

What's UP? May 2013

Bach Talk

We were excited to begin this newsletter with three major announcements: A recent legislative victory for policyholders in Colorado and two significant grants: One supporting Roadmap to Recovery services to Sandy victims in New Jersey, and another from FEMA to help the Bay Area be more disaster resilient through insurance preparedness. But the tornado devastation weighs heavy on our hearts. Our outstanding volunteer corps is engaged and our staff is hard at work making sure Oklahomans know how to access all the [free support](#) we have to offer. I was in Oklahoma City earlier this year presenting at the National Tornado Summit.

UP Volunteers and Colorado Officials

CO Governor Hickenlooper signing into law the Homeowners Insurance Reform Act of 2013, surrounded by UP volunteers and elected officials. UP helped write the new law, defeat anti-consumer amendments and mobilize policyholder support to get it passed.

As the painful processes of grieving, clearing debris and recovery begins, insurance funds will be a critical source of help for the victims. Our main insurance-related worry is that many Oklahoma insurers changed their policies in recent years to drastically reduce the amount they will pay for roofs. Two years ago a major insurer got the approval for this reduction through a feel-good labeled "House and Home" endorsement.

UP protested loudly, but the product went on the market and many companies followed the lead and made similar reductions. This will no doubt be a huge recovery hurdle and a financial headache people do not need.

While increased funding and support would help meet the heavy demand for our consumer education

and advocacy services, we have made substantial website enhancements so that people anywhere in the country can access insurance help 24/7 — all they need is an internet connection. And as you'll see in this issue, United Policyholders is on a healthy growth track and thriving.

With great appreciation for your support,

Amy Bach
Executive Director

Roadmap the Recovery

UP in Maryland

New Jersey First Lady Mary Pat Christie announcing a grant to United Policyholders' Roadmap to Recovery™ program to help homeowners who were devastated by Superstorm Sandy.

Pictured with her are Program Coordinator Emily Cabral and Rutgers Law Professor and UP volunteer Jay Feinman.

Colorado

Thanks to the ongoing support of the Denver Foundation and the Colorado Fire Relief Fund, Karen Reimus taught our 7th workshop in the Fort Collins area "[Healing and Dealing: Deadlines and Decisions at the One Year Wildfire Anniversary](#)" and a [similar workshop](#) in Colorado Springs the following night. These workshops were made possible through partnerships with Larimer County and El Paso County.

Earlier this year Amy Bach with help from volunteers Steve Price, Karla Heard-Price and Kerri Olivier, taught a Personal Property Inventory Help workshop with Chris Rockers in CO Springs. Bach also participated in a 5 hour forum where local and state elected officials heard an earful about insurance frustrations from wildfire survivors.

New Jersey and New York

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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Professor Jay Feinman and Bach taught a 2 hour workshop for Sandy victims in Bayhead, NJ on insurance documentation and claim negotiations. UP is answering consumer questions, working with Case Managers and continuing to add useful materials to our [Sandy Claim Help Library](#).

Advocacy and Action

UP brought Maryland lawmaker Dana Stein to explain to insurance regulators at a Washington D.C. meeting why and how he enacted a law that gives policyholders two years after a loss to collect benefits for replacing damaged or destroyed property.

UP brings the perspectives of policyholders to insurance regulators at every NAIC meeting. At a recent meeting in Houston, TX, we paired with colleague Bonnie Burns to propose that regulators [mandate non-forfeiture provisions in long term care insurance policies](#) so consumers who can't keep up with skyrocketing rates get at least some protection value for their past premium payments.

Last December, UP testified and brought two witnesses to a Washington D.C. hearing on improving catastrophe insurance claims. One was Maryland lawmaker Dana Stein, (see photo), the other was New York claim expert Ron Papa. We thank and acknowledge sponsor Jeffrey Gould for introducing UP to lawmaker Stein and his important work extending the time for a claimant to collect full replacement value.

Amicus Project

Tybe Brett

Philadelphia attorney Tybe Brett coordinated the drafting of UP's amicus brief in an important Supreme Court case, *U.S. Airways, Inc. v. McCutchen*.

Thanks to amicus volunteer Tybe Brett who led an all-star drafting team with Mark DeBofsky and Prof. Roger Baron, UP made an important contribution to the briefing in a major Supreme Court case involving disability insurance offsets; *U.S. Airways, Inc. v. McCutchen*. Read Brett's analysis of the disappointing result [here](#). Stay tuned for our Summer 2013 print newsletter where we will detail all recent amicus efforts and volunteer writers.

Roadmap to Preparedness

UP's guidance to consumers draws on the expertise of distinguished volunteers including former WA Ins. Comm'r Deborah Senn and NAPIA President Ron Reitz (pictured here at an NAIC meeting in Houston, Texas)

Out of thousands of applicants UP's Roadmap to Preparedness program was one of only 30 selected to receive a FEMA 2012 Community Resilience Innovation Challenge grant. FEMA recognized the value of our unique messages, tools, and information on preparing for adversity by creating an adequate insurance safety net. UP doesn't sell insurance, many of our messengers speak from personal experience about steps they wish they'd taken before a disaster, and we work closely with preparedness partners including community and business associations, financial planners, local governments and other non-profits. The grant will fund disaster preparedness work in the SF Bay Area.