



## About United Policyholders

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United Policyholders was founded in 1991 as non-profit tax-exempt organization dedicated to educating the public on insurance issues and consumer rights. Our first major project was working with over a thousand victims of a devastating October, 1991 firestorm in the Oakland/Berkeley, California hills to help them understand their policies and receive prompt, fair insurance claim settlements.

Since that time, UP has provided consumer-oriented insurance education in Florida, Texas, New Mexico, Oregon, and throughout California. Much of our work takes place in communities that have been hit by natural disasters such as hurricanes, wildfires, earthquakes, and floods giving rise to large numbers of insurance claims and resulting consumer confusion and frustration.

UP also receives frequent invitations to testify at legislative and other public hearings, and to participate in regulatory proceedings on rate and policy issues. UP responds to marketplace developments such as sudden price increases, unavailability or large-scale non-renewals by educating the public on consumer options. UP's "Match-UP" program which was supported by the City of Oakland, California to solve a sudden crisis in homeowners insurance availability and affordability is an example of one such project.

UP publications are generally free of charge and include: Tips for Flood Claimants, Tips for Fire Claimants, Tips for Earthquake Claimants, Tips for Disability Claimants, Hiring an Attorney; Why, When and How, and a half hour videotape titled; Ten Steps...Settling Your Insurance Claim.

History has shown that strong legal rights for insurance consumers are necessary to ensure fair claim settlements. Insurance is a very active, changing body of law and consumer rights are always vulnerable to attack. Recognizing that appellate courts reviewing insurance cases were being deluged with insurance company and trade association briefs, UP launched an Amicus Project in 1995 to present information to courts from a consumer perspective. The project is making great progress toward providing appellate courts with a much-needed balance in perspectives on pending insurance cases.

United States Supreme Court Justice Ginsberg quoted from UP's amicus brief in the pro-policyholder decision in *Humana v. Forsyth* in early 1999. In September, 1999, the California Supreme Court adopted the pro-policyholder arguments that had been uniquely set forth in UP's amicus brief in its decision in *Vandenberg v. Sup. Ct.*

United Policyholders is a tax-exempt, not-for-profit corporation organized under the laws of the State of California, funded by donations and grants and staffed almost exclusively by volunteers.

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**united policyholders**

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