

DEPARTMENT OF INSURANCE**CONSUMER SERVICES & MARKET CONDUCT BRANCH**

TONY CIGNARALE, Deputy Commissioner

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Peg Brown, Deputy Commissioner
Colorado Division of Insurance-Consumer Affairs
1560 Broadway, Suite 850
Denver, Colorado 80202

Ms. Brown:

I am happy to recommend and confirm the value and success of the United Policyholders (UP) group and its Roadmap to Recovery (R2R) program. UP has been a shining light for the past twenty years after virtually every major disaster in California (from the Oakland Hills Firestorm, Northridge Earthquake, most recently the major statewide firestorms in 2003-2010, and the San Bruno PG&E gas line explosion).

The California Department of Insurance (CDI) has partnered with Amy Bach and her organization after each of these disasters, for the sole purpose of assisting survivors recover financially from these devastating events. UP's own expertise and access to outside experts has been invaluable in advocating on behalf of consumers with insurance companies to ensure survivors are provided with the tools and other assistance they need to recover and rebuild their homes and lives as quickly as possible.

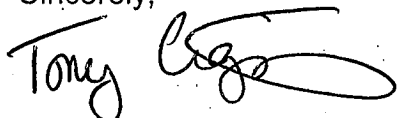
It is my opinion that UP is one of only consumer advocacy groups that we have worked with that is solely committed to the consumer and has no other motives or desires that may conflict with that commitment. Because of UP's expertise and unequalled commitment to consumers, UP has been the only group we have confidence will provide excellent free service to consumers. Also, Ms. Bach's and UP's expertise has been critical to California enacting several pieces of consumer protection legislation in the area of property insurance, replacement cost standards, additional living expenses, and other protections for California insureds.

UP's Roadmap to Recovery program is so comprehensive and effective that we have incorporated many of the tips provided in this program for CDI's own use in assisting consumers. While there are other groups that may copy some of the teachings and tips presented in this program, UP's program is the best.

I highly recommend UP and it's Roadmap to Recovery program to any government agency or community assistance group that is considering providing expert assistance to survivors of disasters.

Should you have any questions, please feel free to contact me.

Sincerely,

A handwritten signature in black ink that reads "Tony Cignarale". The signature is written in a cursive style with a large, sweeping flourish at the end.

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