

We made a BIG impact in 2025!

“Your group and webinars are just amazing and most useful. The best resource and people we’ve encountered. We are so grateful for everything you do.”

- Christine, 2025 LA Wildfire Survivor

Roadmap to Recovery® Program

Within a week of the wildfires that devastated Los Angeles, United Policyholders’ volunteers and staff were at the official disaster recovery centers and on the ground bringing our three+ decades of trauma-informed recovery and insurance guidance.

Through in-person events, webinars, the survivor questions we’re answering daily, and our prominent role in trouble-shooting smoke damage and other insurance disputes, we’re staying close to the ground as an advocate and problem solver for impacted households.

We’re there for the long haul, just as we are in Ventura, Hawaii & Florida.

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.

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UP partnered with the Pasadena Senior Center and American Legion Palisades to host Contents Claim Help Workshops to help fire survivors overcome the painful challenge of having to inventory every possession lost in the fires in order to collect their insurance benefits.

These workshops are just a few of the 60+ Roadmap to Recovery events UP hosted this year. Plus, we've participated in another 75+ events hosted by government partners, nonprofits and/or community leaders.

Climate change and technology are making it harder for people to keep insurance safety nets in place and rely on them when adversity strikes. UP is on the front lines providing critical consumer guidance and working toward solutions nationwide.

Roadmap to Preparedness Program (R2P)

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Our Wildfire Risk Reduction and Asset Protection (WRAP) working group (600+ members) is steadily helping increase mitigation, insurance discounts and renewal rewards, and to restore a competitive insurance marketplace. Since 2017, we have been hosting convenings of wildfire, insurance and risk reduction experts with community leaders and stakeholders, educating homeowners, and advancing mitigation funding to support programs across California and beyond.

Grant funding helped us expand our R2P program in Colorado in 2025. We doubled the number of public education events we hosted or participated in, stayed engaged on new laws and regulations, expanded our agent/broker volunteer network and continued bringing our “straight scoop” buying tips and disaster prep insights in partnership with the Colorado Division of Insurance.



In conjunction with our consumer-facing work, UP is working with state insurance regulators, federal and state elected officials, academic, real estate, lending and business leaders to develop public policy solutions to the national property insurance affordability and availability crisis.

In 2025, UP hosted or participated in 150+ public events in California, Colorado, and Hawaii to help consumers deal with home insurance crisis. And our Tip of the Month brings insurance news you can use to your inbox.

Advocacy and Action Program

UP works tirelessly for fair insurance practices and strong consumer protections. Many of our advocacy initiatives are multi-year projects. Here are just a few of our campaigns:

- Fighting for insurers to [meet their obligations to restore smoke-damaged homes to safe condition](#) in coordination with experts and impacted residents and as a member of a CA Ins. Commissioner's Task Force
- Helping establish important pro-consumer legal precedents through our [Amicus Project](#) that benefit individual and commercial policyholders all across the country
- Pushing adoption of a [UP-drafted model law to protect consumers from the "spies in the sky"](#) that

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are causing people to lose their insurance

- Advancing a tool to limit premium increases through a Public Model for predicting catastrophes, serving on a DOI working group and supporting legislation to fund the model
- Meeting with and presenting to state insurance regulators [at the NAIC](#) on pressing consumer issues and potential solutions



Executive Director Bach is an influential voice and advocate for policyholders at national conferences with insurance regulators, legislators and industry leaders across the country.

This year, UP was quoted in 300+ media articles.

Thank you donors, funders, partners and volunteers. ***2025 has truly been one of our most impactful years ever!***