

## Spooky Insurance News



There's lots being said these days about the negative impact on home and business owners of reduced competition and coverage and [sharply rising premiums](#) resulting from insurers' reactions to climate change, technology and inflation. The marketplace dynamics and political forces in play in [Florida](#), [Louisiana](#) and [California](#) are unprecedented. It's downright spooky.

UP and our partners are battling hard to keep critical consumer protections and financial safety nets in place across the country, support innovation and use every opportunity to promote [risk reduction/mitigation](#).

Just as spooky are new business strategies insurers are using to inspect (or not inspect) losses, adjust and pay (or not pay) claims.

With encouragement from business efficiency consultants, many insurers have dramatically shrunk their in-house adjusting teams and independent adjuster corps and are using insurtech companies and third party administrators to assess damage and handle claims for them. [Reviews](#) of [one of these entities](#) do not bode well for property owners. We need a return to professional loss evaluation and adjusting and integrity. We need insurance policies to generate funds for loss recovery. We need enforcement of fair



sales and claim practice laws and regulations, NOT deregulation.

It feels harder than ever for individuals and business owners to promptly and fully collect insurance benefits after property losses. Fortunately for policyholders, there are laws in place and expert, licensed professionals who are dedicated to thoroughly inspecting and accurately estimating damage, prescribing appropriate repairs and helping home and business owners get the insurance protection they paid for. Our [professional help directory](#) is a great place to seek some of them out.

HAVE A SAFE AND HAPPY HALLOWEEN!

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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.

Source: <https://uphelp.org/spooky-insurance-news/> Date: November 21, 2024