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UNITED POLICYHOLDERS
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Executive Director of UNITED POLICYHOLDERS

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF CALIFORNIA

In the Matter of Request for Finding of Eligibility
to Seek Compensation of:
UNITED POLICYOLDERS

**UNITED POLICYHOLDERS' REQUEST
FOR FINDING OF ELIGIBILITY TO
SEEK COMPENSATION**

[Ins. Code § 1861.10; Cal. Code Regs, tit. 10,
§2662.2]

United Policyholders ("UP") hereby requests that the Insurance Commissioner find it eligible to seek compensation in California Departmental of Insurance ("CDI" or "Department") proceedings. In support of its request, UP alleges:

I. PETITIONER

1. UP represents the interests of California insurance consumers. UP is a non-profit 501(c)(3) public benefit corporation, incorporated under the laws of the state of California. UP's mission is to be a trustworthy and useful information resource and an effective voice for consumers of all types of insurance in all 50 states. UP does not sell insurance or accept financial contributions from insurance companies. UP's website serves as an information resource for consumers on purchasing insurance, making claims, and policyholders legal rights.

2. UP was founded in 1991 shortly before the Oakland-Berkeley Hills Firestorm. Through its specialized knowledge of the insurance claims process and subject matter expertise, UP has been successfully guiding homeowners on the path to insurance problem-solving, asset protection and disaster

1 preparedness and recovery for over 31 years. A diverse range of policyholders throughout California
2 communicate on a regular basis with UP, which allows UP to provide important and topical information
3 to courts, legislators, regulators, and commentators, regarding insurance principles and reform proposals
4 that are likely to impact large segments of the public and business community.

5 3. UP's work is divided in three programs: *Roadmap to Recovery*, which provides tools and
6 resources for solving insurance problems after an accident, loss, illness or other adverse event; *Roadmap*
7 *to Preparedness*, which promotes disaster preparedness and insurance literacy through outreach and
8 education in partnership with civic, faith based, business and other non-profit associations; and
9 *Advocacy and Action*, which advances pro-consumer laws, regulations and public policy related to
10 insurance matters, through legislative and regulatory engagement and the submission of *amicus curiae*
11 briefs to appellate courts, which are authored on a *pro bono* basis by experienced insurance attorneys in
12 consultation with UP staff. UP's Advocacy and Action activities aim to ensure that the rates, rules and
13 forms used by insurance companies operating in California comply with state laws and regulations and
14 uphold the reasonable expectations of the insured.

15 4. UP has a Board of Directors comprised of disaster survivors, personal finance,
16 communications, and insurance and legal professionals. See <https://uphelp.org/about/board/>. UP's
17 Executive Director oversees daily operations and sets policy priorities. See
18 <https://uphelp.org/about/staff/>. UP's funding comes primarily from individual donors and charitable
19 foundations, businesses, and government agencies. UP is based in San Francisco, California and
20 employs 12 part and full staff including two attorneys. UP works nationally on issues affecting insurance
21 consumers.

22 5. UP has a long and distinguished history of working in coordination with public officials
23 and agencies in the State of California to address issues that are impacting insurance consumers.

24 6. UP has worked closely with many levels of California government, including the
25 Governor's Office, the Department of Insurance, and the Legislature. UP's Executive Director and other
26 UP personnel have testified numerous times before the California Senate and Assembly on insurance
27 matters, most recently on the topic of the availability and affordability of property insurance in Wildland
28

1 Urban Interface and brush-heavy regions, and the imperative that insurers incentivize and reward risk
2 reduction at the individual and community levels.

3 7. UP has also been involved in the crafting and implementation of numerous legislative
4 and regulatory proposals regarding insurance consumer issues over its decades-long history, including:
5 Reforms to Cal. Ins. Code 2071 - Requirements in Case Loss Occurs; Reforms to 790.03 - adoption of
6 Fair Claims Settlement Practices Act; and AB 2064 - Reforms to earthquake insurance mandatory offer
7 letters. UP has assisted the Department of Insurance and the California Legislature in evaluating
8 industry proposals relating to insuring emerging technologies and risks.

9 8. UP also works closely with the Department and the Legislature on widespread issues
10 affecting California real property owners, including cancellations, non-renewals, and the current
11 affordability and availability crisis that is impacting home and business policyholders throughout the
12 state.

13 9. UP will contribute specialized knowledge and expertise that will benefit California
14 consumers not otherwise adequately represented. UP's specialized knowledge and expertise has been
15 gained through its decades of consumer-oriented advocacy work and a highly qualified staff and team of
16 consultants who possess the legal, procedural, and actuarial knowledge and expertise necessary to
17 effectively assist the Department.

18 10. Amy Bach, Esq, UP's Executive Director and lead counsel, has worked on issues
19 affecting insurance consumers in California since 1988. Ms. Bach was involved in the rulemaking
20 proceedings and implementation of Proposition 103 between 1989-1991 and co-founded UP in 1991
21 with Ina DeLong. Ms. Bach has served since 2009 as an official consumer representative to the National
22 Association of Insurance Commissioners where she works closely with the California Department of
23 Insurance and Commissioner Ricardo Lara on a variety of property and casualty issues.

24 11. Ms. Bach served as counsel to a Special Master overseeing reforms at the Department of
25 Insurance during the 1990s; served on the Product Enhancement Advisory Board to the California
26 Earthquake Authority from 2006-2008; and was appointed to the Department's Consumer Advisory
27 Task Force in 2008. Bach is a renowned speaker on consumer and insurance matters appearing in major
28 news outlets, before professional associations, industry groups, and testifies regularly in Sacramento.

12. UP is committed to working on behalf of insurance consumers and accordingly, respectfully, urge that the Commissioner grant the Request. If the Request is granted, UP will review property and casualty rate, rule and form filings and, where appropriate, petition for hearings in order to represent consumers' interest in ensuring that applicants' filings comply with California law and regulations. UP may also seek to participate in proceedings other than rate hearings in an effort to assist the Department and represent the interest of consumers in the rulemaking process.

13. The Department previously found UP eligible to seek compensation in Department proceedings on two occasions, issuing findings of eligibility effective March 11, 2015 and May 25, 2017 and awarded UP compensation for substantially contributing to a rate proceeding in November, 2017.

II. DOCUMENTATION

14. Pursuant to 10 CCR § 2662.2(a)(2), UP provides the following information and documentation:

15. **10 CCR § 2662.2(a)(2)(A):** A copy of UP's articles of incorporation and by-laws are attached hereto as **Exhibit A**.

16. **10 CCR § 2662.2(a)(2)(B):** A statement regarding UP's membership and approximate number of current members is attached hereto as **Exhibit B**.

17. **10 CCR § 2662.2(a)(2)(C):** The composition of UP's current Board of Directors is attached hereto as **Exhibit C**.

18. **10 CCR § 2662.2(a)(2)(D):** A statement regarding UP's newsletter circulation along with a representative example of a publication issued by UP in California in the past 12 months is attached hereto as **Exhibit D**.

19. **10 CCR § 2662.2(a)(2)(E):** A copy of UP's annual report for the year 2021 is attached hereto as **Exhibit E**.

20. **10 CCR § 2662.2(a)(2)(F):** A statement regarding UP's non-profit status is attached hereto as **Exhibit F**.

21. **10 CCR § 2662.2(a)(2)(G):** UP's funding sources, listed by category and percentage of budget, for the past 24 months is attached hereto as **Exhibit G**.

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DATED: December 19, 2022

Ang Bal

Amy R. Bach (SBN 142029)
UNITED POLICYHOLDERS
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San Francisco, CA 94122
(415) 393-9900
amy@uphhelp.org

Executive Director
UNITED POLICYHOLDERS

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2
3 **VERIFICATION**

4 I am the Executive Director of United Policyholders, and I am authorized to make this
5 verification on its behalf. The statements in the foregoing document and exhibits thereto are true of my
6 own knowledge, except as to the matters which are therein stated on information and belief, and as to
7 those matters I believe them to be true.
8

9 I declare under penalty of perjury the foregoing is true and correct.
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11 Executed on December 19, 2022 at San Francisco,
12 California

Respectfully submitted,

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15 By: _____

16 Amy R. Bach
17 Executive Director
18 UNITED POLICYHOLDERS
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SERVICE LIST

Via email and US Mail

Jamie Katz
Public Advisor and Attorney in Oakland Enforcement Bureau
California Department of Insurance
1901 Harrison Street
Oakland, CA 94612
Jamie.Katz@insurance.ca.gov

Daniel R. Wade
Senior Staff Counsel
Rate Enforcement Bureau
California Department of Insurance
1901 Harrison Street, 6th Floor
Oakland, CA 94612
Daniel.Wade@insurance.ca.gov

Exhibit A

AMENDED AND RESTATED
ARTICLES OF INCORPORATION
OF
UNITED POLICYHOLDERS

INA M. DeLONG certifies that:

1. She is the sole director of UNITED POLICYHOLDERS, a California nonprofit corporation.

2. The articles of incorporation are amended and restated to read as follows:

I.

The name of the corporation is UNITED POLICYHOLDERS.

II.

A. This corporation is a nonprofit public benefit corporation and is not organized for the private gain of any person. It is organized under the Nonprofit Public Benefit Corporation Law exclusively for public and charitable purposes.

B. The public purpose of this corporation is to operate a nonprofit organization to engage in charitable and educational activities by promoting greater public understanding of insurance issues and consumer rights related thereto.

III.

The name and address in the State of California of this corporation's initial agent for service of process is JOHN E. RITCHIE, 505 Sansome Street, Suite 900, San Francisco, CA 94111.

IV.

A. The corporation is organized and operated exclusively for charitable and educational purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code.

B. No substantial part of the activities of this corporation shall consist of carrying on propaganda, or otherwise attempting to influence legislation, and the corporation shall not participate or intervene in any political campaign (including the publishing or distribution of statements) on behalf of or in opposition to any candidate for public office.

V.

A. The property of this corporation is irrevocably and exclusively dedicated to educational and charitable purposes and no part of the net income or assets of this corporation shall ever inure to the benefit of any director, officer, or member of this corporation, or to the benefit of any private person.

B. On the dissolution or winding up of this corporation, its assets remaining after payment or provision for payment of all debts and liabilities of this corporation shall be distributed to one or more nonprofit funds, foundations, or corporations organized and operated exclusively for charitable or educational purposes and which have established tax-exempt status under Internal Revenue Code.

VI.

The liability of the directors of this corporation for monetary damages shall be eliminated to the fullest extent permissible under California law.

3. The foregoing amendment and restatement of the articles of incorporation has been duly approved by the Board of Directors.

4. The corporation has no members.

I further declare under penalty of perjury under the laws of the State of California that the matters set forth in this certificate are true and correct of my own knowledge.

Date:

JUNE 24, 1992


Ina M. DeLong, Director

**BYLAWS
OF

UNITED POLICYHOLDERS

A CALIFORNIA PUBLIC BENEFIT CORPORATION**

**ARTICLE I
OFFICES**

SECTION 1. PRINCIPAL OFFICE

The principal office of the corporation for the transaction of its business is located in San Francisco, California.

SECTION 2. CHANGE OF ADDRESS

The county of the corporation's principal office can be changed only by amendment of these Bylaws and not otherwise. The Board of Directors may, however, change the principal office from one location to another within the named county by noting the changed address and effective date below, and such changes of address shall not be deemed an amendment of these Bylaws:

-----	Dated:	19__
-----	Dated:	19__
-----	Dated:	19__

SECTION 3. OTHER OFFICES

The corporation may also have offices at such other places, within or without the State of California, where it is qualified to do business, as its business may require and as the board of directors may, from time to time, designate.

ARTICLE 2

PURPOSES

SECTION 1. OBJECTIVES AND PURPOSES

The primary objectives and purposes of this corporation shall be:

- 1) To facilitate and encourage insurance consumer education.
- 2) To promote the prompt and fair settlement of insurance claims thereby reducing the volume of insurance litigation.
- 3) To protect insurance consumers' rights and deter industry misconduct

ARTICLE 3

DIRECTORS

SECTION 1. NUMBER

The corporation shall have not less than 3 nor more than 21 directors, with the exact number to be fixed within these limits by approval of the Board of Directors. Collectively this group shall be known as the Board of Directors. The number may be changed by amendment of this Bylaw, or by repeal of this Bylaw and adoption of a new Bylaw, as provided in these Bylaws.

SECTION 2. POWERS.

Subject to the provisions of the California Nonprofit Public Benefit Corporation law and any limitations in the Articles of Incorporation and Bylaws relating to action required or permitted to be taken or approved by the members, if any, of this corporation, the activities and affairs of this corporation shall be conducted and all corporate powers shall be exercised by or under the direction of the Board of Directors.

SECTION 3. DUTIES

It shall be the duty of the directors to:

- (a) Perform any and all duties imposed on them collectively or individually by law, by the Articles of Incorporation of this corporation, or by these Bylaws;
- (b) Appoint and remove, employ and discharge, and, except as otherwise provided in these Bylaws, prescribe the duties and fix the compensation, if any, of all officers, agents and employees of the corporation;
- (c) Supervise all officers, agents and employees of the corporation to assure that their duties are performed properly;
- (d) Meet at such times and places as required by these Bylaws;
- (e) Register their addresses with the Secretary of the corporation and notices of meetings mailed or telegraphed transmitted electronically to them at such addresses shall be valid notices thereof.

SECTION 4. TERMS OF OFFICE

Each director shall hold office until the next annual meeting for election of the Board of Directors as specified in these Bylaws; and until his or her successor is elected and qualifies. The Board may elect to change the term of office of some or all directors to no more than three years, in which case a director shall hold office until his or her term expires. There is no limit to the number of terms a director can hold consecutively.

SECTION 5. COMPENSATION

Directors shall serve without compensation, except that they shall be allowed and paid their actual and necessary expenses incurred in attending Directors meetings. In addition, they shall be allowed reasonable advancement or reimbursement of expenses incurred in the performance of their regular duties as specified in Section 3 of this Article. Directors may not be compensated for rendering services to the corporation in any capacity other than director unless such other compensation is reasonable and is allowable under the provisions of Section 6 of this Article.

SECTION 6. RESTRICTION REGARDING INTERESTED DIRECTORS

Notwithstanding any other provision of these Bylaws, not more than forty-nine percent (49%) of the persons serving on the board may be interested persons. For purposes of this Section, "interested persons" means either:

- (a) Any person currently being compensated by the corporation for services rendered it within the previous twelve (12) months, whether as a full- or part-time officer or other employee, independent contractor, or otherwise, excluding any reasonable compensation paid to a director as director; or
- (b) Any brother, sister, ancestor, descendant, spouse, brother-in-law, sister-in-law, son-in-law, daughter-in-law, mother-in-law, or father-in-law of any such person.

SECTION 7. PLACE OF MEETINGS

Meetings shall be held at the principal office of the corporation unless otherwise provided by the board or at such place within or without the State of California which has been designated from time to time by the Board of Directors. Any meeting, regular or special, may be held by conference telephone or similar communications equipment, so as long as all directors participating in such meeting can hear one another.

SECTION 8. REGULAR AND ANNUAL MEETINGS

The Board of Directors shall meet at least once every six months, at a time to be decided upon by the Board. At the annual meeting of directors held in December, directors shall be elected by the Board of Directors in accordance with this section. Cumulative voting by directors for the election of directors shall not be permitted. The candidates receiving the highest number of votes up to the number of directors to be elected shall be elected. Each director shall cast one vote, either by voice, ballot or electronically. Electronic voting is permissible in all instances.

SECTION 9. SPECIAL MEETINGS

Special meetings of the Board of Directors may be called by the Chairperson of the board, the President, the Vice President the Secretary, or by any two directors, and such meetings shall be held at the place, within or without the State of California, designated by the person or persons calling the meeting, and in the absence of such designation, at the principal office of the corporation.

SECTION 10. NOTICE OF MEETINGS

Regular meetings of the board may be held without notice shall be held quarterly. Special meetings of the board shall be held upon four (4) days' notice by first-class mail or forty-eight (48) hours notice delivered personally, by telephone, or sent electronically. Such notices shall be addressed to each director at his or her address as shown on the books of the corporation. Notice of the time and place of holding an adjourned continued meeting need not be given to absent directors if the time and place of the adjourned continued meeting are fixed at the meeting adjourned and if such adjourned continued meeting is held no more than twenty-four (24) hours from the time of the original meeting. Notice shall be given of any adjourned regular or special meeting to directors absent from the original meeting if the adjourned meeting is held more than twenty-four (24) hours from the time of the original meeting.

SECTION 11. CONTENTS OF NOTICE

Notice of meetings not herein dispensed with shall specify the place, day and hour of the meeting. The purpose of any board meeting need not be specified in the notice.

SECTION 12. WAIVER OF NOTICE AND CONSENT TO HOLDING MEETINGS

The transactions. of any meeting of the board, however called and noticed or wherever held, are as valid as though the meeting had been duly held after proper call and notice, provided a quorum, as hereinafter defined, is present and provided that either before or after the meeting each director not present signs a waiver of notice, a consent to holding the meeting, or an approval of the minutes thereof. All such waivers, consents, or approvals shall be filed with the corporate records or made a part of the minutes of the meeting.

SECTION 13. QUORUM FOR MEETINGS

A quorum shall consist of a majority of the Board of Directors. Except as otherwise provided in these Bylaws or in the Articles of Incorporation of this corporation, or by law, no business shall be considered by the board at any meeting at which a quorum, as hereinafter defined, is not present, and the only motion which the Chair shall entertain at such meeting is a motion to adjourn. However, a majority of the directors present at such meeting may adjourn from time to time until the time fixed for the next regular meeting of the board.

When a meeting is adjourned for lack of a quorum, it shall not be necessary to give any notice of the time and place of the adjourned meeting or of the business to be transacted at such meeting, other than by announcement at the meeting at which the adjournment is taken, except as provided in Section 10 of this Article.

The directors present at a duly called and held meeting at which a quorum is initially present may continue to do business notwithstanding the loss of a quorum at the meeting due to a withdrawal of directors from the meeting, provided that any action thereafter taken must be approved by at least a majority of the required quorum for such meeting or such greater percentage as may be required by law, or the Articles of Incorporation or Bylaws of this corporation.

SECTION 14. MAJORITY ACTION AS BOARD ACTION

Every act or decision done or made by a majority of the directors present at a meeting duly held at which a quorum is present is the act of the Board of Directors unless the Articles of Incorporation or Bylaws of this corporation, or provisions of the California Nonprofit Public Benefit Corporation Law, particularly those provisions relating to appointment of committees (Section 5212), approval of contracts or transactions in which a director has a material financial interest (Section 5233) and indemnification of directors (Section 5238e), require a greater percentage or different voting rules for approval of a matter by the board

SECTION 15. CONDUCT OF MEETINGS

Meetings of the Board of Directors shall be presided over by the President of the Board, or, in his or her absence, by the Vice President of the Board or, in the absence of each of these persons, by a Chairperson chosen by a majority of the directors present at the meeting. The Secretary of the Board shall can act as secretary of all meetings of the board, provided that, in his or her absence, the presiding officer shall appoint another person to act as Secretary of the Meeting.

Meetings shall be governed by Robert's Rules of Order, or as such rules may be revised from time to time, insofar as such rules are not inconsistent with or in conflict with these Bylaws, with the Articles of Incorporation of this corporation, or with provisions of law.

SECTION 16. ACTION BY UNANIMOUS WRITTEN CONSENT WITHOUT MEETING

Any action required or permitted to be taken by the Board of Directors under any provision of law may be taken without a meeting, if all members of the board shall individually or collectively consent in writing and/or electronically to such action. For the purposes of this Section only, "all members of the board" shall not include any "interested director" as defined in Section 5233 of the California Nonprofit Public Benefit Corporation Law. Such written consent or consents shall be filed with the minutes of the proceedings of the board. Such action by written consent shall have the same force and effect as the unanimous vote of the directors. Any certificate or other document filed under any provision of law which relates to action so taken shall state that the action was taken by unanimous written consent of the Board of Directors without a meeting and that the Bylaws of this corporation authorize the directors to so act, and such statement shall be prima facie evidence of such authority. Written consent shall include any electronically transmitted communication.

SECTION 17. VACANCIES

Vacancies on the Board of Directors shall exist (1) on the death, resignation or removal of any director, and (2) whenever the number of authorized directors is increased.

The Board of Directors may declare vacant the office of a director who has been declared of unsound mind by a final order of court, or convicted of a felony, or been found by a final order or judgment of any court to have breached any duty under Section 5230 and following of the California Nonprofit Public Benefit Corporation Law.

Since this corporation has no members, directors may be removed without cause by a majority of the directors then in office at a regularly meeting where the item was placed on the written agenda and distributed at least a week ahead..

Any director may resign effective upon giving written notice to the Chairperson of the Board, the President, the Secretary, or the Board of Directors, unless the notice specifies a later time for the effectiveness of such resignation. No director may resign if the corporation would then be left without a duly elected director or directors in charge of its affairs, except upon notice to the Attorney General.

Vacancies on the board may be filled by approval of the board or, if the number of directors then in office is less than a quorum, by (1) the unanimous written consent of the directors then in office, (2) the affirmative vote of a majority of the directors then in office at a meeting held pursuant to notice or waivers of notice complying with this Article of these Bylaws, or (3) a sole remaining director. If this corporation has members, however, vacancies created by the removal of a director may be filled only by the approval of the members. The members, if any, of this corporation may elect a director at any time to fill any vacancy not filled by the directors.

A person elected to fill a vacancy as provided by this Section shall hold office until the next annual election of the Board of Directors or until his or her death, resignation or removal from office.

SECTION 18. NON-LIABILITY OF DIRECTORS

The directors shall not be personally liable for the debts, liabilities, or other obligations of the corporation.

SECTION 19. INDEMNIFICATION BY CORPORATION OF DIRECTORS, OFFICERS, EMPLOYEES AND OTHER AGENTS

To the extent that a person who is, or was, a director, officer, employee or other agent of this corporation has been successful on the merits in defense of any civil, criminal, administrative or investigative proceeding brought to procure a judgment against such person by reason of the fact that he or she is, or was, an agent of the corporation, or has been successful in defense of any claim, issue or matter, therein, such person shall be indemnified against expenses actually and reasonably incurred by the person in connection with such proceeding.

If such person either settles any such claim or sustains a judgment against him or her, then indemnification against expenses, judgments, fines, settlements and other amounts reasonably incurred in connection with such proceedings shall be provided by this corporation but only to the extent allowed by, and in accordance with the requirement of, Section 5238 of the California Nonprofit Public Benefit Corporation Law.

SECTION 20. INSURANCE FOR CORPORATE AGENTS

The Board of Directors may adopt a resolution authorizing the purchase and maintenance of insurance on behalf of any agent of the corporation (including a director, officer, employee or other agent of the corporation) against any liability other than for violating provisions of law relating to self-dealing (Section 5233 of the California Nonprofit Public Benefit Corporation Law) asserted against or incurred by the agent in such capacity or arising out of the agent's status as such, whether or not the corporation would have the power to indemnify the agent against such liability under the provisions of Section 5238 of the California Nonprofit Public Benefit Corporation Law.

ARTICLE 4 OFFICERS

SECTION 1. NUMBER OF OFFICERS

The officers of the corporation shall be a President, a Secretary, and a Chief Financial Officer who shall be designated the Treasurer. These officers will also serve as the President, Secretary and Treasurer of the Board of Directors. The corporation may also have, as determined by the Board of Directors, one or more Vice Presidents, Assistant Secretaries, Assistant Treasurers, or other officers. Any number of offices may be held by the same person except that neither the Secretary nor the Treasurer may serve as the President or Chairperson of the Board.

SECTION 2. QUALIFICATION, ELECTION, AND TERM OF OFFICE

Any person may serve as officer of this corporation. Officers shall be elected by the Board of Directors, at any time, and each officer shall hold office until he or she resigns or is removed or is otherwise disqualified to serve, or until his or her successor shall be elected and qualified, whichever occurs first.

SECTION 3. SUBORDINATE OFFICERS

The Board of Directors may appoint such other officers or agents as it may deem desirable, and such officers shall serve such terms, have such authority, and perform such duties as may be prescribed from time to time by the Board of Directors.

SECTION 4. REMOVAL AND RESIGNATION

Any officer may be removed, either with or without cause, by the Board of Directors, at any time. Any officer may resign at any time by giving written notice to the Board of Directors or to the President or Secretary of the corporation. Any such resignation shall take effect at the date of receipt of such notice or at any later date specified therein, and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective. The above provisions of this Section shall be superseded by any conflicting terms of a contract which has been approved or ratified by the Board of Directors relating to the employment of any officer of the corporation.

SECTION 5. VACANCIES

Any vacancy caused by the death, resignation, removal, disqualification or otherwise, of any officer shall be filled by the Board of Directors. In the event of a vacancy in any office other than that of President, such vacancy may be filled temporarily by appointment by the President until such time as the Board shall fill the vacancy. Vacancies occurring in offices of officers appointed at the discretion of the board may or may not be filled as the board shall determine.

SECTION 6. DUTIES OF PRESIDENT

The President shall be the chief executive officer of the corporation and shall, subject to the control of the Board of Directors, supervise and control the affairs of the corporation and the activities of the officers. He or she shall perform all duties incident to his or her office and such other duties as may be required by law, by the Articles of Incorporation of this corporation, or by these Bylaws, or which may be prescribed from time to time by the Board of Directors. Unless another person is specifically appointed as Chairperson of the Board of Directors, he or she shall preside at all meetings of the Board of Directors. If applicable, the President shall preside at all meetings of the members and Board of Directors. Except as otherwise expressly provided by law, by the Articles of Incorporation, or by these Bylaws, he or she shall, in the name of the corporation, execute such deeds, mortgages, bonds, contracts, checks, or other instruments which may from time to time be authorized by the Board of Directors.

SECTION 7. DUTIES OF VICE PRESIDENT

In the absence of the President, or in the event of his or her inability or refusal to act, the Vice President shall perform all the duties of the President, and when so acting shall have all the powers of, and be subject to all the restrictions on, the President. The Vice President shall have other powers and perform such other duties as may be prescribed by law, by the Articles of Incorporation, or by these Bylaws, or as may be prescribed by the Board of Directors.

SECTION 8. DUTIES OF SECRETARY

The Secretary shall:

Certify and keep at the principal office of the corporation the original, or a copy, of these Bylaws as amended or otherwise altered to date.

Ensure that, at the principal office of the corporation or at such other place as the board may determine, a book of minutes of all meetings of the directors, and, if applicable, meetings of committees of directors and of members, recording therein the time and place of holding, whether regular or special, how called, how notice thereof was given, the names of those present or represented at the meeting, and the proceedings thereof.

See that all notices are duly given in accordance with the provisions of these Bylaws or as required by law.

Be custodian of the records and of the seal of the corporation and see that the seal is affixed to all duly executed documents, the execution of which on behalf of the corporation under its seal is authorized by law or these Bylaws.

Exhibit at all reasonable times to any director of the corporation, or to his or her agent or attorney, on request therefore, the Bylaws, and the minutes of the proceedings of the directors of the corporation.

In general, perform all duties incident to the office of Secretary and such other duties as may be required by law, by the Articles of Incorporation of this corporation, or by these Bylaws, or which may be assigned to him or her from time to time by the Board of Directors.

SECTION 9. DUTIES OF TREASURER

Subject to the provisions of these Bylaws relating to the “Execution of Instruments, Deposits and Funds,” the Treasurer shall:

Ensure that all funds and securities of the corporation are accounted for, and see that all such funds are deposited in the name of the corporation in such banks, trust companies, or other depositories as shall be selected by the Board of Directors.

Make sure that all monies due and payable to the corporation from any source whatsoever are received.

Disburse, or cause to be disbursed, the funds of the corporation as may be directed by the Board of Directors, taking proper vouchers for such disbursements.

Ensure that adequate and correct accounts of the corporation’s properties and business transactions are maintained, including accounts of its assets, liabilities, receipts, disbursements, gains and losses.

Exhibit at all reasonable times the books of account and financial records to any director of the corporation, or to his or her agent or attorney, on request therefor.

Render to the President and directors, whenever requested, an account of any or all of his or her transactions as Treasurer and of the financial condition of the corporation.

Prepare, or cause to be prepared, and certify, or cause to be certified, the financial statements to be included in any required reports.

In general, perform all duties incident to the office of Treasurer and such other duties as may be required by law by the Articles of Incorporation of the corporation, or by these Bylaws, or which may be assigned to him or her from time to time by the Board of Directors.

SECTION 10. COMPENSATION

The salaries of the officers, if any, shall be fixed from time to time by resolution of the Board of Directors, and no officer shall be prevented from receiving such salary by reason of the fact that he or she is also a director of the corporation, provided, however, that such compensation paid a director for serving as an officer of this corporation shall only be allowed if permitted under the provisions of Article 3, Section 6 of these Bylaws. In all cases, any salaries received by officers of this corporation shall be reasonable and given in return for services actually rendered for the corporation which relate to the performance of the charitable or public purposes of this corporation.

ARTICLE 5 COMMITTEES

SECTION 1. EXECUTIVE COMMITTEE

The Board of Directors may, by a majority vote of directors, designate two (2) or more of its members (who may also be serving as officers of this corporation) to constitute an Executive Committee and delegate to such Committee any of the powers and authority of the board in the management of the business and affairs of the corporation, except with respect to:

- (a) The approval of any action which, under law or the provisions of these Bylaws, requires the approval of the members or of a majority of all of the members.
- (b) The filling of vacancies on the board or on any committee which has the authority of the board.
- (c) The fixing of compensation of the directors for serving on the board or on any committee.
- (d) The amendment or repeal of Bylaws or the adoption of new Bylaws.
- (e) The amendment or repeal or any resolution of the board which by its express terms is not so amendable or repealable.
- (f) The appointment of committees of the board or the members thereof.
- (g) The expenditure of corporate funds to support a nominee for director after there are more people nominated for director than can be elected.

(h) The approval of any transaction to which this corporation is a party and in which one or more of the directors has a material financial interest, except as expressly provided in Section 5233(d)(3) of the California Nonprofit Public Benefit Corporation Law.

By a majority vote of its members then in office, the board may at any time revoke or modify any or all of the authority so delegated, increase or decrease but not below two (2) the number of its members, and fill vacancies therein from the members of the board. The Committee shall keep regular minutes of its proceedings, cause them to be filed with the corporate records, and report the same to the board from time to time as the board may require.

SECTION 2. OTHER COMMITTEES

The corporation shall have such other committees as may from time to time be designated by resolution of the Board of Directors. Such other committees may consist of persons who are not also members of the board, provided at least one board member is included. These additional committees shall act in an advisory capacity only to the board and shall be clearly titled as “advisory” committees.

SECTION 3. MEETINGS AND ACTION OF COMMITTEES

Meetings and action of committees shall be governed by, noticed, held and taken in accordance with the provisions of these Bylaws concerning meetings of the Board of Directors, with such changes in the context of such Bylaw provisions as are necessary to substitute the committee and its members for the Board of Directors and its members, except that the time for regular meetings of committees may be fixed by resolution of the Board of Directors or by the committee. The time for special meetings of committees may also be fixed by the Board of Directors. The Board of Directors may also adopt rules and regulations pertaining to the conduct of meetings of committees to the extent that such rules and regulations are not inconsistent with the provisions of these Bylaws.

ARTICLE 6 EXECUTION OF INSTRUMENTS, DEPOSITS AND FUNDS

SECTION 1. EXECUTION OF INSTRUMENTS

The Board of Directors, except as otherwise provided in these Bylaws, may by resolution authorize any officer or agent of the corporation to enter into any contract or execute and deliver any instrument in the name of and on behalf of the corporation, and such authority may be general or confined to specific instances. Unless so authorized, no officer, agent, or employee shall have any power or authority to bind the corporation by any contract or engagement or to pledge its credit or to render it liable monetarily for any purpose or in any amount.

SECTION 2. CHECKS AND NOTES

Except as otherwise specifically determined by resolution of the Board of Directors, or as otherwise required by law, checks, drafts, promissory notes, orders for the payment of money, and other evidence of indebtedness of the corporation shall be signed by the Treasurer or President.

SECTION 3. DEPOSITS

All funds of the corporation shall be deposited from time to time to the credit of the corporation in such banks, trust companies, or other depositories as the Board of Directors may select.

SECTION 4. GIFTS

The Board of Directors may accept on behalf of the corporation any contribution, gift, bequest, or devise for the charitable or public purposes of this corporation.

ARTICLE 7
CORPORATE RECORDS, and REPORTS AND SEAL

SECTION 1. MAINTENANCE OF CORPORATE RECORDS

The corporation shall keep at its principal office in the State of California:

- (a) Minutes of all meetings of directors, committees of the board and, if this corporation has members, of all meetings of members, indicating the time and place of holding such meetings, whether regular or special, how called, the notice given, and the names of those present and the proceedings thereof;
- (b) Adequate and correct books and records of account, including accounts of its properties and business transactions and accounts of its assets, liabilities, receipts, disbursements, gains and losses;
- (c) A record of its members, if any, indicating their names and addresses and, if applicable, the class of membership held by each member and the termination date of any membership;
- (d) A copy of the corporations Articles of Incorporation and Bylaws as amended to date, which shall be open to inspection by the members, if any, of the corporation at all reasonable times during office hours.

SECTION 2. CORPORATE SEAL

The Board of Directors may adopt, use, and at will alter, a corporate seal. Such seal shall be kept at the principal office of the corporation. Failure to affix the seal to corporate instruments, however, shall not affect the validity of any such instrument.

SECTION 3. DIRECTORS' INSPECTION RIGHTS

Every director shall have the absolute right at any reasonable time to inspect and copy all books, records and documents of every kind and to inspect the physical properties of the corporation.

SECTION 4. RIGHT TO COPY AND MAKE EXTRACTS

Any inspection under the provisions of this Article may be made in person or by agent or attorney. and the right to inspection includes the right to copy and make extracts.

SECTION 5. ANNUAL REPORT

The board shall cause an annual report to be furnished not later than one hundred and twenty (120) days after the close of the corporation's fiscal year to all directors of the corporation, which report shall contain the following information in appropriate detail:

- (a) The assets and liabilities, including the trust funds, of the corporation as of the end of the fiscal year
- (b) The principal changes in assets and liabilities, including trust funds, during the fiscal year;
- (c) The revenue or receipts of the corporation, both unrestricted and restricted to particular purposes, for the fiscal year;
- (d) The expenses or disbursements of the corporation, for both general and restricted purposes, during the fiscal year;
- (e) Any information required by Section 7 of this Article.

The annual report shall be accompanied by any report thereon of independent accountants, or, if there is no such report, the certificate of an authorized officer of the corporation that such statements were prepared without audit from the books and records of the corporation.

SECTION 6. ANNUAL STATEMENT OF SPECIFIC TRANSACTIONS TO MEMBERS

This corporation shall mail or deliver to all directors a statement within one hundred and twenty (120) days after the close of its fiscal year which briefly describes the amount and circumstances of any indemnification or transaction of the following kind:

- (a) Any transaction in which the corporation, or its parent or its subsidiary, was a party, and in which either of the following had a direct or indirect material financial interest:
 - (1) Any director or officer of the corporation, or its parent or subsidiary (a mere common directorship shall not be considered a material financial interest); or
 - (2) Any holder of more than ten percent (10%) of the voting power of the corporation, its parent or its subsidiary.

The above statement need only be provided with respect to a transaction during the previous fiscal year involving more than FIFTY THOUSAND DOLLARS (\$50,000) or which was one of a number of transactions with the same persons involving, in the aggregate, more than FIFTY THOUSAND DOLLARS (\$50,000).

Similarly, the statement need only be provided with respect to indemnifications or advances aggregating more than TEN THOUSAND DOLLARS (\$10,000) paid during the previous fiscal year to any director or officer, except that no such statement need be made if such indemnification was approved by the members pursuant to Section 5238(e)(2) of the California Nonprofit Public Benefit Corporation Law.

Any statement required by this Section shall briefly describe the names of the interested persons involved in such transactions, stating each person's relationship to the corporation, the nature of such person's interest in the transaction and, where practical, the amount of such interest, provided that in the case of a transaction with a partnership of which such person is a partner, only the interest of the partnership need be stated.

If this corporation has any members and provides all members with an annual report according to the provisions of Section 6 of this Article, then such annual report shall include the information required by this Section.

ARTICLE 8 FISCAL YEAR

SECTION 1. FISCAL YEAR OF THE CORPORATION

The fiscal year of the corporation shall begin on the 1st of January and end on the 31 of December in each year.

ARTICLE 9
AMENDMENT OF BYLAWS

SECTION 1. AMENDMENT

Subject to any provision of law applicable to the amendment of Bylaws of public benefit nonprofit corporations, these Bylaws, or any of them, may be altered, amended, or repealed and new Bylaws adopted as follows:

(a) Subject to the power of members, if any, to change or repeal these Bylaws under Section 5150 of the Corporations Code, by approval of the Board of Directors unless the Bylaw amendment would materially and adversely affect the rights of members, if any, as to voting or transfer, provided, however, if this corporation has admitted any members, then a Bylaw specifying or changing the fixed number of directors of the corporation, the maximum or minimum number of directors, or changing from a fixed to variable board or vice versa, may not be adopted, amended, or repealed except as provided in subparagraph (b) of this Section; or

ARTICLE 10
AMENDMENT OF ARTICLES

SECTION 1. AMENDMENT OF ARTICLES BEFORE ADMISSION OF MEMBERS

Before any members have been admitted to the corporation, any amendment of the Articles of Incorporation may be adopted by approval of the Board of Directors.

SECTION 2. AMENDMENT OF ARTICLES AFTER ADMISSION OF MEMBERS

After members, if any, have been admitted to the corporation, amendment of the Articles of Incorporation may be adopted by the approval of the Board of Directors and by the approval of the members of this corporation.

SECTION 3. CERTAIN AMENDMENTS

Notwithstanding the above Sections of this Article, this corporation shall not amend its Articles of Incorporation to alter any statement which appears in the original Articles of Incorporation and of the names and addresses of the first directors of this corporation nor the name and address of its initial agent, except to correct an error in such statement or to delete either statement after the corporation has filed a "Statement by a Domestic Non-Profit Corporation" pursuant to Section 6210 of the California Nonprofit Corporation Law.

ARTICLE 11

PROHIBITION AGAINST SHARING CORPORATE PROFITS AND ASSETS

SECTION 1. PROHIBITION AGAINST SHARING CORPORATE PROFITS AND ASSETS

No member, director, officer, employee, or other person connected with this corporation, or any private individual, shall receive at any time any of the net earnings or pecuniary profit from the operations of the corporation, provided, however, that this provision shall not prevent payment to any such person or reasonable compensation for services performed for the corporation in effecting any of its public or charitable purposes, provided that such compensation is otherwise permitted by these Bylaws and is fixed by resolution of the Board of Directors; and no such person or persons shall be entitled to share in the distribution of, and shall not receive, any of the corporate assets on dissolution of the corporation. All members, if any, of the corporation shall be deemed to have expressly consented and agreed that on such dissolution or winding up of the affairs of the corporation, whether voluntarily or involuntarily, the assets of the corporation, after all debts have been satisfied, shall be distributed as required by the Articles of Incorporation of this corporation and not otherwise.

ARTICLE 12

MEMBERS

SECTION 1. DETERMINATION OF MEMBERS

If this corporation makes no provision for members, then, pursuant to Section 5310(b) of the Nonprofit Public Benefit Corporation Law of the State of California, any action which would otherwise, under law or the provisions of the Articles of Incorporation or Bylaws of this corporation, require approval by a majority of all members or approval by the members, shall only require the approval of the Board of Directors.

WRITTEN CONSENT OF DIRECTORS ADOPTING BYLAWS

We, the undersigned, are all of the persons named as the initial directors in the Articles of Incorporation of United Policyholders, a California nonprofit corporation, and, pursuant to the authority granted to the directors by these Bylaws to take action by unanimous written consent without a meeting, consent to, and hereby do, adopt the foregoing Bylaws, consisting of 22 pages, as the Bylaws of this corporation.

Dated: _____

Amy Bach, Director

Exhibit B

United Policyholders (“UP”) is a Board of Directors driven non-profit organization and does not have members within the meaning of section 5056 of the California Nonprofit Corporation Law. However, UP’s email list serves approximately 18,000 individuals and UP’s print mailing list serves approximately 16,500 individuals. United Policyholder’s website has approximately 500,000 yearly users.

Exhibit C

Amy Bach, Esq. (Executive Director)
917 Irving St, Suite 4 ,San Francisco, CA 94122

Norm Boone (Treasurer)
8830 SW 67th Ct., Pinecrest, FL 33156

John Ellison, Esq. (President)
1717 Arch St #3100, Philadelphia, PA 19103

Steve Falk
427 Mendocino Avenue, Santa Rosa, CA 95401

Christine Haskett, Esq.
415 Mission Street, Ste 5400, San Francisco, CA 94111

Bill Hedden
1838 15th St., San Francisco, CA 94103

Robert Muriel
400 S. Green Street, Suite 556, Chicago, IL 60607

Martin Kirkwood (Vice President)
611 Gateway Boulevard So., San Francisco, CA 94080

Chip Merlin, Esq.
777 South Harbour Island Blvd., Suite 950, Tampa, FL 33606

Dan Veroff, Esq.
1160 Battery St. East Suite 100, San Francisco, CA 94111

Doug Wertheimer
3004 VEnergy Drive, Houston, TX 77423

Exhibit D

United Policyholders (“UP”) sent one newsletter via print mail in 2022 and made 153 electronic mail communications. UP’s electronic communications consisted of 12 newsletters, 14 fundraiser related communications, and 127 program communications regarding approximately 50 webinars and other events.

A representative sample of a UP newsletter issued in the past 12 months is included here.



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

WINTER 2022

United 
Policyholders™

UP to Good, Nationwide

It's hard to be happy when you're worrying about money. Peace of mind from having insurance in place is invaluable. But in today's complicated world, many are struggling to afford and keep insurance in place, and as insurers nip and tuck coverage as a hedge against climate change, protection gaps are getting bigger.

That's why Team UP (our staff, volunteers and partners) are hard at work every day advocating for fair sales and claim practices, empowering consumers to successfully navigate insurance matters, and coordinating with local, state and federal government partners. We're proud to share some of our many 2022 accomplishments, and grateful for the positive feedback we're getting.



Two UP volunteers were at the signing ceremony for a new law we helped enact that requires insurance policies to keep pace with actual recovery timelines and costs.

“

Thank you for last night's 'Navigating Your Dwelling Claim' webinar... We'd just received the insurance company's 99 page estimate, and I was making myself sick determining next steps. UP provided such pertinent information-what timing! I cannot tell you how relieved I feel now having a path forward. Heartfelt thanks for all you do!"

-Marsha Thinnes, 2021 Marshall Fire

With your continued support we will be able to meet the challenges ahead, whatever they may be:

uphelp.org/donate



After losing her Louisville, CO home in the 2021 Marshall Fire and using our R2R services, Lisa Hughes joined Team UP and became UP's liaison to her community. Pictured here with Executive Director Amy Bach.

Thank You

Donors, Funders, Partners and Volunteers!

Thanks to support from our charitable foundation partners, Find Help sponsors, event sponsors, and our individual and corporate donors, UP continued to provide hands-on and online problem-solving help to thousands of consumers and served as an effective advocate for fair insurance practices in all 50 states throughout 2022.



UP and our allies are working hard to get CA insurers to give mitigation discounts.

“

You have been enormously helpful to navigating the insurance roadmap and surviving this painful loss.”

— Jeff Faraday,
2020 California “Creek” Wildfire Survivor

Increasing Resiliency and Improving Disaster Recovery

We’re supporting CA, CO, FL, MN, NM, OR, and WA residents who are vulnerable to or recently impacted by wildfires, hurricanes, floods and tornadoes.

Through our webinars and advocacy work, we’re helping households avoid and deal with non-renewals and skyrocketing premiums. And in hurricane-prone states, where wind deductibles and limits on payouts to repair water and roof damage are creating serious recovery challenges, we’re providing problem-solving guidance and advocacy services.



UP helped promote the launch of the IBHS “Wildfire Prepared Home” insurance discount program in Paradise, CA. Pictured: UP volunteer Rick Pero and SBA’s Corey Williams

2022 UP Highlights:

- **50+** Roadmap to Recovery® events in California, Colorado, Florida and Oregon, including in-person and online seminars, *pro bono* financial and legal help clinics, Q&A forums, and Survivor-to Survivor support forums
- **50+** Preparedness/Resiliency presentations
- **36+** Pro-consumer Friend of the Court (*amicus curiae*) briefs filed
- **90+** Media articles referenced UP's work
- **8** New, free online help libraries for specific disaster-impacted communities
- **30+** Presentations before Congress, State Houses, Insurance Regulators



Annie Barbour, Lyn Bradshaw and Paul Hansen receiving Certificates of Excellence for their UP volunteer service from CA Assemblymember Cecilia Aguiar-Curry.

Powerful Partnerships

UP continues to insurance problem solve for consumers in coordination with public officials and agencies, and our trade association, business and nonprofit partners.

“

When it comes to advising families we serve who they can trust when it comes to insurance advocacy, there is only one partner we trust that will care as much as we do. That partner is, United Policyholders!”

- Kevin Cox, CEO & Founder,
Hope Crisis Response Network

Exhibit E



UP innovated during the pandemic to continue providing in-person Roadmap to Recovery® and Preparedness services where safe, while adding virtual services that increased our reach and impact.

From testifying on legislation in California, Oregon and Massachusetts to engaging professional volunteers all across the country, **our COVID adaptation has allowed us to provide services to more people and make a wider advocacy impact** than ever before, while finding ways to maintain connections within the UP community.

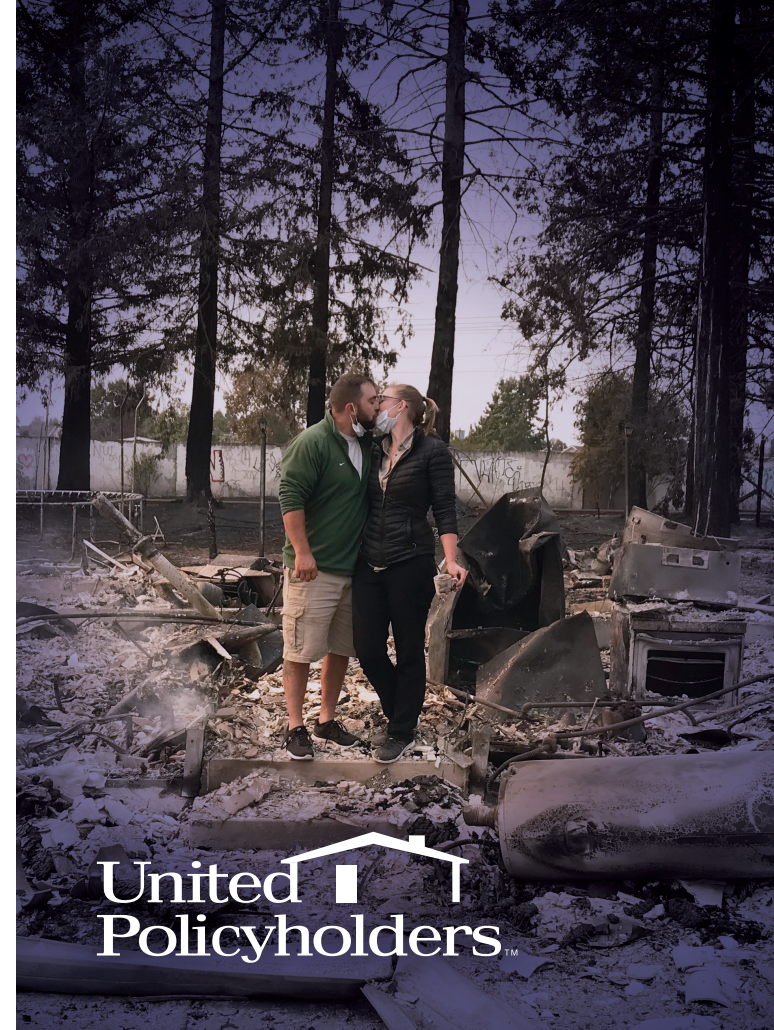
“

Without the knowledge and encouragement from UP, I would not have received \$68,000 (the last 25% of personal contents) through my persistence and detailed questions. Plus there was another \$100,000 left in the RC bucket of money and Code Upgrades bucket that I would not have had an opportunity to receive.”

— Elyn A., 2018 Camp Fire survivor



917 Irving St, Suite 4
San Francisco, CA 94122



United 
Policyholders™

Educating,
Advocating, *and*
Empowering
through the
Pandemic Years

WINTER 2021

While the pandemic had a profound impact on so much of our world, natural disasters did not stop, and the need for our disaster recovery services remains greater than ever. Since March 2020, our Roadmap to Recovery® Program has supported households impacted by more than 35 natural disasters across the United States.



We are proud of our uninterrupted service delivery during COVID.

Despite the challenges of the pandemic, UP's offerings have included:

- 43 R2R "How To" Workshops
- 42 Question & Answer Forums
- 27 Survivor to Survivor Forums
- 18 Disaster Recovery Help Libraries
- 10 Pro Bono Professional Help Clinics

Helping small businesses recover from COVID losses

When official public safety and shelter-in-place orders went into effect, UP immediately recognized that insurance benefits would make or break businesses' ability to resume operations and recover. So when we got early reports that insurers were denying all COVID-19 business interruption claims across the board regardless of actual policy wording and with little to no investigation, we knew we needed to swing into action.

UP formed a COVID BI Loss Recovery Working Group, a distinguished group of the nation's leading policyholder attorneys, and for over a year have been coordinating to fight for the coverage that businesses paid for and so desperately need. We are deeply grateful to our volunteers for coming together under UP's umbrella to counter the industry's powerhouse campaign to defeat their customers' rights.

“

UP has helped me to become a survivor, instead of a victim.”

— William K. 2018 Woolsey Fire survivor

Two new UP service delivery models:

“Survivor to Survivor” Forums are virtual information exchanges open only to people currently on the road to recovering from a disaster. They're led by trained Team UP volunteers with personal experience and empathy from their own recovery journeys.

Virtual Q&A Webinars where individuals submit their questions and get answers from UP staff, expert partners and trained volunteers.



Fire survivor paying it forward as a Team UP volunteer.

Thank You Donors, Funders, Partners and Volunteers!

Thanks to your support, UP has maintained and expanded services during this unprecedented time. The emergence of a global pandemic has not changed the need to get disaster survivors the help they deserve or to prepare for future disasters.

Resiliency and Climate Change Adaptation

Climate change is creating a new normal of more frequent and severe natural disasters and insurance companies are responding by taking care of themselves and their profits. **UP is focused on taking care of you and your financial wellbeing by spearheading two important initiatives:**

The Wildfire Risk Reduction and Asset Protection Project (WRAP) working group developed mitigation standards to harden homes and is now creating a pilot mitigation certification program to help homeowners reduce their risk and their rates and keep their insurance.

The Restoring the Insurance Safety Net Coalition (RISC) national initiative identifies coverage gaps in insurance policies that are harming consumers by reducing the value and shrinking coverage for disaster damage to homes.

These advocacy initiatives help UP improve resiliency and preparedness across the U.S. through:

- National insurance shopping resources available at uphelp.org
- Providing the straight scoop on insurance to national and local media outlets, including NPR, New York Times, Consumer Reports, Fox Business, U.S. News and World Reports, National Law Review, Money Magazine, Forbes, Los Angeles Times, San Francisco Chronicle, The Tampa Bay Times, The Santa Rosa Press Democrat
- Filing 72 Amicus Briefs in courthouses in 27 states, including 45 filed for COVID-related business losses
- Testifying on important state legislation to protect insurance consumers' rights in Oregon and Massachusetts
- In California: Addressing the homeowners insurance crisis, better preparing San Francisco County residents for earthquakes (LISTOS Project), and launching a pilot mitigation certification WRAP project in San Diego County
- In Colorado: Providing disaster and insurance preparedness education to homeowners and renters who live in high danger areas across 6 wildfire prone counties

With your continued support we will be able to meet the challenges ahead, whatever they may be: uphelp.org/donate

Exhibit F

United Policyholders (“UP”) has been granted non-profit status by the IRS under Internal Revenue Code § 501(c)(3). A copy of a letter from the US Department of Treasury Internal Revenue Service confirming UP’s tax-exempt status is included here.

INTERNAL REVENUE SERVICE
DISTRICT DIRECTOR
450 GOLDEN GATE AVENUE, MS 7-4-01
SAN FRANCISCO, CA 94102-3400

DEPARTMENT OF THE TREASURY

Date: APR 17 1997

UNITED POLICYHOLDERS
582 MARKET STREET STE 1118
SAN FRANCISCO, CA 94104-5312

Employer Identification Number:

94-3162024

Case Number:

957078083

Contact Person:

TYRONE THOMAS

Contact Telephone Number:

(213) 894-2289

Our Letter Dated:

April 2, 1993

Addendum Applies:

No

Dear Applicant:

This modifies our letter of the above date in which we stated that you would be treated as an organization that is not a private foundation until the expiration of your advance ruling period.

Your exempt status under section 501(a) of the Internal Revenue Code as an organization described in section 501(c)(3) is still in effect. Based on the information you submitted, we have determined that you are not a private foundation within the meaning of section 509(a) of the Code because you are an organization of the type described in section 509(a)(1) and 170(b)(1)(A)(vi).

Grantors and contributors may rely on this determination unless the Internal Revenue Service publishes notice to the contrary. However, if you lose your section 509(a)(1) status, a grantor or contributor may not rely on this determination if he or she was in part responsible for, or was aware of, the act or failure to act, or the substantial or material change on the part of the organization that resulted in your loss of such status, or if he or she acquired knowledge that the Internal Revenue Service had given notice that you would no longer be classified as a section 509(a)(1) organization.

As of January 1, 1984, you are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of \$100 or more you pay to each of your employees during a calendar year. You are not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

You are required to file Form 990 only if your gross receipts each year are normally more than \$25,000. For guidance in determining whether your gross receipts are "normally" more than \$25,000, see the instructions for Form 990. If a return is required, it must be filed by the 15th day of the fifth month after the end of your annual accounting period. A penalty of \$10 a day is charged when a return is filed late, unless there is reasonable cause for the delay. However, the maximum penalty charged cannot exceed \$5,000 or 5 percent of your gross receipts for the year, whichever is less. This penalty may also be charged if a return is not complete, so please be sure your return is complete before you file it.

If we have indicated in the heading of this letter that an addendum applies, the addendum enclosed is an integral part of this letter.

Letter 1050 (DQ/CG)

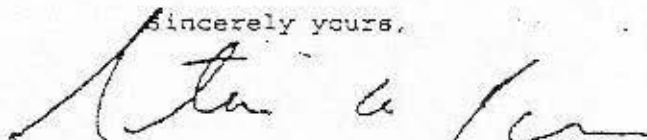
-2-

UNITED POLICYHOLDERS

Because this letter could help resolve any questions about your private foundation status, please keep it in your permanent records.

If you have any questions, please contact the person whose name and telephone number are shown above.

Sincerely yours,

A handwritten signature in dark ink, appearing to read "Steven A. Jensen", written over a horizontal line.

Steven A. Jensen
District Director

Exhibit G

2022 Total Support and Revenue: \$2,459,367.57

2022 contributed revenue: \$1,982,427.95 (80.61%)

2022 earned revenue: \$1,060.47 (0.04%)

2022 grants: \$475,879.15 (19.35%)

**United Policyholders received a Cy Pres Award (Craig Streit, et al. v. Farmers Group, Inc) of \$1,527,541.73 on April 28, 2022, which is more than 5% of the 2022 budget.*

2021 Total Support and Revenue: \$1,514,298.08

2021 contributed revenue: \$482,055.69 (31.834%)

2021 earned revenue: \$1,161.91 (0.008%)

2021 grants: \$1,031,080.48 (68.158%)

**No individual gave more than 5% of United Policyholders budget in 2021.*

2022 Grants

- California OES - Listos California Statewide Grant (LS) Program \$350,000
- Community Foundation Boulder \$235,000
- Ventura County Community Foundation \$132,000
- Hersher Family Foundation Inc. \$15,000
- Saint Bernard Project \$50,000
- United Church of Christ \$15,000

2021 Grants

- Community Foundation Santa Cruz County \$120,000
- Solano Community Foundation \$50,000
- North Valley Community Foundation \$50,000
- Community Foundation Boulder \$30,000
- United Way of Larimer County \$30,000
- Golden State Finance Authority \$25,000
- Rural County Representatives of California \$25,000
- North Valley Community Foundation \$25,000
- Shippy Foundation \$7,000
- Hersher Family Foundation Inc. \$15,000
- National VOAD \$8,612