

Happy Summer!

We're over halfway through 2014 and the UP team is busy as ever... guiding people recovering from floods and fires; helping people make good insurance decisions in preparation for wildfire, tornado, and hurricane seasons; and speaking UP for consumers in courts, the media and legislatures throughout the country.

Thank you to all of our donors, volunteers, supporters, and [sponsors](#). We couldn't do it without you!

Bach Talk



UP Staff Member Kerri Oliver gets a hug of thanks from a Colorado wildfire survivor.

A restoration contractor called today and thanked us for our work but said, "When I mention UP to

company claim adjusters, they cringe.” They shouldn’t. The truth is – both insurers and policyholders benefit from our work:

- We discourage consumers from shopping only for the cheapest policy.
- Our tools and information help people document claims, communicate clearly and resolve disputes informally and inexpensively....

Drought conditions in western states have us all on edge, but firefighters have limited the destruction of homes in [Washington State](#) and a new coordination protocol between federal, state and local firefighters is credited with helping douse 11 wildfires in 3 days near San Diego in May. Despite mass evacuations, fewer than 60 homes were destroyed, and UP team members Karen Reimus and Nancy Walery are helping impacted residents.

UP is updating our [Facebook](#) page daily with posts on our advocacy, recovery and preparedness work. Keep up...

The UP App is a Snap



UP tools and programs help people with the time-consuming and emotionally painful task of preparing the detailed loss inventories insurers require. Especially after a traumatic loss it's impossible to remember everything, so most people never collect their full insurance benefits.

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. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/happy-summer/> Date: June 30, 2022

You can avoid that extra trauma and create a useful record of your home and business assets with just a cell phone and the free [UPHelp Home Inventory app](#). It's super easy to use. You can add as much detail as you want and the data is stored securely. Hopefully, you'll never need your inventory, but if you do, you'll be so glad you have it.

Download the free UPHelp Home Inventory App at the [iTunes](#) and [Google Play](#) stores.

Roadmap to Recovery UPDATE



UP received an award for our work in Black Forest. Thank you Commissioner Peggy Littleton, Kerri Olivier, Karla Heard-Price, Commissioner Darryl Glenn!

Colorado:

It's been a year since El Paso County Colorado was hit by the Black Forest fire, the second in a series of wildfires that destroyed hundreds of homes in the area. Thanks to locals we'd helped after the first fire

(Waldo Canyon), UP was there within the first week, giving empathy and assistance at a resource center and Roadmap to Recovery toolkits and handbooks to survivors. With [El Paso County's](#) generous support and our rockstar team of volunteers and staff, UP just wrapped up a year-long series of monthly educational workshops and support events. We continue to guide individuals and interface with Colorado officials to trouble-shoot unresolved problems.

“UP resources were incredibly helpful, since we didn’t have a clue what to do first after the fire. They were there for any support we needed – and we needed the support.” Black Forest Fire Survivor

UP is currently helping [Larimer and Boulder, CO](#) area residents hit by severe flooding in September 2013, and recent victims of flooding in El Paso County. In coordination with our County and non-profit partners, UP is guiding people on accurately documenting damage, complying with NFIP paperwork, tax matters and recovering all available insurance dollars to cover elevating and repairing homes. A huge thank you to the [Community Foundation of Northern Colorado](#) and the [Long-Term Flood Recovery Group of Boulder County](#) for funding this work.

Special thanks to our many outstanding CO workshop leaders, volunteers and instructors including Steve and Karla Price, David Charles, Scott DeLuise, Jim Fields, Chris Rockers, Tom Henderson, Care and Share for distributing family food boxes, and the Woodmen Valley Chapel for hosting us all year long.

New Jersey and New York:

Our work continues in the regions hit by Superstorm Sandy. We are still responding to claim and dispute resolution help requests from individuals and Case Managers, and are monitoring the 1,000+ pending lawsuits. We are currently surveying public officials in hard hit areas on how issues related to home and flood insurance factored into their community’s ability to recover. Earlier this year we participated in the Governor’s Mobile Cabinet in NJ and held webinars for Case Managers and advocates working on flood claims.

In New Jersey and on Long Island we are shifting our focus toward helping people be better insured in preparation for future disasters, plus advocating for legislative and marketplace reforms. We have an exciting project underway with the New York Department of Financial Services to keep homeowners up to date on their home and flood insurance options and best choices post Sandy. Thank you [Long Island Community Foundation](#) and the [Hurricane Sandy NJ Relief Fund](#) for the generous support.

Volunteer Spotlight: John Trapani, CPA



R2R volunteer instructor John Trapani speaking at a February workshop.

Like many of the volunteers that make UP so effective, Los Angeles based CPA John Trapani is a “two-fer.” He personally experienced a catastrophic loss (to his home in the 1994 Northridge earthquake) and he professionally specializes in giving tax advice to catastrophic loss survivors. UP flew John out to Colorado in February of this year to be an instructor at three Roadmap to Recovery workshops for flood and wildfire survivors. John answers tax related questions as a UP “Ask an Expert” forum volunteer, and maintains an active blog on disaster tax advice: AccountantForDisasterRecovery.com

359 Amicus Briefs and Counting

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. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/happy-summer/> Date: June 30, 2022



Amy Bach and Dan Wade on their way to testify before the California Senate Insurance Committee on catastrophic risk and the state of the insurance market.

Adding a Staff Attorney to our team has boosted our advocacy capacity and really strengthened our team. Superstar Dan Wade, Esq. has doubled UP's amicus brief output in his first 6 months on the job, and is making it possible for us to weigh in on many issues across the country. UP has filed a total of 359 amicus briefs, 19 since our last newsletter, and 16 in 2014 so far with many in the hopper.

In a significant Amicus Project victory, the Indiana Court of Appeal adopted UP's arguments and sided with the Indiana Insurance Commissioner's efforts to lower excessive title insurance rates for policyholders in the state. [Read more about our Amicus Project here.](#)

So far this year we've supported and opposed legislation and regulations in Washington, California,

Louisiana, Massachusetts, New York, the U.S. Senate, the U.S. House of Representatives, the Federal Insurance Office, and the Department of Health and Human Services.

This spring Executive Director Amy Bach spoke at three conferences (ABA, NAPIA, and NAIC) and was called to testify before the California Senate Insurance Committee on the state of the home insurance marketplace and catastrophic risk preparedness in California. Staff Attorney Dan Wade joined the Consumer Attorneys of California for Justice Day 2014 at the state capitol.

UP is deep into efforts to improve our National Flood Insurance Program, working with New Jersey Senator Robert Menendez's office in Sandy investigations, submitting a Freedom of Information Act request to FEMA, and continuing to support Professor Ben Rajotte's disaster relief clinic at the Touro Law Center, Long Island, New York. [Read more about our Advocacy work here.](#)

Welcome John Sullivan and Christine Davis



Go Team UP! Emily Cabral, Kerri Olivier, John Sullivan, Michaela Cordes, Amy Bach, and Dan Wade.

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. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/happy-summer/> Date: June 30, 2022



UP is very proud to welcome two new Directors to our Board: John Sullivan brings more than 25 years of corporate finance experience at both large and small companies including 8 years at JDS Uniphase Corporation and 9 years at PG&E Corporation. He currently serves as a VP and Corporate Treasurer at Avaya, a global provider of business collaboration and communications solutions around the world. In addition to serving on the UP Board, John is co-authoring a new Roadmap to Preparedness publication with Executive Director Bach.

Christine Davis is an Advisory Group Director with DZH Phillips Certified Public Accountants and Advisers. She has practiced accounting for 20 years and is an actively licensed CPA in California and New York. She holds the Certified in Financial Forensics credential issued by the American Institute of Certified Public Accountants, and is also a Certified Valuation Analyst. She has experience as a testifying expert, forensic accountant, litigation consultant, controller, “Big Four” auditor, and tax accountant. Christine’s experience encompasses diverse industries, including financial institutions, secondary mortgage lending, insurance, high-tech manufacturing and networking solutions, consumer-products manufacturing, telecommunications, healthcare, Internet advertising and nonprofits.

UP has also added two new staff members: Staff Attorney Dan Wade, a former student of San Diego wildfire survivor and UP advisor Professor Ken Klein of California Western School of Law, and Colorado Coordinator Kerri Olivier, a Colorado fire survivor. Read their stories in the [staff section of www.uphelp.org](#).

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](#). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/happy-summer/> Date: June 30, 2022