

November 13, 2025

The Hon. Mike Johnson
Speaker
U.S. House of Representatives
Washington, DC 20515

The Hon. Hakeem Jeffries
Democratic Leader
U.S. House of Representatives
Washington, DC 20515

Dear Speaker Johnson and Leader Jeffries:

On behalf of the National Association of Mutual Insurance Companies (NAMIC)¹, we write to you today to recommend prompt consideration and passage 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 when they have suffered a loss. We stand ready to partner with policymakers at all levels to reimagine and improve the way America prepares for and invests in emergency management and disaster response.

On September 3rd, the FEMA Act of 2025 passed out of the House Transportation and Infrastructure Committee by an overwhelming bipartisan vote of 57 to 3. This level of support and the proposal's thoughtful and pragmatic approach are signs that the bill represents needed public policy reforms that, while significant, do not risk completely upending the U.S. emergency management mechanism. For months prior to the bill's introduction and advancement in Committee, the sponsors spent extensive time meeting with, considering, and incorporating feedback across hundreds of industries touched by emergency management and disaster response planning.

As Congress contemplates the past and future of FEMA, practical implementation mechanisms and potential partnerships with not only states, but also the private and non-profit sectors should be key components. The federal government sits in a unique position to facilitate coordination between all interested stakeholders while playing the most important role of all as a trusted and truthful communicator and champion of both pre-disaster mitigation and post-disaster recovery.

The FEMA Act of 2025 includes numerous positive reforms in the spirit of enhancing stability, expertise, transparency, accountability, uniformity, coordination, and speed of disaster response. The FEMA Administrator would once again be elevated to a cabinet-level position, adding authority, visibility, and accountability. Disaster survivors would be able to unlock critical lifesaving assistance in streamlined and modernized manners. We are further encouraged by the bill's continued commitment to incorporating modern approaches for stronger and safer building and rebuilding to reduce risk going forward

¹The National Association of Mutual Insurance Companies 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.



in cost-effective ways that protect individuals, families, and communities from risks posed by natural hazards. Concepts like formula-based mitigation funding that provide flexibility, retrofits for aging housing stock, and increased adherence to modern building codes will both stabilize building costs and reduce back-end financial burdens to taxpayers. Re-thinking FEMA's role and operations to prioritize mitigation at scale in charting the direction for America's built environment will mean fewer homes destroyed by catastrophes – in turn, that 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 to begin the recovery process as quickly as possible. The FEMA Act of 2025 will help create a streamlined and more accountable FEMA that is better equipped to prepare for, respond to, mitigate against, and recover from increasingly severe and extreme weather events facing all Americans. NAMIC commends the sponsors and the House Transportation and Infrastructure Committee for its commitment to this bipartisan and commonsense solution, and we appreciate the support it has already garnered from across the political spectrum.

Especially now during hurricane season, we urge you to prioritize this meaningful legislation and pass the bill in the House. We are committed to working alongside you and all interested stakeholders in these efforts to help all Americans be better prepared and more confident in FEMA's competence and capabilities moving forward.

Sincerely,

Jimi Grande
Senior Vice President, Federal and Political Affairs