

## People Power

Helping people get a fair deal from their insurance company is the heart of United Policyholders' mission. Our tips and tools include [strategies for getting insurers to pay benefits quickly and be flexible where appropriate](#). Strategies based on our [volunteers' savvy](#) and our [staff's expertise](#).

At our Roadmap to Recovery workshops in disaster areas, we help people organize into [“company-specific groups”](#) for mutual support and negotiating power. We're pleased to end this year with the success story of one such group in Santa Rosa, CA. By working together, 150 people secured their insurer's agreement to pay contents benefits without requiring detailed itemization.

We're grateful for the [dedicated people](#) engaged in UP's work who make it possible for us to empower and assist consumers every day.

**Here's to people power, and a happy and healthy new year!**



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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](http://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.

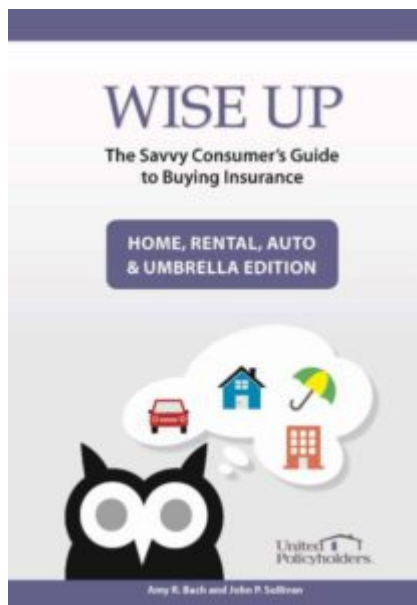
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## **SUPPORT A NONPROFIT THAT IS TRULY ON YOUR SIDE!**

People count on United Policyholders to have their back, and we can't let them down.

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[Order your copy today!](#)

**Need a last minute gift idea? Give someone you care about [Wise UP: The Savvy Consumers Guide to Buying Insurance.](#)**

Our book offers the inside scoop on what really matters when buying or renewing insurance for your car, home and assets. It's short, easy to read and gives you the right questions to ask so you can get the

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protection you need without wasting money.

Wise UP contains guidance from experts in financial, insurance and disaster preparedness – so you can make sure that your insurance safety net will be there when you need it.

Proceeds from Wise UP will support our disaster recovery and disaster preparedness programs.

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