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What's UP

Bach Talk
A message from
co-founder &
Executive Director
Amy Bach

"We've got your back when insurance matters" is our clever way of explaining our organization's value and mission. Like it or not, insurance really does matter to your financial and physical health and the quality of your life. But it sure is hard to shop for and use. Being your trustworthy information source and insurance fairness advocate is the goal of our staff and volunteers every day all day.

As insurers reduce coverage in anticipation of climate change, use data mining to select (and drop) customers and automate claim handling to bolster profits, Americans need UP more than ever. The good news is our support base is growing along with the demand for our services.

Please support United Policyholders, like our Facebook page, and share our website with friends, family and co-worker: UPHELP.ORG.



Our expert volunteers reviewed policies and made helpful suggestions to improve disaster-readiness.

Time for a Check UP

Blindly trusting an insurer or agent to properly protect one's home has left two-thirds of disaster victims severely underinsured. UP is helping people take action to adjust their policies before they have a loss to avoid that traumatic "surprise."

When we learned a group of consumer-oriented insurance experts would be attending the mid-year meeting of the National Association of Public Insurance Adjusters conference in Napa, CA, we recruited volunteers for a first-time UP Roadmap to Preparedness event: A Check UP insurance review clinic.

Thanks to UP, awareness of post-disaster underinsurance is high in the region, so there were many eager attendees and Check UP was a "sold out" event. Our volunteers were professionals that have coverage and claim expertise but don't sell insurance. They sat down with local homeowners and renters, reviewed their insurance policies and made suggestions for adjustments.

Thank you to UP's volunteers Jade Bentz, Ken Crown, Robert Crown, Rick Ewald, Corey Locke, Gordon Scott, Dan Veroff, Jahn Miller, and Troy Willis.

ROADMAP TO RECOVERY™ PROGRAM

Post-disaster tools & guidance focused on restoring financial health

LOCAL MOTION: Increased foundation support is making it possible for UP to hire local coordinators who live in or near disaster areas. These part time staffers help us reach survivors and coordinate with case managers, city and county building departments, housing navigators and other nonprofits doing long term recovery work.

For the Camp Fire (Paradise, CA, 18,000 structures destroyed), we hired local resident Maitreya Badami to help us stay connected with impacted residents and run our workshops, webinars, and clinics. For the Woolsey Fire (Los Angeles and Ventura counties, 1600 structures destroyed), we hired So Cal resident Valerie Brown as our local coordinator.



Speakers at our Roadmap to Recovery workshops bring expertise that ranges from permitting to taxes to "move or rebuild" decision-making. Some are previous disaster survivors, others are government agency or private sector professionals.

Thanks to grant funding, we are recording our workshops so they can be viewed online 24/7.



UP staff and volunteers Team UP to provide expertise, empathy, and comfort after disasters.

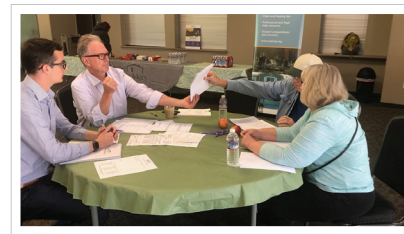
Your support helps victims of disasters across the US get home sooner.

Thank you for your support!

Attorney Volunteers Deliver Results

This year UP and partner organizations hosted free legal help clinics in Northern and Southern California communities. These clinics give disaster-impacted households the chance to have their documents reviewed and questions answered by a Team UP volunteer who specializes in counseling policyholders in coverage and claim disputes.

One attorney described his Team UP clinic volunteer service as “one of the most meaningful experiences I’ve had so far in my law career.” The problems people bring to these clinics inform our advocacy work.



UP clinics give disaster survivors access to free expert legal help that complements what they learn at our workshops.

Attorney volunteers also help UP be a powerful advocate for insurance fairness by serving as our eyes and ears and helping draft the “friend of the court” briefs we file in courts across the United States. Our current Amicus Advisory Team includes: **John Ellison and Tim Law**, (Reed Smith), **David Goodwin and Christine Haskett**, (Covington & Burling), **Dan Veroff** (Merlin Law Group) and **Jay Rossiter** (Perkins Coie).

Thank you R2R Pro Bono clinic volunteers:

- | | |
|----------------------------------|--|
| Covington & Burling | Merlin Law Group |
| Kantor & Kantor, LLP | Myers, Widders, Gibson, Jones & Feingold |
| Lieff Cabraser Heimann Bernstein | Perkins Coie |
| Lesser Law Group | Gary Rose, Esq. |
| Ken Klein, Esq. | Welty, Weaver & Currie |

Teaming UP

Much of our work gets done by volunteers whose experience recovering from a disaster inspired them to engage with UP to help others. UP volunteer Bari Campbell gained an appreciation for our work after losing her home in the Fourmile Fire in Colorado in 2010. After representing our organization at a Colorado Emergency Management conference earlier this year, Bari shared, “I felt I had come full circle in my recovery process when I had the chance to meet the amazing women and men who help in our disasters.”



Tave and Bari Campbell

Our Nationwide Impact

- 595,000** people used our online resources in 2019
- 585** professionals and disaster survivors that volunteer with Team UP
- 470** free insurance and disaster recovery publications at uphelp.org
- 100+** number of times annually UP is quoted in local and national news, including CNN, Wall Street Journal, NPR and The New York Times

Roadmap to Recovery Spotlight

- Sonoma/Napa 2017 wildfires**
- 20+** Educational Workshops / Q and A sessions
- 13** “pro bono” 1 on 1 legal clinics
- 7** Webinars with live Q and A
- 50+** recovery and preparedness events UP participated in
- 300+** “Ask an Expert” questions answered
- 45,000** website views from the impacted areas
- 8,500** visitors to our 2017 North Bay Claim Help Library

ADVOCACY AND ACTION

Advancing insurance consumer protections and rights

UP to the Challenge: Higher Home Insurance Costs Mask Growing Protection Gap

Most people agree that insurance funds, not charitable or government aid, should be your primary source of funding to repair or replace your home if it gets damaged or destroyed. You’ve pre-paid for that protection and it doesn’t require tax dollars or generosity. However, exclusions and percentage deductibles “gone wild” are eroding insurance as that primary source. UP is working to restore insurance protection integrity through three initiatives:

The Protection Gap Project—Through our engagements with the National Association of Insurance Commissioners and the Federal Insurance Office and various partnerships, UP is advocating for essential coverage standards and more robust risk reduction/mitigation support and rewards. We are conducting research and gathering samples of unfair exclusions and hidden limits via a dedicated email address: policies@uphelp.org. With this information, our partners and we will raise awareness of the hollowed out coverage trend and (hopefully) inspire competition among insurers to reverse it by offering simplified, essential protection policies.

Match UP—UP is working hard to help the many homeowners who’ve been dropped and are scrambling to find replacement coverage. We are educating the public, lawmakers and the media and partnering with realtors, agents and the California Department of Insurance on big-picture solutions, including temporary moratoriums on non-renewals.

The WRAPP Project (Wildfire Risk Reduction and Asset Protection Project)—Many states now require insurers to facilitate and reward steps residents take to fortify their homes and reduce disaster risk. But mitigation support and insurance reward programs for wildfire risk reduction are almost non-existent, and there is now a full-blown home insurance availability and affordability crisis in many parts of California. UP is working to build a viable mitigation program that will restore consumer options.

An Uncertain Future—The competitive residential property insurance system as we know it seems to be morphing to fill gaps in private market options—nationwide, government-sponsored programs now offer coverage for floods, windstorms, and wildfire protection. It’s not just homeowners that are being impacted. Realtors, lenders, property values, and tax revenues at all levels of government are bearing the brunt of hollowed out coverage. UP and our partners are hard at work advocating for solutions at the state and national level.

Thank You Donors & Funders

Not only have our individual and business sector donations increased, but charitable foundations are appreciating the positive ripple effect of our programs.

When insurers feel pressure to pay disaster claims fairly, funds flow better, victims get back on their feet faster, employers get back to business, and there’s less financial strain on local governments.

When people use our info to become better informed and insured, they’re more resilient and less dependent on government and charitable resources if adversity strikes.

Thank you to all our current supporters:

- AT&T
- Build UP Sponsors
- Center for Disaster Philanthropy
- Community Foundation Sonoma County
- Entertainment Industry Foundation
- “Find Help” business sponsors
- Foundation for Financial Planning
- Individual Donors
- Golden State Finance Authority
- Hersher Family Foundation
- Napa Valley Community Foundation
- North Valley Community Foundation
- Rural County Representatives of California
- Shippy Foundation
- Solano Community Foundation
- Sonoma County Community Investment Program
- Tipping Point Community’s Emergency Relief Fund
- Ventura County Community Foundation

“Thank you because you made us more prepared to fight this battle! I don’t know if I would have been able to navigate this process without all the knowledge I gained from your workshops and website.”

A.S.

UP NEWS

CA TREASURER FIONA MA, pictured here with AMY BACH, has committed to supporting our efforts to establish a statewide program to help property owners reduce wildfire risk and maintain affordable insurance.



Good financial planning includes being insurance savvy. UP STAFFER EMILY ROGAN contributed that expertise at a recent Financial Planning Association event.



UP supporters include consumer attorney champions ELIZABETH CABRASER and MARY ALEXANDER, pictured here with AMY BACH and BETH BROWN, CEO of the Community Foundation Sonoma County (an R2R funder).



UP staffer VAL BROWN teaching Southern CA Disaster Case Managers and wildfire survivors how to inventory and value destroyed personal property.



A UP training for Federal and State Housing Navigators on how to maximize insurance benefits to replace destroyed homes.



AMY BACH provided the consumer voice at a national symposium on climate change’s impact on insurance availability and affordability.

