

## **Fall 1997 Newsletter**

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### Executive Director's Report: Our Name is Our Mission

This fall marks the sixth anniversary of the East Bay firestorm and United Policyholders' incorporation. Educating the public on insurance consumer issues and uniting policyholders is more important than ever. Insurers are aggressively re-writing policies to reduce coverage. An industry sponsored Insurance Commissioner remains in office and is likely to run for re-election. Insurance lobbyists and counsel are among the most powerful interests in Sacramento and in our courts. To remain effective, UP relies on support from those we helped in the past and those who will need our help in the future.

UP is working with the Red Cross, OES, and FEMA to prepare training materials based on our video, "Settling Your Insurance Claim...Ten Tips." The video, produced by fire survivors Betty Ann Bruno and Craig Scheiner is a great gift for friends and colleagues and can be purchased for \$19.95 by calling (510) 763-9740.

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### Insurance Earthquake Update: Non-CEA Policies Are Available

Angered by the rip-off that is the California Earthquake Authority, Oakland resident Marianne Perron contacted UP this past spring and volunteered to help tackle the problem. Marianne is a survivor of the 1991 East Bay firestorm and a long-time UP supporter. When her insurance company announced it was dumping her into the CEA, she was not about to sit idly by while her premiums jumped sky high and her coverage dropped below sea level.

### UP Task Force Formed

Marianne's call was timed perfectly. UP was being swamped with calls from others with the same story, and we were gearing up to do what we do best... UNITE POLICYHOLDERS. The UP Earthquake Task Force now meets regularly at Marianne's rebuilt home. Our mission statement and an important survey are included in this newsletter. Please complete and return the survey with a donation to support our work.

Please join our efforts to remedy the EQ insurance problem in California. Task Force members to date include fire survivors Perron, Janis Young, David Hyde and Robert Bruce, Orinda resident Barbara Ruffner, Orinda businessman Bill Hickman, and UP Executive Director Amy Bach. If you are interested in participating on the task force, contact Task Force Chair Perron directly at (510) 652-2593.

### Task Force Identifies Non-CEA Options

As of press time, the following carriers are reputedly selling earthquake insurance outside the CEA: Amica Mutual, CIGNA, USF&G Specialty, Fireman's Fund, Indemnity Ins. Co. Of North America, Ins. Co. Of North America, Safeco, Pacific Employers Insurance, Unigard, Twin City Fire Insurance, The Hartford. At least one of these carriers is "non-admitted" in California. For an explanation of what that means, see "Insurance Reinsurance" on page 2 of this newsletter.

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UP EQ Task Force members Janice Young, Marianne Perron and Amy Bach.