

[The Big One and the Big Question](#)

UP has put together practical guidance for property owners who are torn over whether or not to buy earthquake insurance. We have gathered advice from financial planners, insurance agents, and damage repair experts. We have created a [series of easy-to-follow tips](#), articles and home inventory aids. But that's not all we've done.

In addition to helping people understand current options for buying quake insurance, we're working to improve those options. It's no surprise that most property owners in quake zones are "going bare" (without quake insurance). Current options are expensive and offer very limited protection. So United Policyholders is working on creating better, cheaper insurance options for consumers who *want* to protect their property from earthquake damage.

To do this, we have worked with the California Earthquake Authority on enhancing their current products and we are supporting a larger scale fix.

We recently coordinated **a letter-writing effort** to educate Congressional representatives from the State of California on why they should support a piece of pending federal legislation titled H.R. 4014, the Catastrophe Obligation and Guarantee Act (COGA). H.R. 4014 (Hon. Loretta Sanchez, D-San Diego) would cut the cost of CEA-provided quake insurance almost in half and make it a much more viable option for consumers than it is today. [Click here](#) to read UP's letter of support of H.R. 4014.

Executive Director **Amy Bach** provided the consumer voice on a panel of experts during Earthquake Education Day, at the Winter Meeting of the NAIC (National Association of Insurance Commissioners.)