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November 9, 2022

Katherine L. Heckert, Chair [kheckert@carltonfields.com]
Debbie Crockett, Vice-Chair [dscrockett@napleslaw.com]
Florida Bar Insurance & Surety Committee
The Real Property Probate and Trust Law Section of the Florida Bar
651 East Jefferson Street,
Tallahassee, FL 32399-2300
Sent Via Email

Regarding: Board Certification in Insurance Coverage Law

Dear Chair Heckert and Vice-Chair Crockett:

I write on behalf of the non-profit United Policyholders in strong support of the proposed Board Certification in Insurance Coverage law. Given the nuances and high financial stakes involved in insurance legal matters, we believe it is appropriate that the Bar establish a process for distinguishing practitioners that have expertise in insurance coverage law from the bar at large.

United Policyholders is a non-profit organization funded by grants and donations that has been informing, helping, and speaking for insurance consumers in the United States since 1991. Through its Roadmap to Preparedness and Roadmap to Recovery programs, United Policyholders helps Americans be financially strong by fortifying their homes to withstand extreme weather events, buying insurance, and navigating the claim process successfully after a loss. The organization was founded to provide consumers with an advocate and information resource focused solely on the important but complex business of insurance. We address all lines of insurance with a special focus on property insurance and disasters.

In Florida, United Policyholders educates and assists residents with insurance matters and coordinates with the Office of Insurance Regulation, insurance and claim professionals, attorneys and other non-profit organizations. Since Hurricane Andrew in 1992, we have been helping address insurance marketplace and claim problems in Florida and supporting policyholders in recovering from catastrophes, including most recently Hurricane Ian. United Policyholders' services include in-person and online education and problem-solving clinics and seminar, survivor to survivor mental/emotional health support forums, and extensive consumer help and disaster-specific online libraries. *See, e.g.,* <https://uphelp.org/disaster-recovery-help/hurricane-ian-2022/>.

United Policyholders strongly supports the proposal before the Florida Bar to add Board Certification in Insurance Coverage Law and believes that insurance consumers, both individual and corporate, throughout Florida will benefit from a certification process that identifies lawyers that have earned the proposed distinction. In the wake of natural disasters, it is challenging for Florida residents to identify qualified counsel on matters of insurance coverage. The proposed Board Certification will help qualified attorneys accurately market their skillset to potential clients.

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Thank you in advance for your consideration of our input and your work on this important matter.

Sincerely,

A handwritten signature in cursive script that reads "Amy Bach". The signature is written in black ink and is positioned above the typed name.

Amy Bach, Esq. Executive Director
United Policyholders