



The Non-profit that has Your Back *when* Insurance Matters

WINTER 2023

United 
Policyholders™

In the aftermath of the tragic Maui wildfire in August, UP volunteers put in 660 hours comforting and guiding traumatized survivors.

2023 Highlights:

- Helped enact new Colorado law to expedite post-wildfire insurance payouts
- **30+** Roadmap to Recovery® events in California, Colorado, Florida and Hawaii (in-person and online workshops, pro bono clinics and Q&A forums, and Survivor-to-Survivor support forums)
- **75+** Insurance-focused disaster preparedness public presentations
- **30+** Pro-consumer Friend of the Court (*Amicus Curiae*) briefs filed
- **160+** Media pieces referenced UP's work
- **6** New, free online help libraries for specific disasters
- **30+** Appearances before Congress, State Houses, Insurance Regulators



Honoring our outstanding volunteers and partners: Redwood Credit Union's Mishel Kaufman, Fire Chief Bill Tyler, Fire Chief Paul Lowenthal, and Amicus Project attorneys John Ellison and David Goodwin.

Powerful Partnerships

UP continues to problem-solve for policyholders in coordination with our national network of partners that includes public officials, agencies, trade associations, and nonprofits.

“Thank you so much for being here, you are the first person in a month since the fire to give me anything close to a sense of Hope.”

- Maui Wildfire survivor to Team UP Volunteer David Gurley

“United Policyholders' Wildfire Risk Reduction and Asset Protection Project (WRAP) program is an important partner in increasing wildfire risk reduction and individual and community disaster preparedness throughout California.”

-CA Fire Marshal Daniel Berlant

Climate change is hurting insurance consumers - UP is helping

People and communities that have invested in fortifying homes and community-wide risk reduction deserve insurance discounts and renewals. These proactive investments can prevent or minimize damage from wildfires and extreme weather events and are in the best interest of insurers and consumers. UP is a leading advocate for insurers to incentivize and reward risk reduction strategies rather than reactively limiting payouts for repairs and rehousing, placing high deductibles and limits on coverage and lowering benefits and payouts after disasters.

UP supports consumers with risk mitigation information, shopping guidelines and problem solving for loss victims. We also are working to reverse coverage reductions, restore insurance safety nets and uphold policyholders' reasonable expectations of coverage.



Having former insurance regulator Joel Laucher join our staff has been a big help to UP's consumer outreach and education work.

UP to Good, UP to the Challenge

For an increasing number of U.S. home and business owners, finding and keeping affordable and adequate insurance is a top of mind crisis. Insurer reactions to climate change, new predictive technologies, inflation and high reinsurance prices have created unprecedented affordability and availability challenges and protection gaps.

Team UP and our partners are hard at work across the country advocating for short and long term solutions. We're empowering consumers to advocate for themselves, find qualified help and successfully navigate insurance matters despite mounting challenges. We're proud to share some of our many 2023 accomplishments, and grateful for the positive feedback we've received.



For the second year in a row, UP helped enact new laws to expedite insurance payouts to wildfire survivors in Colorado.

“Thank you!! Your support has been invaluable for providing facts, process, mental, emotional, and community support. You have improved an awful situation.”

— A.M., Marshall Fire Survivor



UP is coordinating with elected officials to address a growing national property insurance crisis.

Pictured at our UP to Good event: CA Congressman Mike Thompson, CA Senator Mike McGuire, CA Senator Bill Dodd, CA Insurance Commissioner Ricardo Lara, Jean-Charles Boisset and Tom Blackwood at the Buena Vista Winery in September.

Thank You Donors, Funders, Partners and Volunteers

Thanks to your support, this year UP contributed on several fronts. We provided hands-on and online support across the country to insurance consumers and disaster survivors. And we advocated tirelessly for fair insurance practices and strong consumer protections in courts, the media and legislative and regulatory forums.



Discussing protection gaps and insurance marketplace turbulence with Treasury Secretary Janet Yellin.

With your continued support, we will continue to support resilience to adversity across the nation:

uphelp.org/donate