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March 11, 2026

Virginia House of Delegates
Richmond, Virginia

RE: HB 808 – Unfair Claim Settlement Practices; Modification of Loss Estimate - SUPPORT

Dear Senator:

On behalf of United Policyholders (UP), a national nonprofit organization that informs, assists, and advocates for insurance consumers and helps improve disaster preparedness and recovery, I write to express general support for HB 808's provisions relating to insurance company property claim handling.

For more than 30 years, UP has assisted disaster survivors across the country following hurricanes, floods, tornadoes, wildfires, and other catastrophic losses. During that time, we have received multiple reports and evidence that insurance company personnel have altered causation reports and loss estimates prepared by their own staff adjusters as well as outside vendors including structural engineers and contractors. The effect of those alterations has been to improperly reduce or avoid claim payments. Insurance consumers deserve better in terms of transparency and accountability.

HB 808 directly addresses this problem. The bill clarifies that altering or amending an insurance adjuster's report in a way that reduces a loss estimate—without providing a detailed explanation, identifying who ordered or made the change, and retaining all versions of the report—constitutes an unfair claim settlement practice. Florida enacted a similar legislation and several other states including California and Hawaii are in the process of introducing bills.

These are straightforward transparency requirements. They do not expand coverage; rather, they ensure that policyholders can understand how their claim was evaluated and whether reductions to estimates were justified. Requiring disclosure of changes and preservation of report versions promotes accuracy, deters improper conduct, and strengthens public trust in the claims process.

When families are recovering from major losses, they depend on fair and transparent claim handling. It is an unfair practice for an insurer to alter findings made by a professional without good cause or transparency. HB 808 promotes integrity and clarity in the claims process and reflects best practices emerging in other states confronting similar concerns.

Sincerely,

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

Amy Bach, Executive Director
United Policyholders