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February 14, 2026

Honorable Carter F. Nordman [carter.nordman@legis.iowa.gov](mailto:carter.nordman@legis.iowa.gov)  
Honorable Elizabeth Wilson [elizabeth.wilson@legis.iowa.gov](mailto:elizabeth.wilson@legis.iowa.gov)  
Honorable David Young, [david.young@legis.iowa.gov](mailto:david.young@legis.iowa.gov)

Iowa House of Representatives  
1007 East Grand Avenue,  
Des Moines, IA 50319

**RE: House Study Bill 702 – (SUPPORT) Property Insurance Improvements**

Dear Representatives Nordman, Wilson and Young,

I write on behalf of United Policyholders (“UP”) to express our support for House Study Bill 702. UP is a national non-profit insurance consumer education and advocacy organization that helps Americans adequately insure (protect) their assets and be financially resilient when bad things happen...from everyday accidents to hailstorms, tornadoes, derechos, flooding and wildfires. We offer an information and help library specifically for Iowa residents at <https://uphelp.org/recovery/state-by-state-help/iowa/>.

The purpose of House Study Bill 702 is to prevent and remedy problems that Iowa residents are experiencing when they file a claim after their home or business gets damaged or destroyed and the claim is not handled fairly or paid promptly. In today’s world, many insurers have laid off seasoned adjusters, replaced them with automated processes, estimating software, AI, and other technological tools, and are directing their remaining workforce to implement strategies that are causing delays and chronic underpayments. This trend is harming Iowa propertyowners and they need the legislature’s help.

For 35 years, through our “Roadmap to Recovery<sup>®</sup>” program, UP has been providing information and guidance to disaster-impacted households and communities and working in partnership with public officials, agencies, other non-profits, and insurance, construction and personal finance professionals to facilitate fair and prompt insurance claim settlements so damaged and destroyed homes and businesses can be repaired, restored to pre-loss condition and/or replaced.

It is in the best interests of Iowa property owners that this bill be enacted:

- Prompt payment of insurance claims prevents costly delays, disputes and litigation and restores real property, mortgaged collateral, neighborhoods and property tax revenues that municipalities depend on.
- When a home or business is damaged or destroyed, there needs to be a prompt physical inspection qualified independent professionals to determine the cause and scope/extent and cost of necessary repairs. Computers don’t repair and rebuild structures – contractors do. Where insurers take shortcuts to save money and they underestimate and undervalue damage, or manipulate facts to attribute the loss to a peril that’s not covered, they not only defeat the insureds’ reasonable expectation of coverage – they cause financial harm to their customers *and* local economies. This bill will deter that conduct.



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- Insurance policy language and claim procedures are foreign to individuals who file claims, and many loss victims lack the time or expertise to enforce their right to be treated fairly and paid promptly and in full. Insurance companies have armies of lawyers and lobbyists advancing their interests. If a loss victim is not being treated fairly, they should have the absolute right to hire professional help, and an insurer should not be permitted to prevent that. This bill will prevent insurers from unfairly blocking a property owner from hiring claim help.
- As a result of insurers' current use of aerial surveillance, many policyholders are losing their coverage and scrambling to find replacement protection. At a minimum, insurers should be providing their customers with images of the customers' home, a clear explanation of the problematic conditions they found, and a reasonable time to cure the problems and qualify for renewal. United Policyholders has been working with state lawmakers and the National Council of Insurance Legislators to enact an aerial surveillance model bill but the project stalled. Iowa can act now to protect its citizens.

Thank you for considering our input.

Sincerely,

A handwritten signature in cursive script that reads "Amy Bach".

Amy Bach, Executive Director  
United Policyholders