

Insurance consumer advocate group unveils state-by-state guide to insurance legal rights

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SAN FRANCISCO, March 9, 2023 – United Policyholders (UP), a national insurance consumer advocacy non-profit, today announced a major expansion of its services.

Insurance company claim adjusters are required to know and follow the laws in the states where they're working, but with the increasing frequency of disasters and a national workforce shortage, it's become increasingly important for consumers to use UP's resources to understand their rights and push for fair treatment.

"Visitors to our website can now click on an [easy-to-navigate national map](#) to find key insurance laws specific to their state, along with related links to local help and [professional resources](#)", said UP Executive Director Amy Bach. People and businesses across the country now have easy, free access to consumer-friendly guidance on how their insurance company should be handling their claims and what their rights are when a dispute arises.

Unlike many industries, insurance is regulated by the states, not the federal government. Each state has its own laws and regulations on insurance sales and claims and an agency that oversees insurance company finances and business practices. Consumer protections vary state to state. UP gives consumers the information they need to be their own best advocate, regardless of where they live.

"We often say, insurance is a vehicle to get you back where you were before a loss, but it doesn't drive itself. Being an informed consumer is key to getting the full value of the protection you've paid for. UP is grateful to the expert volunteers who made it possible for us to offer help that's tailored to each

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/insurance-consumer-advocate-group-unveils-state-by-state-guide-to-insurance-legal-rights/> Date: April 26, 2024



individual state”, said Bach.

About United Policyholders: Since 1991, the nonprofit 501(c)(3) United Policyholders (UP) has been a trustworthy and useful information resource and an effective voice for consumers of all types of insurance in all 50 states and the District of Columbia. Our work is divided into three programs: Roadmap to Recovery, Roadmap to Preparedness, and Advocacy and Action. For more information about these programs, visit us at uphelp.org.

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