

## Whose money is talking?

Whether it's a damage report from a vendor hired by your insurer or a political ad...a savvy consumer needs to know whose money is behind the message. Is there a hidden agenda or can you trust what you're hearing or reading? Who is paying to bring the message to you and why?

The top insurance industry watchdog in California - the Insurance Commissioner - has to run for office and be elected. If you're watching a campaign ad for one of the candidates for this office, ask: "Are insurance companies (directly or indirectly) paying for these ads?" If so, history shows the candidate will go easy on insurers if he or she gets elected. Consumers deserve better from the state's top insurance watchdog.

When you review an estimate from a body shop or a contractor that your insurer selected, you need to consider whether it's accurate or whether it's slanted in the insurance company's favor so as to earn repeat business. You'll find guidance on this in our Claim Help library at [www.uphelp.org](http://www.uphelp.org)

To maintain our independent voice and the integrity of our messages, United Policyholders doesn't accept contributions from insurance companies and has a diverse pool of support that includes charitable foundations, individuals and businesses.

To find out whose money is behind political candidates, visit [Opensecrets.org](http://Opensecrets.org)

To find out whose money is behind an organization, visit: [Guidestar.org](http://Guidestar.org)