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June 10, 2019

The Honorable Maxine Waters
Chairwoman
Committee on Financial Services
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Patrick McHenry
Ranking Member
Committee on Financial Services
U.S. House of Representatives
Washington, D.C. 20515

Dear Chairwoman Waters and Ranking Member McHenry:

On behalf of the National Association of Professional Insurance Agents (PIA National)¹, thank you for your efforts to reauthorize the National Flood Insurance Program (NFIP). PIA National appreciates the bipartisan legislation you released to make changes to the NFIP and reauthorize it for five years. PIA National is pleased to support the legislation you released on June 6, 2019, and we encourage the committee to pass it as released.

Your legislation includes many of the priorities PIA National has been advocating for, like preserving the critical role of the independent agent; ensuring continuous coverage protections for policyholders who leave the NFIP to purchase a private flood policy and return to the program; investments in mitigation; increased funds for and reform of mapping; allowing policyholders to purchase additional increased cost of compliance (ICC) coverage and use it for pre-disaster mitigation; consumer-friendly provisions for appealing mapping decisions; and maintaining the gradual implementation of actuarially sound rates and grandfathering provisions as included in the Homeowners Flood Insurance Affordability Act of 2014 (HFIAA).

PIA National will continue to champion this reauthorization effort by opposing amendments that would negatively affect the ability of agents to earn fair compensation for the expertise they provide to consumers to identify and purchase appropriate flood coverage through the NFIP. Thank you again for your leadership on this important issue.

PIA National looks forward to continuing to work with you on this matter. If we can be of any additional assistance, please contact Jon Gentile, PIA National vice president of government relations, at jonge@pianet.org.

Sincerely,

Mike Becker
Executive Vice President and CEO
PIA National

¹ PIA National represents independent insurance agents in all 50 states, Puerto Rico, and the District of Columbia.