American Property Casualty Insurance Association
INSURING AMERICA apci.org

August 28, 2025

The Honorable Sam Graves, Chairman
Transportation and Infrastructure Committee
U.S. House of Representatives
2165 Rayburn House Office Building
Washington, DC 20515

The Honorable Rick Larsen, Ranking Member
Transportation and Infrastructure Committee
U.S. House of Representatives
2165 Rayburn House Office Building
Washington, DC 20515

Re: Fixing Emergency Management for Americans (FEMA) Act of 2025 (H.R. 4669) – Support

Dear Chairman Graves and Ranking Member Larsen,

On behalf of the American Property Casualty Insurance Association (APCIA), I am writing to express our strong support of H.R. 4669. As the nation's leading property and casualty insurance trade association, APCIA encourages the Committee to advance this important bipartisan bill, which will preserve the lifesaving work, property loss mitigation, and post-disaster recovery work that FEMA does.

Representing most of the U.S. property casualty insurance market, the American Property Casualty Insurance Association (APCIA) promotes and protects the viability of private competition for the benefit of consumers and insurers. APCIA represents the broadest cross-section of home, auto, and business insurers of any national trade association. APCIA members represent all sizes, structures, and regions, protecting families, communities, and businesses in the U.S. and across the globe.

The increasing frequency and severity of major natural disasters including hurricanes, wildfires, and floods is a significant concern to the insurance industry. In 2024, there were 27 separate U.S. billion-dollar weather and climate disaster events. This follows 2023 in which there were a record 28 separate billion-dollar events.[1]

[1] National Centers for Environmental Information: Overview and Summery -- https://www.ncei.noaa.gov/access/billions/

From 2020 to 2024, U.S. insurers incurred $505.9 billion in insured losses (in 2024 dollars) due to natural catastrophes, representing[2] the costliest five-year period for U.S. insurers. Severe convective storms (SCS), events such as tornados, hail and high wind events, were the largest source of insured losses, totaling $54 billion in 2024. Data from Aon indicates that secondary perils (e.g., severe convective storms, flooding, wildfires) are now surpassing primary perils (e.g., hurricanes, earthquake) in global annual losses. These events are increasing financial pressure in the Midwest, while rising wildfire risks in the West are further driving up insured losses.

With significant vested interest in the impact of catastrophic events, insurers realize the importance of effective planning in the pre and post disaster environment. APCIA applauds your introduction of the FEMA Act which aims to reform the Federal Emergency Management Agency (FEMA), preserving its important role in providing federal emergency assistance, streamlining disaster assistance programs, increasing state flexibility in resiliency efforts and post-catastrophe response, boosting pre-disaster mitigation efforts, and improving processes associated with applications for aid by organizations and individuals.

In streamlining individual assistance, the FEMA Act will create a single simplified application for disaster survivors to receive federal assistance, and mandates understandable communication from FEMA, replacing complex and confusing denial letters.

The FEMA Act will also retain FEMA's important role in providing grant assistance to improve property and infrastructure resilience to states and other approved entities through project-based grants, addressing historically slow bureaucratic processes, and allowing for greater flexibility and efficiency in resiliency and recovery work.

Importantly, transparency and accountability will be improved through centralized tracking of all federal disaster assistance funding available via website, and reviews by the Government Accounting Office (GAO). The Act will also improve coordination across federal agencies involved in disaster recovery and improve efficiency in response work in post catastrophe circumstances.

Insurers play a critical role in catastrophe recovery by providing financial stability, managing the claims process, and helping individuals and communities rebuild. In the immediate aftermath of a catastrophe, insurers focus on providing urgent financial aid and support to policyholders who have been displaced or suffered losses, often working closely with state emergency management offices and FEMA. APCIA is encouraged that this bipartisan legislation is designed

[2] Aon, Climate and Catastrophe Insight (2025) https://assets.aon.com/-/media/files/aon/reports/2025/2025-climate-catastrophe-insight.pdf

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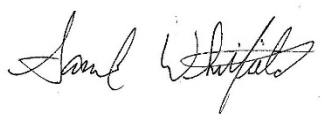
to address inefficiencies and shortcomings of FEMA by making the agency more agile, effective, and focused on helping Americans recover from disasters and preventing future losses.

APCIA encourages the Committee to pass the FEMA Act and send it to the full House for consideration this Congress.

Sincerely,



Sam Whitfield
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American Property Casualty Insurance Association