

## Restoring the Insurance Safety Net Coalition (RISC), A National Initiative



The Restoring the Insurance Safety Net Coalition (RISC) is a national initiative launched by United 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 information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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## 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](mailto:Policies@uphelp.org)
- Determine the origin and history of harmful wording.
- Document findings and recommendations
- Communicate findings and recommendations to policymakers, educate consumers

## PRESENTATIONS

- [Combatting post-disaster fraud but preserving coverage - NAIC Summer Meeting □ Chicago, Illinois, 8/2024](#)
- [Challenging times in the CA property insurance marketplace, CPCU Society, April 2023](#)
- [Mind the Gaps - Removing Barriers to Adequate Insurance Panel, NAIC International Insurance Panel, May 2023](#)
- [Insurance Regulatory Examiners Society, August 2021](#)
- First Party Claims Conference, October 2021
- [National Association of Insurance Commissioners, August 2019](#)

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