

2022 UP Highlights:

- **50+** Roadmap to Recovery® events in California, Colorado, Florida and Oregon, including in-person and online seminars, *pro bono* financial and legal help clinics, Q&A forums, and Survivor-to Survivor support forums
- **50+** Preparedness/Resiliency presentations
- **36+** Pro-consumer Friend of the Court (*amicus curiae*) briefs filed
- **90+** Media articles referenced UP's work
- **8** New, free online help libraries for specific disaster-impacted communities
- **30+** Presentations before Congress, State Houses, Insurance Regulators



Annie Barbour, Lyn Bradshaw and Paul Hansen receiving Certificates of Excellence for their UP volunteer service from CA Assemblymember Cecilia Aguiar-Curry.

Powerful Partnerships

UP continues to insurance problem solve for consumers in coordination with public officials and agencies, and our trade association, business and nonprofit partners.

“When it comes to advising families we serve who they can trust when it comes to insurance advocacy, there is only one partner we trust that will care as much as we do. That partner is, United Policyholders!”

- Kevin Cox, CEO & Founder,
Hope Crisis Response Network



917 Irving St, Suite 4
San Francisco, CA 94122



The Non-profit
that has
Your Back
when Insurance
Matters

WINTER 2022



UP to Good, Nationwide

It's hard to be happy when you're worrying about money. Peace of mind from having insurance in place is invaluable. But in today's complicated world, many are struggling to afford and keep insurance in place, and as insurers nip and tuck coverage as a hedge against climate change, protection gaps are getting bigger.

That's why Team UP (our staff, volunteers and partners) are hard at work every day advocating for fair sales and claim practices, empowering consumers to successfully navigate insurance matters, and coordinating with local, state and federal government partners. We're proud to share some of our many 2022 accomplishments, and grateful for the positive feedback we're getting.



After losing her Louisville, CO home in the 2021 Marshall Fire and using our R2R services, Lisa Hughes joined Team UP and became UP's liaison to her community. Pictured here with Executive Director Amy Bach.

Thank You Donors, Funders, Partners and Volunteers!

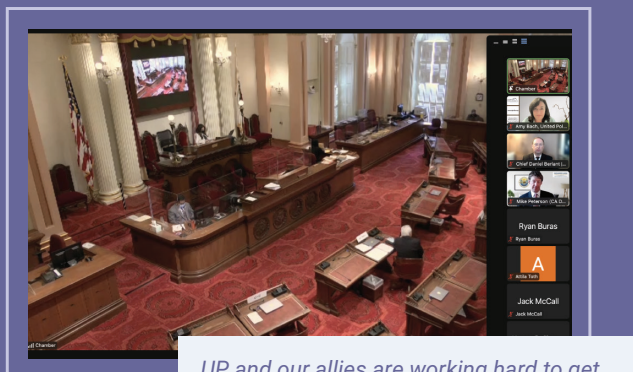
Thanks to support from our charitable foundation partners, Find Help sponsors, event sponsors, and our individual and corporate donors, UP continued to provide hands-on and online problem-solving help to thousands of consumers and served as an effective advocate for fair insurance practices in all 50 states throughout 2022.



Two UP volunteers were at the signing ceremony for a new law we helped enact that requires insurance policies to keep pace with actual recovery timelines and costs.

“Thank you for last night's 'Navigating Your Dwelling Claim' webinar... We'd just received the insurance company's 99 page estimate, and I was making myself sick determining next steps. UP provided such pertinent information—what timing! I cannot tell you how relieved I feel now having a path forward. Heartfelt thanks for all you do!”

-Marsha Thinnes, 2021 Marshall Fire



UP and our allies are working hard to get CA insurers to give mitigation discounts.

With your continued support we will be able to meet the challenges ahead, whatever they may be: uphelp.org/donate

“You have been enormously helpful to navigating the insurance roadmap and surviving this painful loss.”

— Jeff Faraday,
2020 California “Creek” Wildfire Survivor

Increasing Resiliency and Improving Disaster Recovery

We're supporting CA, CO, FL, MN, NM, OR, and WA residents who are vulnerable to or recently impacted by wildfires, hurricanes, floods and tornadoes.

Through our webinars and advocacy work, we're helping households avoid and deal with non-renewals and skyrocketing premiums. And in hurricane-prone states, where wind deductibles and limits on payouts to repair water and roof damage are creating serious recovery challenges, we're providing problem-solving guidance and advocacy services.



UP helped promote the launch of the IBHS “Wildfire Prepared Home” insurance discount program in Paradise, CA. Pictured: UP volunteer Rick Pero and SBA's Corey Williams