



The Non-profit that has Your Back when Insurance Matters

WINTER 2024

United 
Policyholders™

From Fire Survivor to Firewise: UP is helping wildfire survivors be ambassadors for resilient rebuilding and retrofits to prevent future damage and keep homes insurable. UP staffer, Lisa Hughes (above) is bringing UP's guidance and the work we're doing with mitigation experts to help CO residents stay protected despite the national home insurance availability and affordability crisis.

2024 Highlights:

HELPING DISASTER SURVIVORS

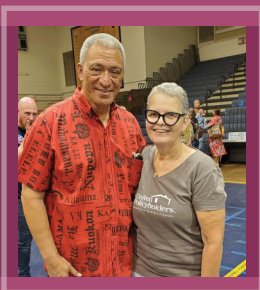
- 50+ Roadmap to Recovery® events in California, Colorado, Florida and Hawaii (in-person and online workshops, Q&A forums, Survivor to Survivor support forums and Claim Guidance Office Hours)
- 12 new free online help libraries for hurricane, flood and wildfire survivors

HELPING PEOPLE BE PREPARED

- 100+ insurance-focused disaster preparedness public presentations and events
- Translated and distributed insurance and preparedness tips in five languages thanks to a grant from the CA Office of Emergency Services
- Created localized risk reduction help and resource info for all 58 counties in California

HELPING LEVEL THE PLAYING FIELD

- 290 quotes or mentions in broadcast, print and online media advocating for consumers
- Advancing a legislative proposal to protect against the unfair use of aerial images and AI
- 11 pro-consumer Friend of the Court briefs filed, helped secure a BIG win on coverage for roof damage from water
- 40+ appearances before Congress, State Houses, and Insurance Regulators
- Helping states adopt new rules that expedite post-disaster insurance payouts



On Maui, UP's Equal Justice Works Fellow, Sherry Peterson (pictured here with the Mayor of Lahaina) is bringing our Roadmap to Recovery® resources to wildfire-impacted residents, aid workers and community leaders.

“We so appreciate you presenting to our group. Your insights were invaluable and gave us all a clearer understanding of how to protect ourselves and our assets in the face of potential disasters. I know our audience benefited from your practical advice and thorough understanding of the topic.”

- Lynn Nowak | American Red Cross

“UP's Wildfire Risk Reduction and Asset Protection Group (WRAP) is the most useful group regarding fire safety and insurance regs that I belong to. Thanks so much!”

- Bruce Flynn, Co-chair, Emergency and Disaster Preparedness Committee, Sonoma

Dropped by Your Insurer?

You're not alone!

The demand for our insurance shopping help has skyrocketed as more and more people need help dealing with non-renewals, premium increases, reduced coverage and higher deductibles. At town halls, keynotes, webinars, and preparedness fairs, UP is there to help!



E.D. Bach with longtime UP partners Fire Chief Bill Tyler and Napa Fire Administrator Dave Shew, working together to reduce risk and help people stay insured.

Powerful Partnerships

The home insurance crisis is affecting Red and Blue States alike. Because UP has earned a reputation as a constructive problem-solver, we are at the table and strategizing with regulators, legislators and industry decision-makers all across the country.

A graphic for "Home Insurance Check UP". It features the United Policyholders logo, a circular seal with a house and a checkmark, and a photograph of a large house. Below the photo is a list of bullet points: "How much would it cost to rebuild from the ground up?", "Verify and confirm coverage is adequate", "Sewer and drain backup", and "Building code upgrade".

United Policyholders

Home Insurance Check UP

Insure your home for Replacement Value, not real estate value.

- How much would it cost to rebuild from the ground up?
- Verify and confirm coverage is adequate

Consider adding:

- Sewer and drain backup
- Building code upgrade

Tip of the Month!

Stay Updated with our Tip of the Month at: www.uphelp.org/TOTM.



UP is Needed Now More Than Ever!

UP is a beacon of light that guides consumers and collaborates with local governments, public safety agencies, professionals and other non-profits to protect people's economic security and ability to be resilient to adversity. In today's world, our work is more important than ever.

After disasters, our trained Team UP volunteers connect survivors with our time-tested resources for securing fair insurance payouts and navigating the road to getting back home and restoring their quality of life. Our commitment is to bring our expertise and empathy, help people make good decisions, and contribute to the community's recovery.

Our ability to influence laws and business practices benefit consumers all across the

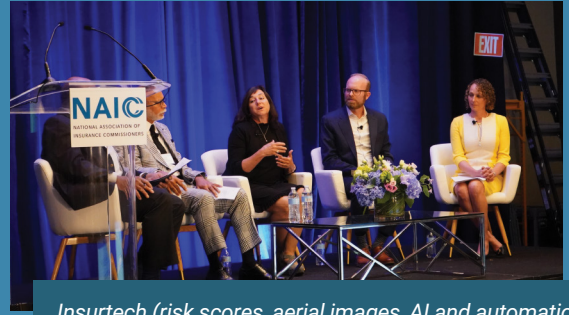


United States. Our impact, staff, national network of volunteer experts and partners continue to grow.

Team UP volunteers give support and encouragement and connect overwhelmed disaster survivors with our free Roadmap to Recovery® resources. Our volunteers offer wisdom borne of experience, a listening ear, and basic guidance.

“A giant thanks to United Policyholders for your fine work. I have learned a lot about insurance and the claims process from UP. When my claim is finally settled and my home is rebuilt, I pledge to offer myself and my experience to United Policyholders.”

– Jeff F., 2020 Creek Fire Survivor



Insurtech (risk scores, aerial images, AI and automation) may be helping insurers stay profitable, but it is continuing to drive premiums up and coverage down. UP is working to update consumer protections and innovate to bring the property insurance system back into balance.

Thank You Donors, Funders, Partners and Volunteers

Thanks to your support, this year UP provided hands-on and online support to disaster survivors and insurance consumers across the country. With staff in CA, CO, FL and HI, and volunteers nationwide, we work tirelessly for fair insurance practices and strong consumer protections.



UP's Annie Barbour joined California Congressmen Mike Thompson and Jared Huffman announcing a bi-partisan proposal to fund risk reduction throughout the U.S. UP is advising on legislative efforts at the State and Federal Level to help consumers deal with the impact of climate change and insurtech on their household budgets.



With your continued support, we can continue to make a big impact before *and* after disasters:

uphelp.org/donate