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FOR IMMEDIATE RELEASE

The Risk Institute at The Ohio State University Teams Up With Nonprofit SafetyNest to Help Uninsured Drivers

Columbus, OH (May 27, 2021) — [The Risk Institute](#) at The Ohio State University has announced a collaboration with [SafetyNest](#), a nonprofit organization created and funded exclusively by [Branch Insurance](#), to research uninsurance in the United States. SafetyNest is on a mission to eliminate the issue of uninsurance and, through this research project with The Risk Institute, work to illuminate its causes and reduce the number of uninsured drivers.

As of 2015, there were approximately 28 million uninsured drivers operating vehicles in the United States. The Risk Institute and SafetyNest share the belief that in order to reduce this population and create real change, they first need to explore and understand the root causes of uninsurance.

“The rate of uninsurance in the U.S. is a risk for everyone on our roadways so it’s critical to look deeper at the underlying causes,” said Phil Renaud, Executive Director of The Risk Institute. “Our initial data shows us that those who are uninsured reported not having the needed resources available to help them, making it even more important for insurance companies to reach them in new ways.”

Millions of Americans may be driving uninsured because they don’t know how to get car insurance. SafetyNest and The Risk Institute conducted a nationwide survey of more than 1,400 people and found that 15% of people didn’t have insurance, and 7% admitted to regularly driving despite not having insurance. Twenty-two percent of the uninsured reported not knowing how to get insurance.

“We suspect the pandemic has contributed to a significant increase in the number of uninsured drivers, which is why this collaboration with The Risk Institute plays an important and timely role in helping the uninsured population,” shared Charlie Wendland, President of SafetyNest. “This research will allow us to better understand the beliefs of our uninsured driving population and create meaningful tactics to help them get the coverage they need. We’re excited to share the full results of our research later this year.”

This research project follows SafetyNest's most recent initiative, The Insurance Payment Program (IPP), which was created in September 2020 to help those who had lost or were at risk of losing their car insurance. The IPP provided financial assistance to those who suffered reduced income and financial hardship due to the COVID-19 pandemic. Over the program's duration, SafetyNest was able to help more than 100 people acquire or maintain their car insurance. To learn more about SafetyNest and its programs, visit safetynest.org.

About the Risk Institute

[The Risk Institute](https://fisher.osu.edu/risk) at The Ohio State University Fisher College of Business is a collection of forward-thinking companies and academics that provide effective risk management strategies to not only protect firms, but position firms to create growth and value. The Risk Institute helps members consider risk from all perspectives: legal, operational, strategic, reputational, talent, financial and many more. The Risk Institute operates at a unique intersection between faculty, students and professionals from a broad cross-section of industries. With a leading-edge approach to risk management, The Risk Institute creates a unique exchange for risk-centered conversations, ideas and strategies that can't happen anywhere else. Learn more about becoming a member at fisher.osu.edu/risk or contacting honold.1@osu.edu.

About SafetyNest™

SafetyNest is a 501(c)(3) nonprofit entity, designed and funded exclusively by Branch Financial, Inc. to provide assistance to those who are un- or underinsured and suffered a financial loss resulting from having too little coverage. SafetyNest was founded in 2019 and is headquartered in Columbus, Ohio. For more information about SafetyNest, visit safetynest.org or contact us at charlie@safetynest.org.

About Branch Insurance

Branch Insurance utilizes innovative technology to make bundling home and auto insurance online quicker and easier than ever before. By tapping into the power of community, Branch is on a mission to make insurance more accessible and affordable for everyone. Branch was founded in 2017 by insurance veteran Steve Lekas and tech entrepreneur Joe Emison, and is headquartered in Columbus, Ohio. Branch is underwritten by the Branch Insurance Exchange and General Security National Insurance Company (GSNIC) and backed by SCOR SE, all A-rated insurance entities. To learn more, visit ourbranch.com or contact Ally@ourbranch.com.