

Restoring the Insurance Safetynet Coalition (RISC), A National Initiative



The Restoring the Insurance Safety Net Coalition (RISC) is a national initiative launched by United

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Policyholders in 2020. The purpose of this initiative is to reverse the trend of insurance policy re-writes that are shrinking coverage for damage to homes. These re-writes are dangerously eroding insurance safety nets that homeowners are paying for and expecting to be able to rely on when disaster strikes. They are causing a ripple effect of harm to people, communities, real estate values, lenders and ultimately, all of us. Learn more [here](#).

When home insurance policies fail to deliver funds to cover loss recovery, people suffer. Neighborhoods decline, government programs are strained, and the private insurance system fails. Through the RISC initiative, we are working to restore essential protections in home insurance policies. Our partners include the [Voices of Policyholders project](#), and stakeholders throughout the United States who share our objectives.

The RISC Initiative

1. Document the erosion of coverage through policy wording that defeats policyholders' reasonable expectations.
2. Educate policymakers, the media and the public about the economic harm that results from unexpected coverage gaps.
3. Advance solutions via regulatory, legislative and consumer education Initiatives.

Approach

- Identify the most common and harmful wording that is causing protection gaps.
- Create a bank of sample wording across all major insurers by inviting submissions of insurance policies to Policies@uphelp.org
- Determine the origin and history of harmful wording.
- Document findings and recommendations
- Communicate findings and recommendations to policymakers, educate consumers

Logistics:

Project Directors - [Holly Soffer](#), [Amy Bach](#), [Nancy Dominguez](#)

Project Attorney - [Elyse Crawford-Hicks](#)

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Coalition Steering Committee: Information and Inquiries, RISC@uphelp.org

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