has introduced seven insurance bills in the Senate to protect policyholders. None of them has passed, he said.

He said he has been unable to get an act passed that would mandate fair claims-settlement practices, even though it is in force in 48 states.

Baria said he is looking forward to working with United Policyholders, which he described as "a voice of reason" that serves as a resource for policyholders and consumer advocates.