

United Policyholders' One-Year Los Angeles Fire Survey & the Kind of Advocacy Policyholders Deserve

Merlin Law Group

There are very few organizations in the insurance world that have earned the level of trust and respect United Policyholders has. United Policyholders (UP) is a nonprofit 501(c)(3) founded in 1991 after a Northern California wildfire exposed just how devastating underinsurance and adversarial claims handling can be for families and communities. Its mission is to be a trustworthy and useful information resource and an effective voice for insurance consumers in all 50 states. It puts consumers first, not attorneys or public adjusters, and provides true community service.

What makes UP especially valuable is that it is not just an advocacy organization in the abstract. It does the practical work. Through Roadmap to Recovery, Roadmap to Preparedness, and Advocacy and Action, UP gives people tools they can actually use: claim guidance, sample letters, educational workshops, expert forums, disaster recovery publications, and survivor-to-survivor support. At the same time, it works to strengthen laws and public policy so insurance performs the way people were promised it would perform.

The organization's Year One Insurance & Recovery Survey on the 2025 Los Angeles wildfires shows exactly why this work is indispensable. One year after the fires, 69% of total-loss respondents reported they did not have enough insurance to rebuild or replace their homes, and the average underinsurance gap was \$247 per square foot. Even after twelve months, 24% still did not know whether they were underinsured. That is good evidence of the need for UP's work as any.

The survey also documents persistent claim-handling problems. Sixty-four percent of respondents reported problems with their claim or insurer representatives. Among those who reported problems, 69%

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/united-policyholders-one-year-los-angeles-fire-survey-the-kind-of-advocacy-policyholders-deserve/>

Date: June 10, 2026



cited delays in communication, 68% reported payment delays, 61% said the insurer's replacement-cost estimate was inadequate, and 43% said that when adjusters changed, they had to start over from scratch. For standing-home survivors, 74% had not yet moved back home, and 52% of those not back home said their insurer had threatened to cut off temporary rent or additional living expense benefits.

But the UP story is also about helping people move forward. In that same survey, 67% of respondents reported using UP's Roadmap to Recovery webinars, nearly 55% used UP's website resources, more than 40% used the Disaster Recovery Handbook, and 96% said UP's Roadmap to Recovery services were helpful. Survivors described UP's webinars and information as having lifted them on dark days and said they were materially better off because of the organization's guidance.

Amy Bach, the UP staff, and the organization's 200-plus volunteer corps have built an independent, policyholder-first institution that combines compassion with technical competence. UP tells the truth about what consumers face after loss. It equips people with practical tools. It gives lawmakers, regulators, journalists, and the broader public a clearer picture of what fair claim handling looks like in the real world. And it never loses sight of the fact that behind every claim file is a household trying to recover its life.

At Merlin Law Group, we have always believed that insurance should be a source of security, not a second catastrophe. That is why United Policyholders matters so much. It levels the playing field. It gives survivors credible guidance at a moment of confusion and vulnerability. It pushes for reforms that make the system fairer. And it reminds the industry, regulators, and the public that policyholders are not asking for favors. They are asking for the benefits and fair treatment they paid for.

United Policyholders deserves recognition, support, and gratitude. In my view, it is the most important organization in the country working on behalf of insurance consumers.