



2025 Annual Report

restorationindustry.org



2025 HIGHLIGHTS

In 2025, the Restoration Industry Association delivered another landmark year, expanding membership to an all-time high, deepening advocacy wins, strengthening carrier and industry relationships, and continuing to elevate professional standards across the restoration sector.

1927

Total RIA
Members

563

First-Time
Members

400

AGA Event
Attendees

1411

Convention
Registrants

4

New
Enterprise
Members

5

New
Affinity
Partners

779

CODB Report
Downloads

9

Convention
Scholarships
Awarded

Sustainability

- Financial results exceeded budget targets
- Net Operating Income growth vs. prior year
- Pete Consigli Scholarship Fund continued support
- Sustainability Fund established and growing

Advocacy

- Xactware & Cotality EULA language resolved
- Lobbying in NJ, CT, Delaware, Georgia & TX
- California DOI Wildfire Task Force Guidelines
- Voter Voice Bill Tracking & Advocacy Action Hub
- Canadian Position Statements on Prompt Pay

Membership Growth & Engagement

- 1,927 total members - All time high
- Members now in all 50 U.S. states
- 4 new Enterprise Members added
- 5 new Affinity Partners launched
- 563 first-time members joined in 2025
- 1411 Convention Registrants - Record attendance

Elevate the Industry

- Pete Consigli Roast fundraiser event
- 2025 TPA Survey completed and published
- Homeowners FAQ resource launched
- IICRC, RIA & CIRI Wildfire Technical Guide released

SUSTAINABILITY

RIA Financials

The association ended 2025 with **net operating income of \$1,064,845 (unaudited)** compared to \$542,344 in 2024. The 2025 International Restoration Convention + Industry Expo in West Palm Beach, Florida set another record year with over 1400 attendees and realized a net income of \$576,204 (unaudited) compared to \$180,885 in 2024.

The 2025 AGA net income was (\$5,573) compared to \$33,273 in 2024 as the RIA made key strategic investments in advocacy work, lobbying efforts and carrier relations to protect restorers and their businesses.

	2025 Unaudited Actual	2025 Budget	2024 Audited Actual
REVENUE			
Administration	\$1,260,311	\$702,471	\$1,001,838
Annual Convention	1,785,767	1,446,490	1,378,828
Education	69,162	145,800	144,144
Publications & Digital	41,683	35,000	36,400
Total Revenue	\$3,156,923	\$2,329,761	\$2,561,210
EXPENSES			
Administration	801,183	789,176	703,146
Annual Convention	1,209,563	1,264,273	1,197,943
Education	73,139	139,220	112,070
Publications & Digital	8,193	5,000	5,707
Total Expenses	\$2,092,078	\$2,197,669	\$2,018,866
NET OPERATING INCOME (LOSS)	\$1,064,845	\$132,092	\$542,344
NON-OPERATING			
Investment Net Income	\$48,675	0	0
TOTAL OPERATING & INVESTMENT NET INCOME	\$1,113,520	\$132,092	\$542,344
RESTRICTED FUND ACTIVITY			
AGA Revenue	307,308	277,509	256,016
AGA Expenses	312,881	384,000	222,743
AGA Net Income	(\$5,573)	(\$106,491)	\$33,273
Pete Consigli Scholarship Fund Revenue	54,650	120,000	109,055
Pete Consigli Scholarship Fund Expense	9,972	55,000	41,315
Pete Consigli Scholarship Fund Net Income	\$44,678	\$65,000	\$67,740
Sustainability Fund Revenue	69,375	0	5,000
Sustainability Fund Expense	0	0	0
Sustainability Fund Net Income	\$69,375	\$0	\$5,000
NET RESTRICTED INCOME	\$108,480	(\$41,491)	\$106,013

ADVOCACY

Building a Stronger, United Advocacy Foundation

At a time when restoration businesses face increasing regulatory pressure, shifting insurance practices, workforce shortages, and tightening margins, the RIA doubled down on its commitment to protect those who show up first when disaster strikes. In 2025, the RIA dramatically expanded its legislative footprint working alongside professional lobbyists and dedicated restoration advocates in Georgia, Texas, Connecticut, New Jersey, Delaware, and South Carolina to engage directly in legislation affecting how restorers operate, respond to emergencies, and get paid for work performed.

A defining moment was the launch of the RIA's VoterVoice platform, empowering members to speak directly to lawmakers when policies threaten their livelihoods. By pairing grassroots engagement with professional lobbying, the RIA amplified the collective power of the restoration community like never before.

Protecting Emergency Restoration When It Matters Most

Two of the most significant legislative wins of 2025 came in New Jersey and Texas. In New Jersey, proposed legislation (NJ A551) risked unintentionally disrupting emergency restoration services. Through direct engagement, the RIA successfully secured amendments allowing consumers to waive the right to cancel contracts for emergency services reducing legal uncertainty, protecting cash flow, and ensuring restorers can focus on saving property when disaster strikes. In Texas, the RIA worked directly with the sponsor of HB 4169 to shut down harmful language before it advanced, reinforcing the RIA's role as a credible, solutions-driven advocate for both consumers and contractors.

Shaping Fair Policy Nationwide

The RIA's influence extended well beyond individual state battles. By participating in National Council of Insurance Legislators (NCOIL) meetings, RIA Legislative Task Force Chair Vince Scarfo worked closely with Georgia Senator Larry Walker and key stakeholders to reshape national model legislation addressing so-called "fire chasing." The final framework protected legitimate emergency restoration services and preserved restorers' right to fair compensation preventing overly broad regulations that could have restricted emergency response across the country.

Restoring Balance and Transparency in Pricing Data

The RIA continued its fight against the misuse of pricing data in 2025 on two fronts. Working with Cotality, the RIA secured updated EULA language clearly affirming that pricing data is a starting point for an estimate, not a ceiling. Advocacy with Verisk delivered additional tangible improvements, including clearer EULA language, transparent disclaimers on data limitations, new internal training resources, and the removal of "new construction" as the default setting for Hover ESX imports. Together, these changes reduce disputes, improve estimate accuracy, and reaffirm the value of professional judgment.

Strengthening Carrier Relationships Without Compromising Integrity

To address long-standing friction between restorers and insurance carriers, the RIA launched a Carrier Representative Task Force in 2025, bringing senior insurance executives and restoration leaders together for honest conversations about shared challenges and opportunities. This initiative also informed updates to the RIA's Code of Ethics, reinforcing professionalism, accountability, and trust across the industry.

Data and Resources That Empower Better Business Decisions

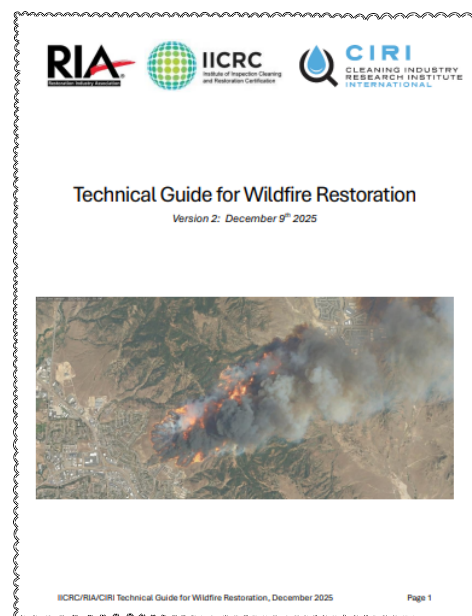
The RIA continued to lead with facts by releasing the second Cost of Doing Business Report powered by KnowHow, providing restorers with practical insights into true overhead realities, financial benchmarks, and the impact of independent, custom price lists. The third TPA Scorecard was also released, sparking meaningful dialogue with Third-Party Administrators and driving accountability across the ecosystem.

Elevating Restoration as a Profession

Looking to the future, the RIA applied for a dedicated NAICS code for emergency restoration services seeking formal recognition of restoration as its own industry and unlocking better data, stronger workforce analysis, and more informed policymaking. The RIA also expanded its cross-border advocacy by launching the first-ever Canadian Position Statement on Prompt Pay legislation, reinforcing that restorers everywhere deserve timely, equitable treatment.

Protecting Restoration in Policy and Public Education

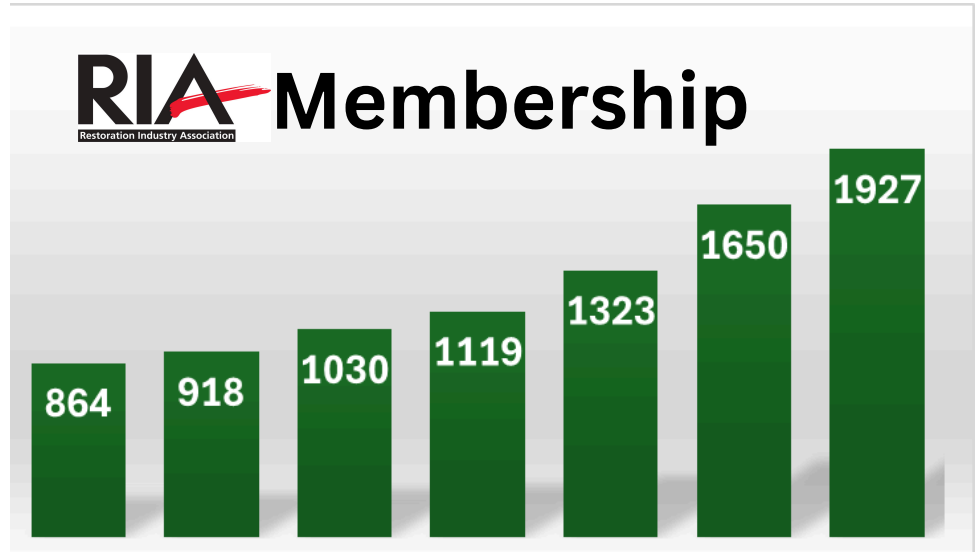
In partnership with the IICRC, AIHA, and CIRI, the RIA developed a new Technical Guide for Wildfire Restoration, providing science-backed expertise to the California Department of Insurance Wildfire Task Force. The RIA also launched a suite of public-facing resources for both restorers and consumers, including tips for homeowners after a disaster, Assignment of Benefits FAQs, guidance on avoiding accidental adjusting, restoration vs. construction FAQs, and AGA position statements in Spanish and French Canadian.



MEMBERSHIP GROWTH & ENGAGEMENT

RIA Members

Membership continued to climb in 2025 as the RIA worked to unite the industry and advocate for the issues that matter most to restorers. The RIA ended 2025 with **1927 members** compared to 1650 members in 2024 (**17% increase**).



Enterprise Members

RIA's Enterprise members play an integral role in supporting the RIA and the work of the AGA. The RIA welcomed **4 new Enterprise Members in 2025** - 360 Fire & Flood, Content Recovery Specialists, Guardian Restoration, Renewal Claims Solutions - for a **total of 24 Enterprise Members**.



MEMBERSHIP GROWTH & ENGAGEMENT

First Time Member Discount

The RIA's First Time Contractor Member discount brought in **563 first time members** in 2025. Contractor members who are joining for the first time, and those whose contractor membership has lapsed for three or more years, are eligible to join the RIA for just \$299 or \$25 per month for their first year of membership.



Saving RIA Members Money

The RIA Affinity Program offers significant savings to RIA members on products and services they use every day in their restoration business and also provides revenue back to the association to support programs and services to benefit members. The RIA welcomed 5 new Affinity Partners in 2025.

RIA 2025 Affinity Partners



ELEVATE THE INDUSTRY

AGA Networking Events

In 2025, the RIA proudly partnered with ATI, McCabe Restoration, and Thomasville Restoration to host a series of exceptional AGA networking events. With more than 400 restorers in attendance across these gatherings, industry professionals came together to strengthen business connections, exchange insights, and share best practices all while enjoying outstanding hospitality. The RIA extends its sincere gratitude to each of our generous hosts for their commitment to fostering a vibrant and connected restoration community.



RIA International Convention & Industry Expo

The 2025 RIA International Convention and Expo, held in West Palm Beach, FL brought together over 1,400 professionals, entrepreneurs, and thought leaders, reflecting the growing momentum within the restoration industry.



LEADERSHIP

The achievements of the association would not be possible without the remarkable leadership, unwavering commitment, and exceptional dedication demonstrated by RIA volunteers. Throughout 2025, these volunteer leaders generously devoted countless hours to furthering the organization's mission, thereby enhancing the value we bring to our members and the broader industry. Thank you for your service!

RIA 2025–26 Board of Directors

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President - Elect

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Marcie Richardson

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GET
INVOLVED

RIA Committees

AGA Executive Committee

AGA Investor Advisory Board

AGA Canada Committee

Convention Planning Committee

Education Committee

Finance Committee

Nominating Committee

Membership Committee

RIA Task Forces

Affinity Task Force

AGA Academy Task Force

AGA Carrier Relations Task Force

AGA Independent Pricing Task Force

AGA Legislative Task Force

AGA TPA Task Force

AGA Tech Task Force

CR Task Force

Marketing Task Force

MANAGEMENT

Management Firm

The RIA partners with AH, a leader in the Association Management community. AH was the first licensee of the American Society of Association Executives (ASAE) Certificate in Association Management Program, they are charter-accredited by the AMC Institute (to an American National Standards {ANSI} standard) and employ the highest number of credentialed staff members of any association management company (AMC) worldwide. AH is also the first and only AMC to be Platinum Certified by the Customer Service Institute of America.

RIA Staff Team

Kristy Cohen, CEO
Nicole Sargent, Senior Director of Operations
Clare MacNab, Senior Meeting Manager
Danielle Knights, Director of Membership
Kara Rudowsky, Meeting Coordinator
Amanda Bray, Industry Relations Manager
Hannah Gardyasz, Marketing Manager
Mike Dwyer, CERO
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