

August 28, 2025

The Honorable Sam Graves
Chairman
Transportation & Infrastructure Committee
U.S. House of Representatives
2165 Rayburn HOB
Washington, D.C. 20515

The Honorable Rick Larsen
Ranking Member
Transportation & Infrastructure Committee
U.S. House of Representatives
2164 Rayburn HOB
Washington, D.C. 20515

Re: Fixing Emergency Management for Americans (FEMA) Act of 2025

Dear Chairman Graves and Ranking Member Larsen:

On behalf of the National Association of Mutual Insurance Companies (NAMIC)¹, we write today to applaud your introduction of the Fixing Emergency Management for Americans (FEMA) Act of 2025 (H.R. 4669). NAMIC members take great pride in being indispensable partners helping rebuild policyholders' communities and lives after a loss. We stand ready to partner with policymakers at all levels of government to reimagine and improve the way America prepares for and invests in emergency management and response.

As your committee and the entirety of Congress consider the past and future of FEMA, practical implementation of mechanisms and potential partnerships with states, non-profits, and the private sector should be key components. The federal government sits in a unique position to facilitate coordination between all stakeholders while playing the critical role of a trusted and truthful communicator and champion of pre-disaster mitigation and post-disaster recovery. The FEMA Act of 2025 includes numerous positive reforms to enhance stability, expertise, transparency, accountability, uniformity, coordination, and speed of disaster response. We are further encouraged by your continued commitment to incorporating modern approaches for stronger and safer building to reduce risk in cost-effective ways that protect individuals, families, and communities from natural hazards. Re-thinking FEMA's role and operations to prioritize mitigation will mean fewer homes destroyed by catastrophes – which, in turn, means more stability for families, communities, and markets.

Sound emergency management is absolutely essential for keeping our communities safe and enabling insurers to help the victims of natural disasters begin the recovery process as quickly as possible. The FEMA Act of 2025 will help create a streamlined and accountable FEMA that is better equipped to prepare for, respond to, and recover from increasingly severe and extreme weather events. NAMIC commends you and the House Transportation and Infrastructure Committee for your commitment to

¹The [National Association of Mutual Insurance Companies](https://www.namic.org) consists of over 1,300 member companies, including six of the top 10 property/casualty insurers in the United States. The association supports local and regional mutual insurance companies on main streets across America as well as many of the country's largest national insurers. NAMIC member companies write \$383 billion in annual premiums and represent 61 percent of homeowners, 48 percent of automobile, and 25 percent of the business insurance markets.



this bipartisan and commonsense solution. We urge swift consideration and passage in the House and support among the U.S. Senate. We look forward to partnering with you and all interested stakeholders in these efforts.

Sincerely,

Jimi Grande
Senior Vice President, Federal & Political Affairs
National Association of Mutual Insurance Companies