



**NAMIC**

NATIONAL ASSOCIATION OF  
MUTUAL INSURANCE COMPANIES

*SHAPING OUR MUTUAL FUTURE*®

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# **SECURA PREMIER AGENTS CONFERENCE**

## **WASHINGTON UPDATE**

**JIMI GRANDE, SVP – FEDERAL & POLITICAL AFFAIRS**

**FEBRUARY 2, 2026**

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# PRESENTATION OUTLINE

## I. About NAMIC

## II. Washington

- Trump 2.0
- Congress
- Affordability Agenda

## III. Insurance Industry Issues

- TRIA
- Legal System Abuse
- Federal Insurance Office

## IV. Election Outlook



# NAMIC MEMBERSHIP AT A GLANCE



**1,300+**

NAMIC  
Member Companies



**\$467B**

Represented in  
Annual Premiums



**6 of Top 10**

U.S. P/C Companies  
Among Membership



**53%**

Of the U.S. Auto  
Insurance Market



**61%**

Of the U.S. Home  
Insurance Market



**25%**

Of the U.S. Business  
Insurance Market

# WHAT'S HAPPENING IN WASHINGTON?



# TRUMP 2.0: A VERY DIFFERENT PRESIDENCY

2025 ≠ 2017 ... 47 ≠ 45



## ATTITUDINALLY

- Least prepared → Most prepared
- Every fight at once; Flood the zone
- Seeks maximum leverage

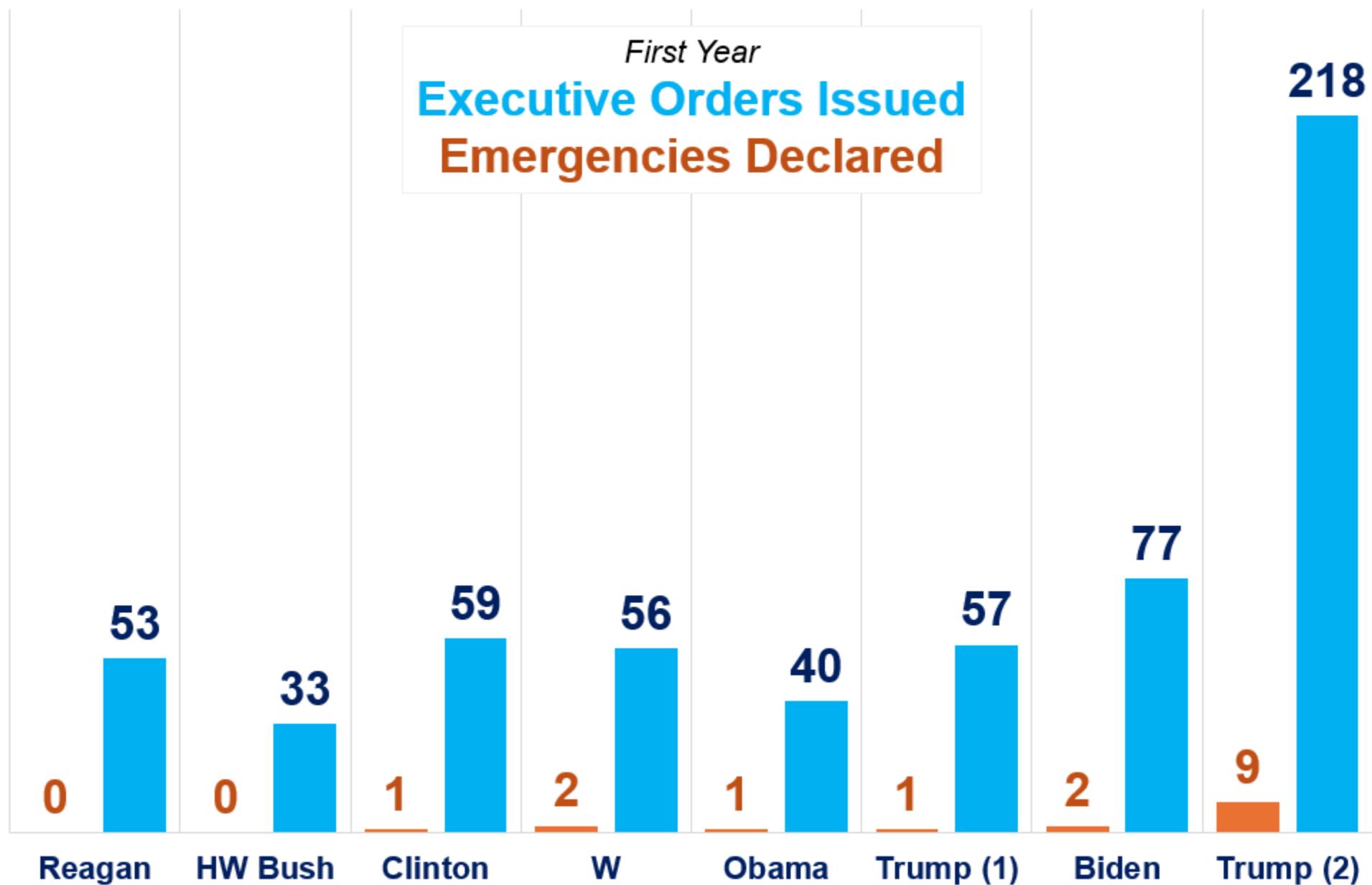
## POLITICALLY

- Engaging Washington centers of power
- Devastating counterpunch

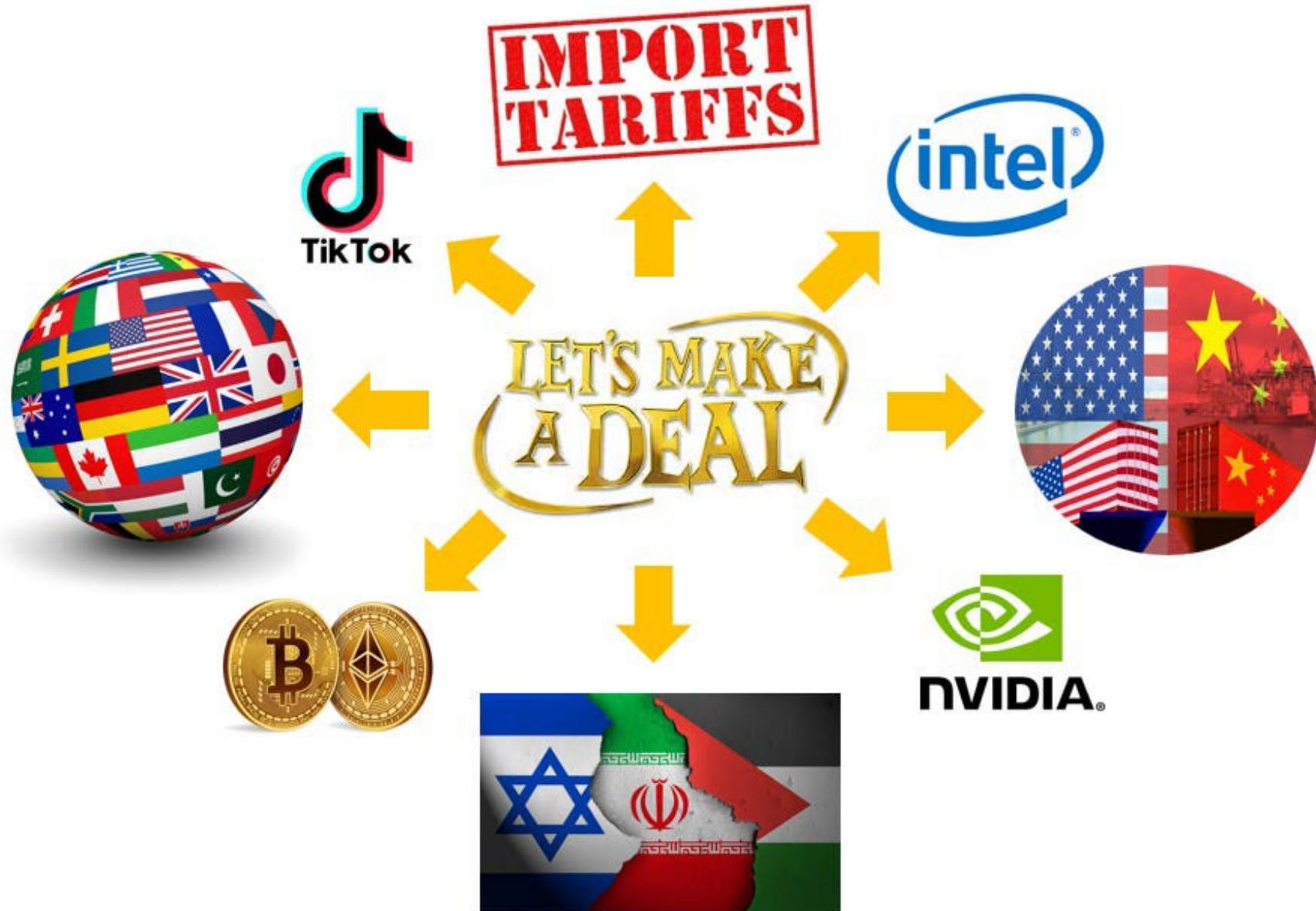
## GLOBALLY

- World at war & inflationary
- Trump more senior, experienced

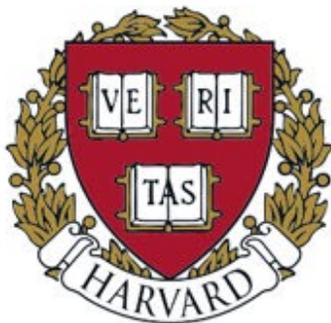
# UNILATERAL: MOVE FAST & BREAK PRECEDENTS



# TRANSACTIONAL NOT IDEOLOGICAL



# DOMINATION IMPERATIVE





Why would POTUS  
generate THIS AI photo

Precursor or Leverage?



Donald J. Trump

@realDonaldTrump



1.22k ReTruths 4.46k Likes

Jan 20, 2026, 6:00 AM



# WILDCARDS: WHAT MIGHT ALTER TRUMP 2.0'S PLANS?





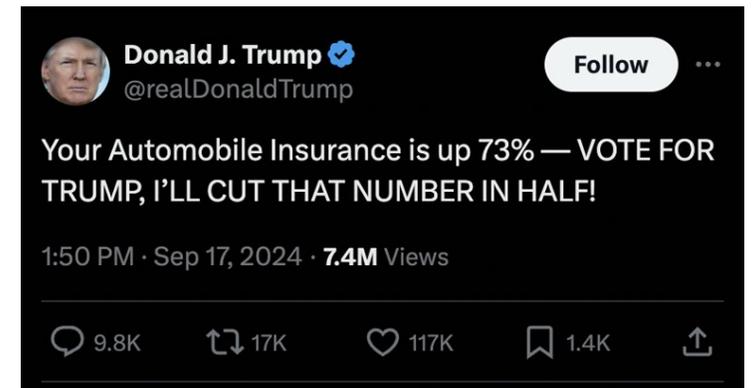
# WHERE DOES TRUMP STAND ON P/C?

**Take him seriously, not literally. BUT...**

April 2020: “You have people that have never asked for business-interruption insurance, and they have been paying a lot of money for a lot of years for the privilege of having it and then when they finally need it, the insurance company says, ‘We’re not going to give it.’ We can’t let that happen.”

Jan. 2025: “I’m not a big fan of insurance companies, okay, they have their big drawbacks, too.”

Dec. 2025: "We're also going meet with other insurance companies because under Biden the insurance rates have gone through the roof. Auto insurance, home insurance – I mean, insurance companies are making far more than they are entitled to make. So, we're gonna be doing that."



More populist rhetoric, or will this translate into policy?



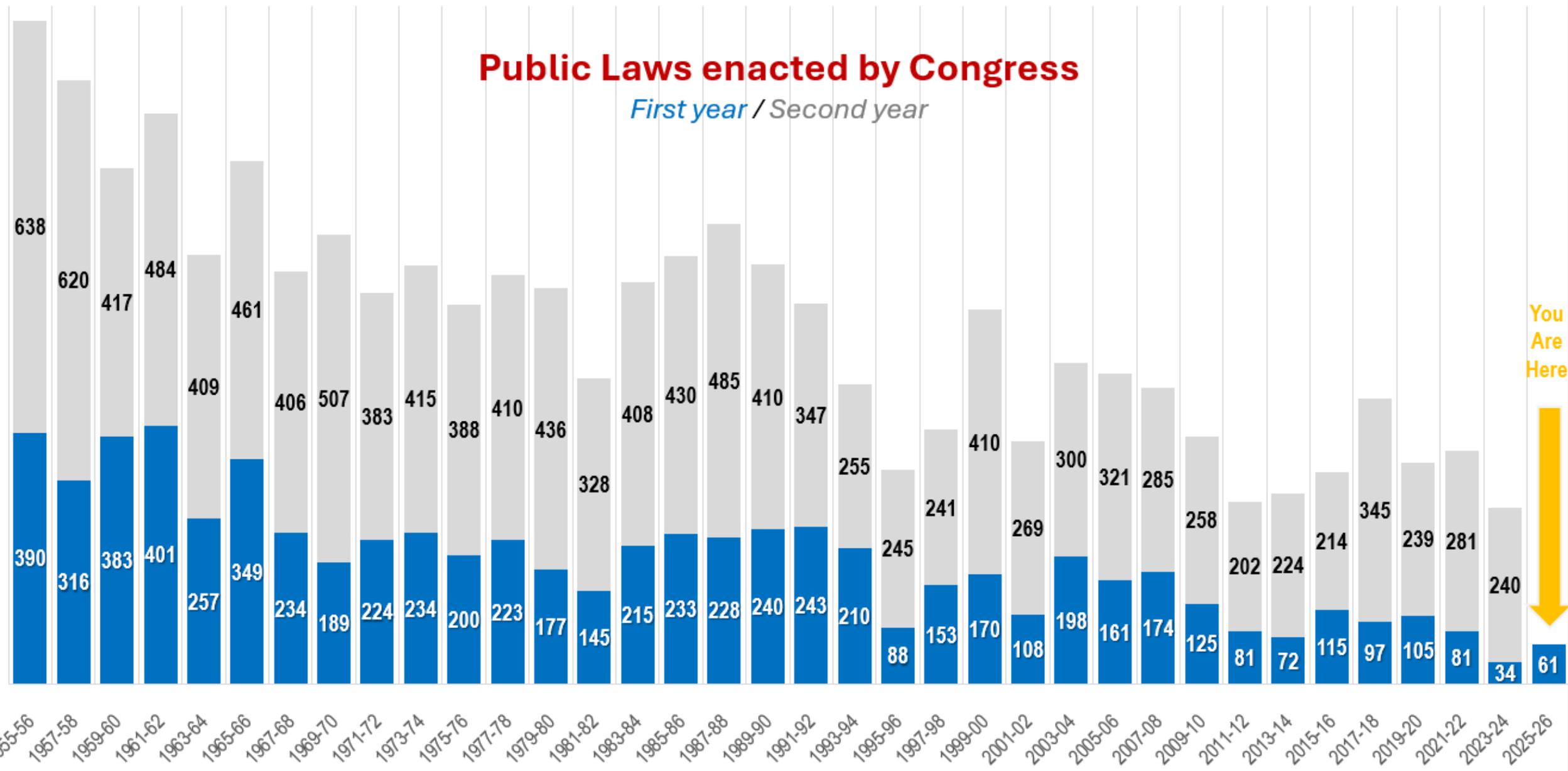
# Meanwhile, on Capitol Hill...



# 2025 – SECOND FEWEST LAWS PASSED IN OVER A CENTURY

## Public Laws enacted by Congress

*First year / Second year*



You Are Here



Source: [Congress.gov](https://www.congress.gov); Updated Dec. 19, 2025



# CONGRESSIONAL ACTIVITY & PRIORITIES

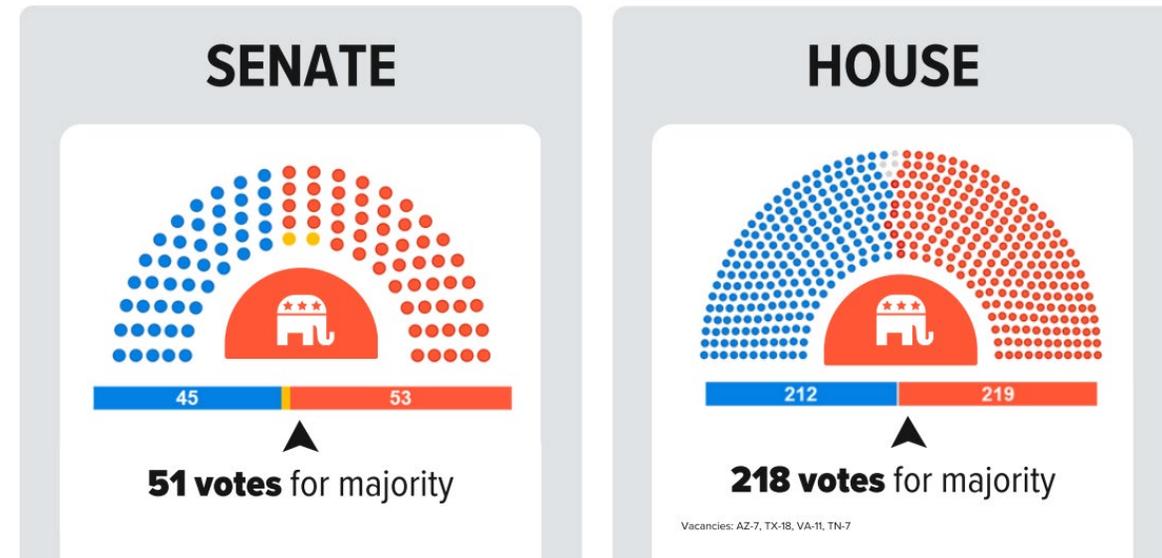
Right before Summer the GOP passed its OBBB which while containing popular items like tax cuts, as well as no tax on tips and OT .....remains largely unpopular

## Congress in 2025:

- Record 43-day shutdown
- House meltdown on Epstein
- Biden Era Investigations

## So, what's next?

- Gov't funding / Gov't Shutdown
- ACA Subsidies / Healthcare
- AI / Big Tech / Privacy
- Budget Reconciliation 2.0
- **Affordability**





**AFFORDABILITY  
AGENDA**



## **Impact on Insurance**

Symptom or Cost Driver



# PUBLIC OPINION

## FOX NEWS POLL

WHAT SHOULD PRESIDENT TRUMP BE PAYING MORE ATTENTION TO NOW?

HIGH PRICES	42%
HEALTHCARE	19%
JOBS/EMPLOYMENT	12%
IMMIGRATION	7%
FEDERAL DEFICIT	6%

DECEMBER 12-15, 2025  
REGISTERED VOTERS +/- 3% PTS

**POLL** 8

juice boxes cereal  
granola bars foils & wraps  
pancake mix & syrup plastic bags

**70%**

of Americans would describe the **cost of living** for the average family in their area as **not very affordable or not affordable at all.**

PBS News/NPR/Marist Poll, National Adults. Interviews conducted Dec. 8-11, 2025, n=1,440. Margin of Error: ± 3.2 percentage points.

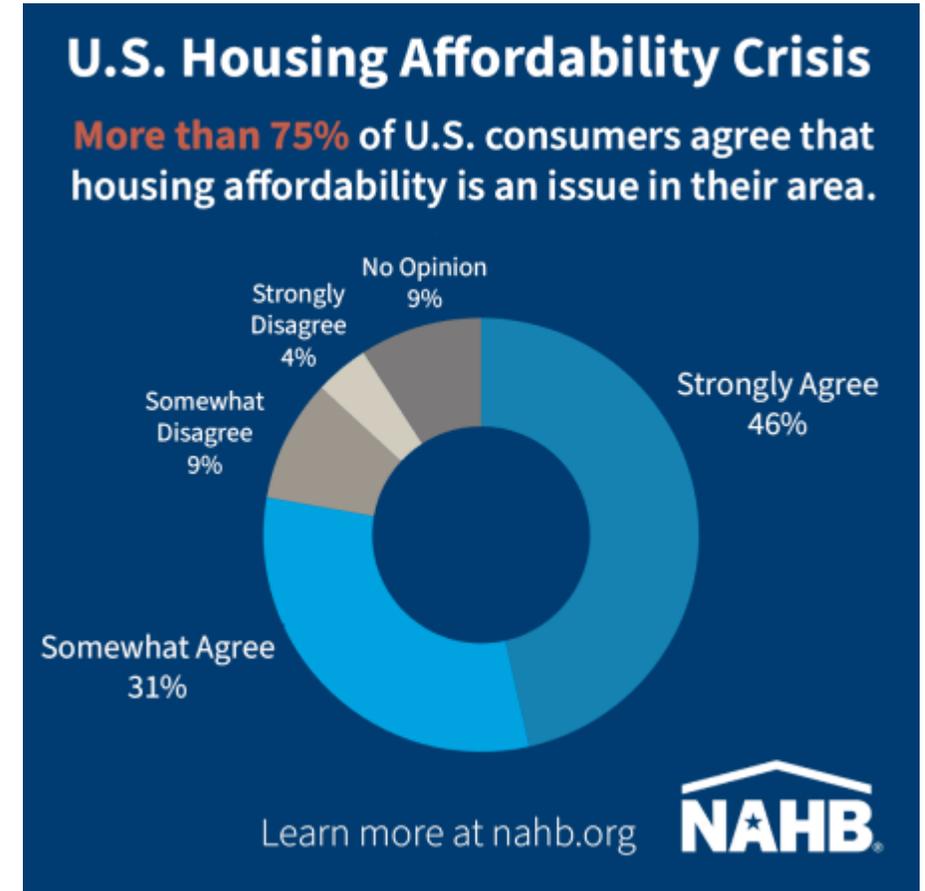


# AFFORDABILITY IS A CONCERN FOR MOST AMERICANS

## Politicians are Public Opinion Entrepreneurs

### Why? The Crisis is Real:

- From 2010 – 2022, home prices rose 74% while wages rose 54%
- Since 2020, median mortgage payment up nearly 90%
- Limited inventory - U.S. short 3.2-7.0 Million homes
- Eroding consumer purchasing power
- Compounded by –
  - high interest rates
  - significant property taxes
  - Labor shortages
  - rising home insurance premiums

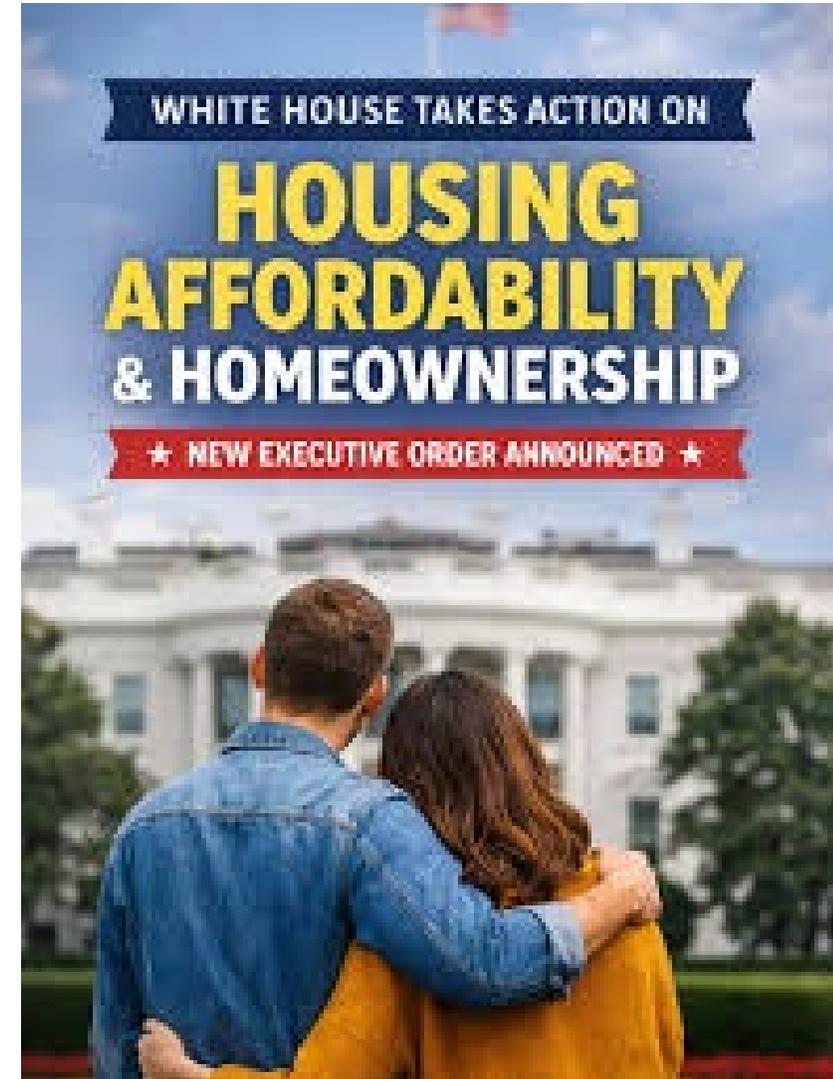




# TRUMP ADMINISTRATION ON AFFORDABILITY/HOUSING

January 2026:

- **3 Truth Social Policy and Position Statements**
  - Limit institutional investments in single family homes
  - Cap credit card interest rates
  - Support for Interchange – cap credit card swipe fees
- Mostly resemble actions of an EO – directing multiple arms of federal gov't
- Exploring any policy idea that could lead to more homes being built – Data Centers?



# Housing Affordability Crisis Now Inextricably Linked to Rising Costs of Homeowners Insurance

**B** Bloomberg.com

Affordable Housing Requires Tackling Insurance Costs

**Insurance Costs Now Define Housing's  
Affordability Equation**

## INSURANCE CRISIS THREATENS AFFORDABLE HOUSING DEVELOPMENT

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Rising insurance costs threaten to derail affordable housing initiatives as developers struggle with soaring premiums in the U.S.



# IN THE NEWS

Jan. 22, WSJ derides increasing p/c rates – particularly HO – while citing profit cap ideas to address “crushingly expensive” insurance

Sens. Sheldon Whitehouse & Tim Sheehy NYT op-ed pointing at insurers as part of “looming economic crisis” from housing market collapse driven by natural disasters

**Good:** Resilience & Pre-Disaster Mitigation, single U.S. Wildland Fire Service, Streamlining NFIP Buyouts

**Bad:** NFIP Expansion for WF, Mandatory Discounts for Mitigation, Limiting Insurance Market Competition (GSEs’ business)

## The Uproar Over Affordability Is Coming for Insurers

The industry’s financial well-being is at odds with customers who have endured large rate increases



## ICYMI: In NYT Op-Ed, Senators Whitehouse and Sheehy Warn Natural Disasters Could Trigger Next Economic Crisis





# GROWING ATTENTION IN WASHINGTON BLAMING INSURERS FOR HOUSING CRISIS

Many use backwards logic to blame insurance for housing woes and increased costs, conveniently ignoring the real dynamics at play.

Well-publicized insurance marketplace struggles & subsequent higher rates have led to affordability and availability concerns in DC

While seeking to lower the cost of housing through all means necessary, we (p/c industry) face some political risk.



“essentially rising property insurance costs are driving up household indebtedness, mortgage delinquencies, credit card delinquencies, and, of course, the ability to actually purchase a house.”  
– Rep. Sean Casten, D-III.



Senate Budget Committee

@SenateBudget

“Climate risk makes things uninsurable. No insurance makes things unmortgagable. No mortgages crashes the property markets. Crashed property markets trash the economy.” – @SenWhitehouse



# 2026: THE BEST DEFENSE IS A GOOD OFFENSE?

Defense of industry against prominent, growing, & bipartisan criticism with scary proposals potentially looming large...recent snippets include:

“The homeowners’ insurance market is a time bomb waiting to detonate.” – **Sen. Finance RM Ron Wyden**

“[Housing bills] to reform homeowners insurance which is now at a crisis level...” – **Minority Leader Schumer**

“[Housing] may be where the federal government can have an effective intersection with the free market. How affordable would homes be if property insurance was more readily available [for homebuilders]? – **Rep. Clay Higgins**





# LEADING TO BAD POLICY PROPOSALS

**Shocker: elected officials have embraced improper solutions, that will exacerbate the issue**

- **Wildfire Insurance Coverage Study Act**
  - Reverse engineer massive study with climate change & alarmist narrative, leading to NFIP equivalent
  - Politically motivated, not designed to respond to crisis in CA or elsewhere; FIO & GAO coordinated study / data call
- **Incorporating National Support for Unprecedented Risks and Emergencies (INSURE) Act**
  - Federally-backed reinsurance pool = market disruption, moral hazard
  - All-perils coverage not feasible (earthquake, flood, etc.) plus mitigation partnerships with insureds
  - Federal data calls
- **Homeowners Defense Act**
  - Would cross-subsidize riskiest parts of the country with less risky
  - Incentivizes underfunded state backstops (federal loan fund to bail out)



**NEWS: Sen. Schiff Introduces Bill to Stabilize Insurance Market, Protect Homeowners from Increased Costs of Natural Disasters**



# POLICIES TO ADDRESS COST DRIVERS

## Resilience & Mitigation vs Backstops and Bureaucracy

- **Fix Our Forests Act**
  - Enhanced forest management - Allows projects to be completed faster and at a larger scale by reducing frivolous litigation
  - Increased resilience - Creates program to help support adoption of fire-resistant building methods and standards for built environment
- **Disaster Savings Accounts**
  - Tax-free savings vehicle (like an HSA) for individuals that can be used towards mitigation, losses, deductibles (\$4500/year).
- **FEMA Act**
  - Cabinet-level agency, mitigation framework overhaul, universal assistance application

**DO *this***  
***Not* THAT**





# FANNIE & FREDDIE GUIDANCE CHANGE

And improper solutions to deal with availability and affordability weren't limited to Congress; the FHFA also took a swing:

- The GSEs updated their guidelines in February 2024 to explicitly require full-replacement-cost coverage for any property with a federally backed mortgage, with *annual* verification
- Takes away the ability for consumers to pick and choose different kinds of coverage to lower their costs, fit their needs
- Causing major disruptions to the housing market, driving up costs for all parties involved, and exacerbating availability and affordability challenges



**“What keeps [me] up at night?’...  
Affordability and availability of property  
insurance” – *former* FHFA Director  
Sandra Thompson**



## FHFA: NEW SHERIFF IN TOWN MAKING BIG CHANGES

- In March of 2025, Bill Pulte was appointed as the new FHFA Director. Pledging to bring in a “Golden Age of housing and mortgage accessibility.” In just 9 months, he:
  - Fired the entire boards of Fannie Mae and Freddie Mac
  - Eliminated several branches of the FHFA
  - Referred the New York Attorney General, Senator Adam Schiff (D-CA), and Federal Reserve Board Member Lisa Cook on mortgage fraud allegations

**Pulte and Trump have repeatedly expressed intent to end conservatorship of GSEs**



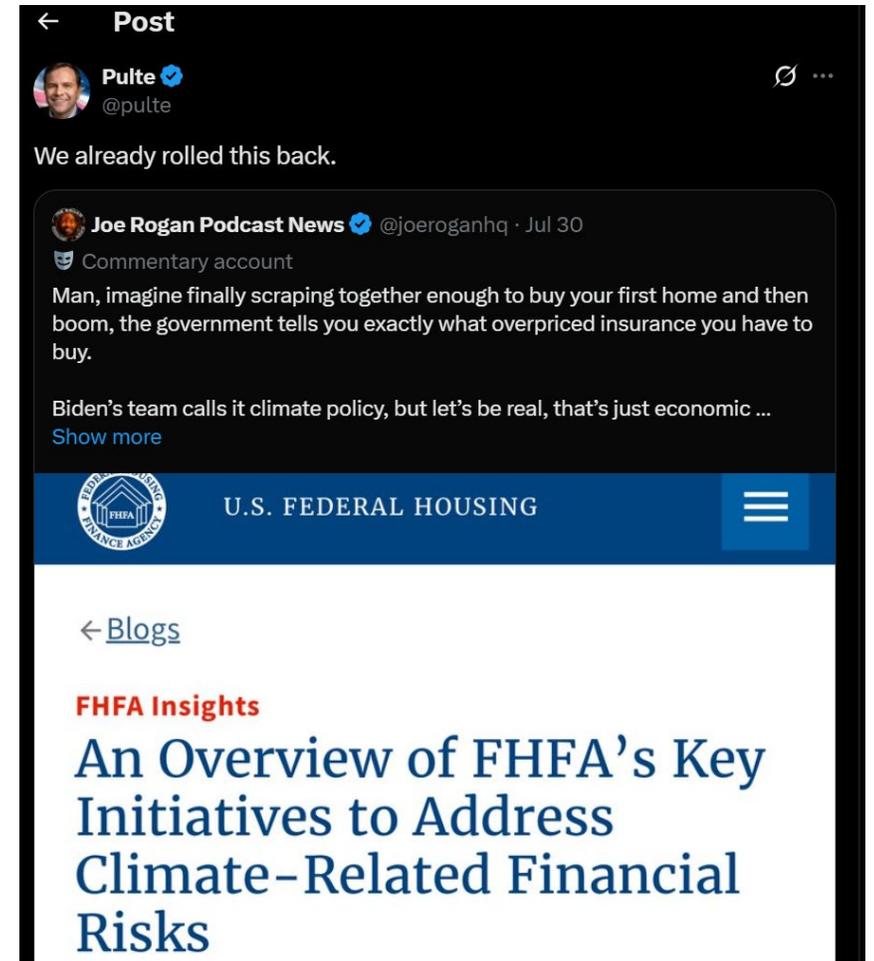
FHFA Director, Bill Pulte





# FHFA: PRESSURE IS MOUNTING

- NAMIC leads education efforts on Capitol Hill
- NAMIC instigates several conservative media influencers to raise concerns over the mandate
- In August, FHFA staff relents and offers to consider ACV proposal to address *some*, but not all of the concerns raised:
  - Would permit ACV policies for roofs on SFH's
  - Would permit ACV policies on a specified list of non-building structures
- In October, NAMIC joins more than a dozen Farm Bureau CEO's on call with FHFA Senior Staff





# FHFA: PRESSURE IS STARTING TO WORK

- NAMIC orchestrates a series of letters from Capitol Hill
  - Housing and Insurance Subcommittee Chairman Rep. Mike Flood (R-NE) + 15 House Financial Services Committee Members
  - Rep. Addison McDowell (R-NC) + 48 House GOP Members with rural districts
  - Sen. Eric Schmitt (R-MO) + 19 GOP Senators
- Dir. Pulte is *finally* taking meetings on issue and provided a written response
- In December, NAMIC staff met with more than 2 dozen FHFA and GSE staff to continue pressure





## LEGISLATIVE PRIORITIES 2026

NAMIC is working to provide Congress with actionable steps they can take to address the availability and affordability of insurance:

- TRIA
- FIO
- Legal System Abuse





# TERRORISM RISK INSURANCE PROGRAM

# What is TRIA?

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**Purpose:** Ensures businesses can obtain insurance for terrorist attacks (became unavailable or prohibitively expensive after 9/11)

**Government Backstop:** If "certified" by Treasury, the federal government covers a significant portion of the losses

**Mandatory Offer:** Insurers must offer terrorism coverage on commercial policies, though business owners are not required to purchase it.

**Coverage Scope:** It applies to commercial property/casualty and workers' compensation insurance.

**Reauthorization:** TRIA has been renewed multiple times and is currently extended through December 31, 2027.



# Why different? Why a private/public partnership?

## Limited Actuarial Data

- Information used to model potential exposure – not much of it, and much is classified as part of national security

## Risk Concentration

- High targets, population centers, cities, airports, hospitals, schools – locations that can change

## Human Actions

- Terrorism is driven by humans – wildfires don't change paths; tornadoes don't aim for population centers; – terrorists seek vulnerabilities to maximize damage and casualties.



# NAMIC TESTIFIES

Sept. 17, 2025 – NAMIC testified as the sole insurance voice before the House Financial Services Committee on the Reauthorization of the Terrorism Risk Insurance Act of 2002

## Themes of our testimony:

Longevity –  
as long as  
possible, 10  
years

Simplicity –  
Avoid fixing  
what isn't  
broken

Speed –  
Reauthorize  
as quick as  
possible



Elizabeth Heck, Chairman,  
President and CEO of Greater  
New York Mutual Insurance  
Company



# LEGAL SYSTEM ABUSE

Legal system abuse significantly impacts the insurance industry, affecting everything from premium costs to claims management, market stability, and reduced coverage options.



**1994 - \$3 million Verdict**



**2025 - \$50 million Verdict**



# TPLF FUELS LEGAL SYSTEM ABUSE

**TPLF for profit is a relatively new and novel practice facilitating investments in a higher volume of more expensive litigation.**

- **Level Set:** Legal system abuse is one of the most significant cost drivers for p/c insurers and consumers
  - An estimated 40-50M lawsuits filed each year
  - “Nuclear verdicts” (exceeding \$10M) increased by 52% last year
  - “Tort Tax” costs avg US household >\$5,000 per year

**TPLF turbocharges litigation, creates perverse incentives, and treats the US justice system like a casino...**

- American courts have no comprehensive disclosure regime
- Corrupts attorney-client relationships
- Scary foreign money infiltrating courts
- Foreign hedge and sovereign wealth funds able to extract billions from US economy, **tax-free**
- Consumers suffer





# CONGRESS

After scary discovery of foreign investments and years of NAMIC championing these bills, progress is being made – but opposition is getting smarter.

- **Bipartisan Protecting Our Courts From Foreign Manipulation Act (tort reform historically hyper partisan)**
  - Addresses national & economic security concerns
  - Disclosure of foreign entities participating in TPLF and bans sovereign wealth funds and foreign gov'ts from participating
- **Passed House Judiciary Committee in November 2025**
  
- **Litigation Transparency Act**
  - First introduced in 2018
  - Requires TPLF disclosure of investors receiving payment based on the outcome of all federal court civil actions
- **'Temporarily' pulled due to GOP opposition**



Speaker Mike Johnson (R-LA)



Congressman Darrell Issa (R-CA)

**These efforts are great and could move the needle while building awareness. But funders are smart, elusive, and well-funded. It's not enough...**



# THE IDEA: “IF YOU WANT LESS OF SOMETHING, TAX IT”

Most straightforward solution is to alter the federal tax treatment of pre-judgment, third-party lawsuit proceeds

Immediately affects all court jurisdictions in the U.S.

Must be crafted to impact all funding structures and such that simple changes to funding structures will not allow TPLF firms to arbitrage

Must fall solely on the third-party funders and not create a new tax on actual plaintiffs



# SOLUTION



# NAMIC LAUNCHED & LEADING A4LTF

Coalition seeking to materially reduce TPLF impacts via updates to current tax law – Americans for Litigation Tax Fairness.

- Launched in summer 2024 – laid groundwork prior to GOP election sweep
- Formed Executive Committee, full time Director, outside public affairs help
- Language drafted and revenue RAISER - \$3.5B over 10 years
- Included in the OBBS
- Knocked out at 1-yard line in reconciliation summer 2025 but planning second act



The **Tackling Predatory Litigation Funding (TPLF) Act** imposes a new tax on profits earned by foreign and domestic funders, while also bringing much-needed parity



**THEY DON'T  
WANT THIS  
EXPOSED.**





# STUDY ON IMPACT OF TPLF ON U.S. BUSINESSES AND CONSUMERS



TPLF imposes significant costs on consumers and the broader economy:



**\$607**

**Per household per year**

in lost earnings and reduced purchasing power due to higher inflation and slower economic growth



**\$192**

**Per household per year**

in direct consumer costs tied to inefficiencies created by TPLF-driven litigation



**454k**

**Jobs lost annually**

as businesses struggle to absorb rising legal costs and uncertainty



**\$31B**

**In added inflationary pressure**

across the economy, driven in part by higher insurance and liability-related costs



**\$54B**

**in lost economic output each year**

weakening job creation and income growth



**\$15B**

**In lost annual tax revenue**

at the federal, state, and local levels due to excessive litigation activity



# REGULATORY OVERREACH: THE FEDERAL INSURANCE OFFICE (FIO)



# STATE-BASED SYSTEM OF INSURANCE REGULATION

- For over 150 years, consumers in the United States have benefitted from the state-based regulatory system, where insurers are subject to a comprehensive system of regulation.
- Under this system:
  - Highly Competitive
  - Regulation unique to each state
  - Rigorous Financial Exams
  - Rate and Form Regulation
- This system has two primary focuses - **consumer protection and solvency.**

**State regulators know their states, communities, laws, and markets and are accountable to their state consumers.**





# WHAT IS FIO – A REFRESHER



President Obama signs the Dodd-Frank Wall Street Reform and Consumer Protection Act into law in 2010.

In response to the 2008 financial crisis, the Federal Insurance Office (FIO) was created by Dodd-Frank to “monitor all aspects of the insurance sector” but is prohibited from any regulation of the insurance industry.

As part of the Department of the Treasury, FIO also advises its Financial Stability Oversight Council and assists with administration of the Terrorism Risk Insurance Program.



# FIO'S GREATEST HITS

Since its inception, FIO has continually sought to expand its reach and authority, creating unnecessary burdens and causing harm.

## **Pursuing Duplicative, Politically Motivated Data Calls**

- Flaunting statutory guidance, proceeded with misguided HO climate data call during Biden Admin
- Spent 2015-16 embarking upon TRIA data collection despite largely similar state efforts already underway

## **Attempting to Define the Undefinable: Studies, Reports**

- Without consideration of actual costs of providing insurance products, launched “volunteer” 2017 auto A/A study and 2025 update
- Published critical 2023 report labeling state regulation “fragmented” and “limited in several critical ways”

## **Failing to Represent U.S. Interests as a Strong Voice on the International Stage**

- Between IAIS and covered agreements with EU, FIO has not improved discussions and in some cases worked against preferences of functional regulators

## **Not Needed to Manage Any Particular Program**

- TRIA pre-dates FIO and was ably handled prior to office's creation





# HISTORICAL REFORM MEASURES



NAMIC opposes these efforts weakening or undermining the state-based system of regulation, often needlessly duplicating the work of state regulators.

To reform the federal government's role, we have championed the following:

- I. Federal Insurance Office Abolishment/Elimination Act
- II. Duffy-Heck FIO Reform Act
- III. Insurance Data Protection Act



While FIO may be more friendly under certain administrations, without a statutory fix, overreach will continue.

**Jan. 2025:** Former MT Insurance Commissioner Rep. Troy Downing (R-MT) drops first bill – FIO Elimination Act

**March 2025:** NAIC publicly endorses abolishment

**May 2025:** Rep. Scott Fitzgerald (R-WI), Sen. Katie Britt (R-AL) reintroduce rallying cry from climate data call overreach, the IDPA

**Sept. 2025:** NAMIC leads industry peers at “Future of FIO” HFSC-hosted Roundtable discussion

# 119<sup>TH</sup> CONGRESS





# JANUARY 2026: A BREAKTHROUGH

Following months (years) of education & advocacy, NAMIC recently orchestrated introduction of new-look reform measure. The poles of debate have shifted...



The **McCarran-Ferguson Restoration Act** eliminates FIO. But to strike the right balance between federal overreach and time-tested, state-based system, it preserves some key aspects under a newly created **U.S. Insurance Representative**:

- Appointed by Senate-approved Treasury Secretary
- Represents the *federal government* internationally (IAIS, covered agreements)
- Replaces FIO Director as nonvoting member on FSOC
- Assists in administering TRIA



HFSC Leaders Hill & Flood

This proposal is publicly supported by NAMIC, APCIA, Big I, & NAIC while ACLI is neutral.



# ELECTION 2026 AROUND THE CORNER

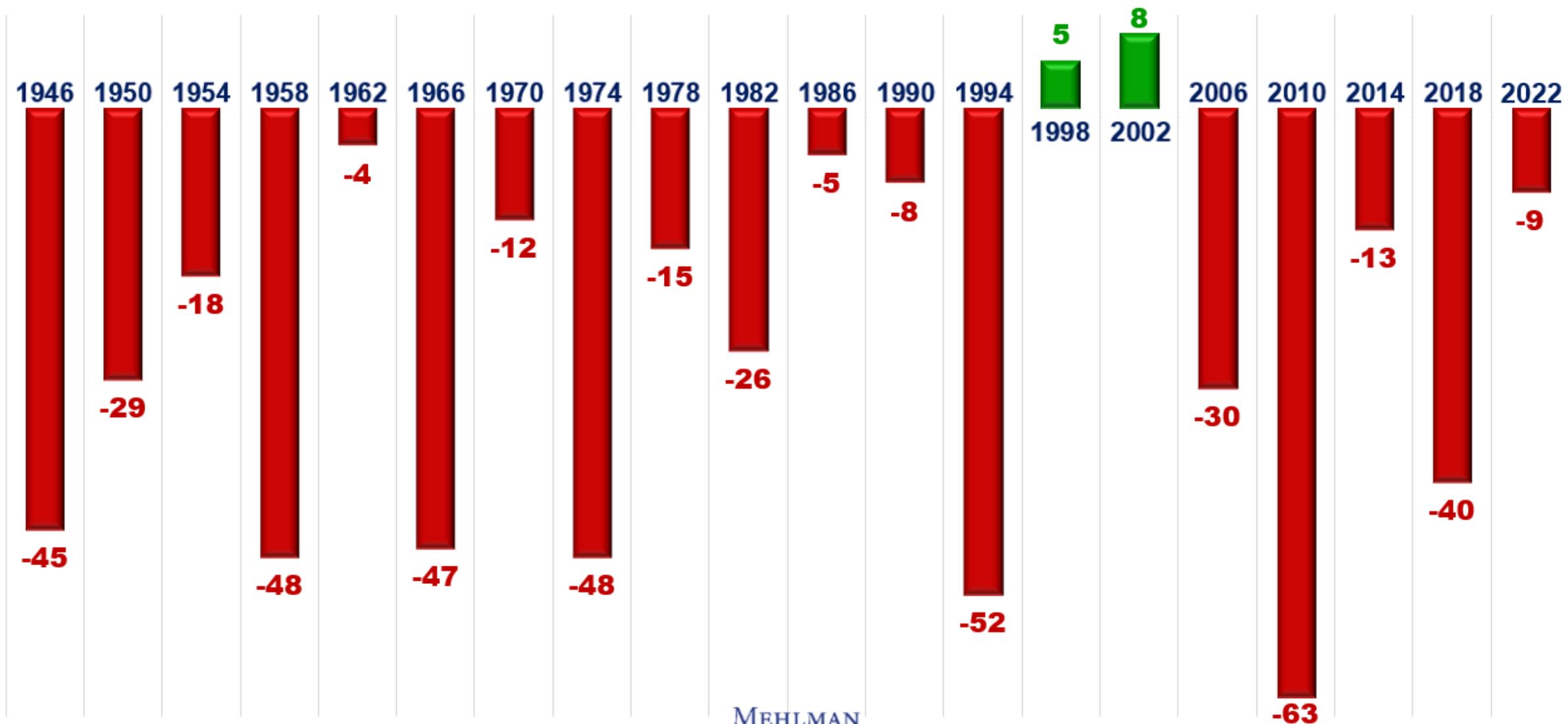
Midterm elections are usually a referendum on the current administration, usually narrowing the mandate from the previous election.

The President's party almost always loses seats in a midterm election (18 of last 20).



# VOTERS USUALLY VOTE TO MODERATE PRESIDENT'S POWER

## House Seats Lost / Won by President's Party in Midterm Elections



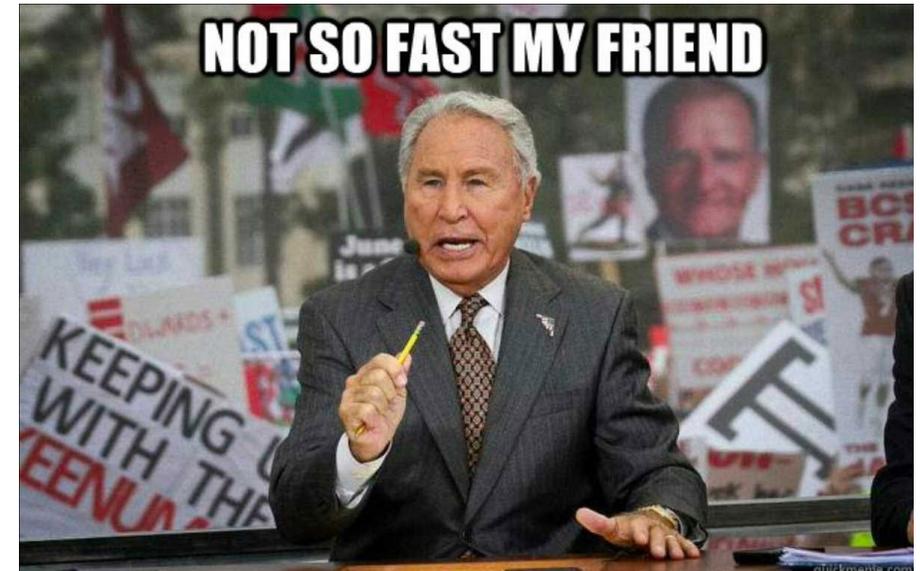


# THE GOP – MIDTERMS IN CRISIS?

So, the GOP is toast... right?

While history would suggest Republicans lose seats in the midterms, there is a confluence of factors this go round that could buck historical trends:

- Presidential approval ratings - still predictive?
- Fewer competitive districts
- Redistricting
- Favorability of the opposing party

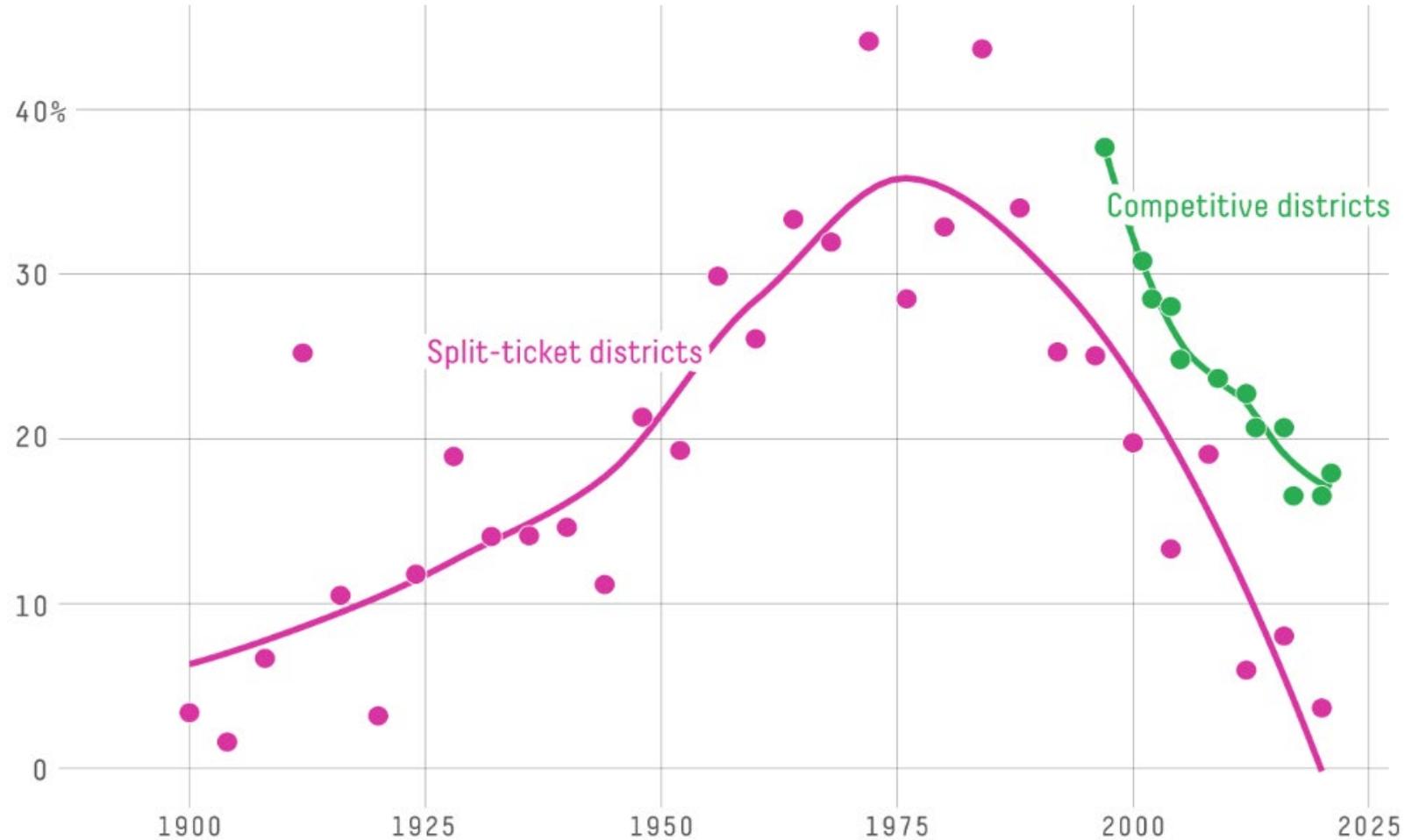




- 1980 – 33% Split Tickets
  - Bipartisan four-party system
- Partisan polarization leaves the overwhelming majority of Americans in places where their votes don't matter, and where parties and candidates don't need to work for anybody's votes

## The number of competitive districts has plummeted

Share of split-ticket and competitive congressional districts, since 1900



Split-ticket districts backed a presidential nominee from one party and a House candidate from the other party. Competitive districts are defined as having a Cook Political Report Partisan Voting Index value between D+5 and R+5.



- Current House is 220 - 215
- Only 36 rated competitive
- 14 GOP and 4 Dem Toss-up
- GOP defending 3 Kamala seats
- Dems defending 13 Trump seats
- House Map No Advantage

Democrats 202

212 Republicans

166

20

16

21

7

18

187

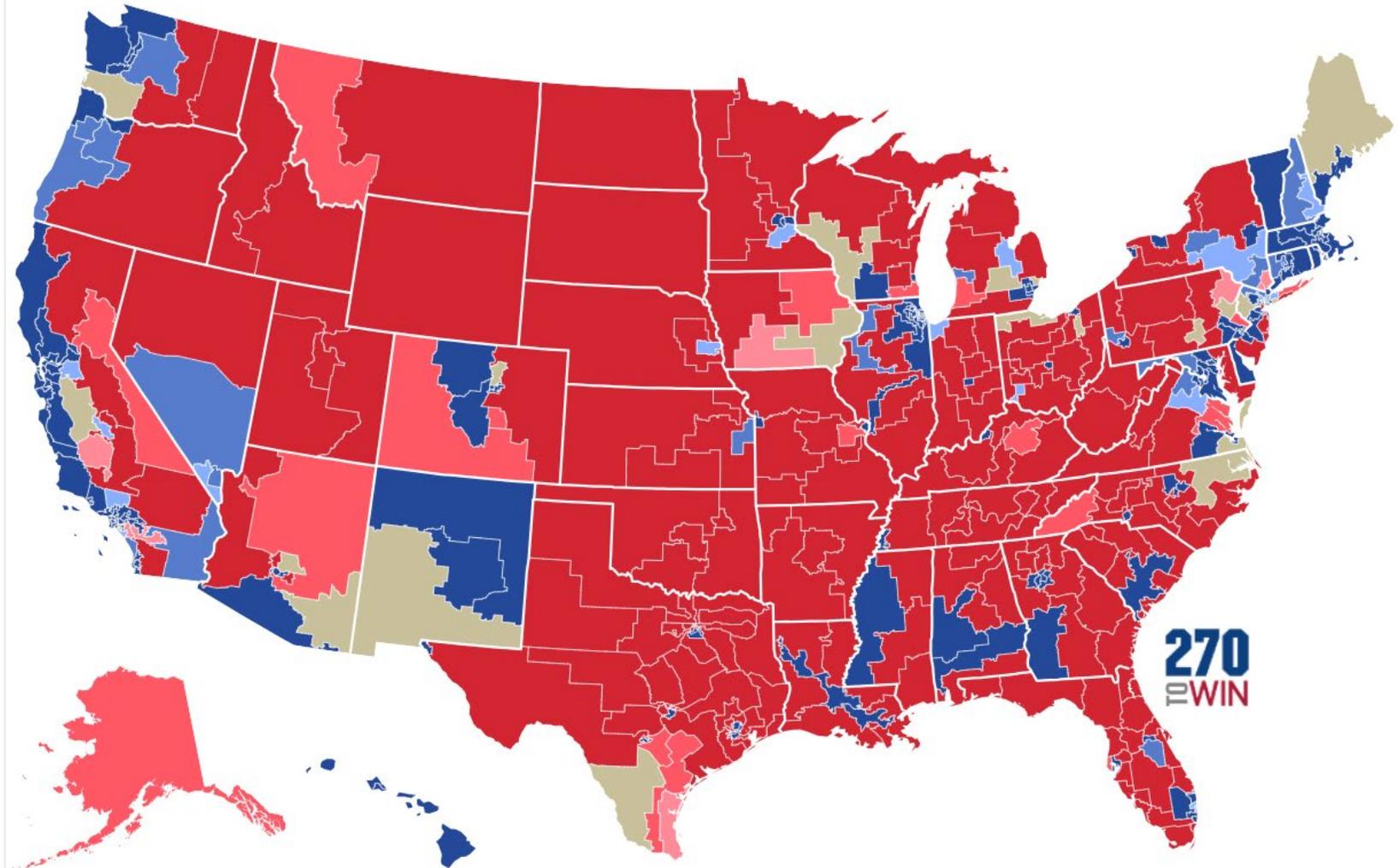
United States

+

-

Full Size

## House Races in 2026

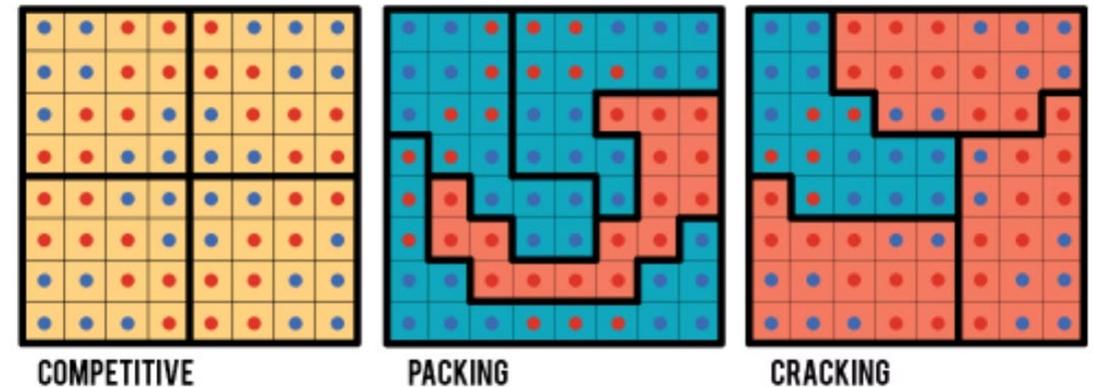


Map Updated: Sep. 17, 2025 at 20:21 UTC (4:21 PM EDT)



# MID-DECADE REDISTRICTING - GERRYMANDERING

- New Congressional lines are typically drawn every 10 years at the conclusion of the census.
- Democrats in California & Republicans in Texas gerrymandered their maps by redistricting mid-decade to give their respective party a leg up in the 2026 midterm elections.
- This process has been utilized since the 1800's, both R's and D's do it
- However, the parties are more vocal about it; acknowledging and even encouraging it publicly was unheard of.



Source: Daniel McGlone, Packing and Cracking: Exploring Pennsylvania's Gerrymandered Congressional Districts (Jan. 23, 2018).

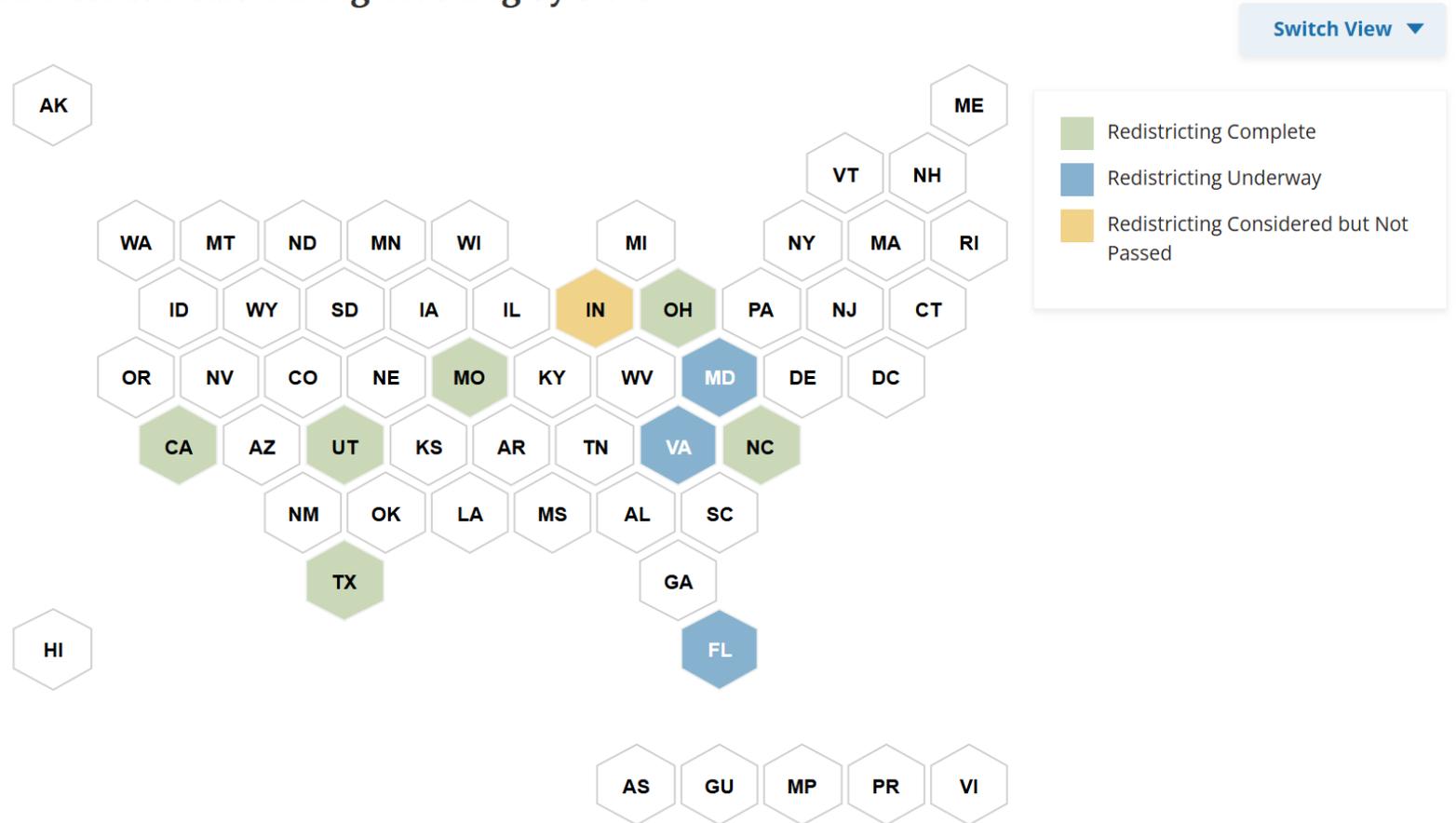


# CONGRESSIONAL REDISTRICTING

- Texas : +3-5 GOP
- CA: +3-5 Dem
- Missouri: +1 GOP
- Utah: +1 Dem
- Ohio: +0-3 GOP
- NC: +1 GOP
  
- Virginia: +3-4 Dem?
- New York: +1 Dem?
- Maryland: +1 Dem ?
- Florida: +2-3 GOP?

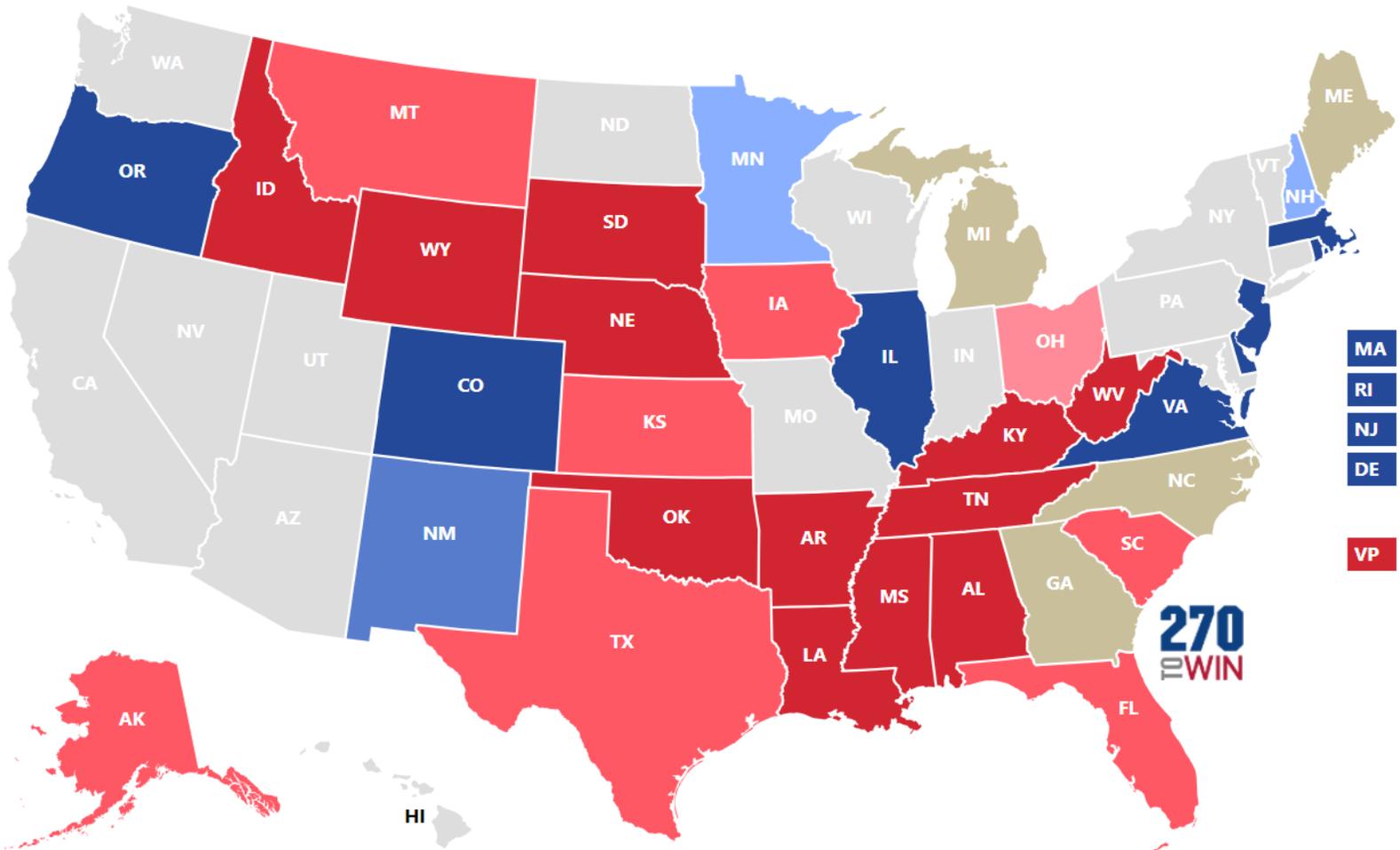
Outlook = +/- 0-3  
GOP/DEM

Mid-Decade Redistricting Tracking by State





# 2026 U.S. SENATE MAP



## Map Color Palette

Map Color Palette

Safe (Dark Blue)

Likely (Medium Blue)

Leans (Light Blue)

Toss-up (Olive Green)

Safe (Dark Red)

Likely (Medium Red)

Leans (Light Red)

What is this? ?

## Map Library

Consensus Map

As of Mar. 20, 2025

[Details >>](#)

Map Updated: Mar. 20, 2025 at 12:27 UTC (8:27 AM EDT)

- Current Senate 53-47
- 35 Seats up
- 22 GOP 13 Dem
- Dems would need to hold at-risk AND flip 4
- ME, NC – MI, GA
- Senate Map growing in 2026
  - OH, TX, AK, NH, MN





# NAMIC PAC<sup>®</sup>

## POLITICAL ACTION COMMITTEE

**THERE IS ONLY ONE WAY TO INSURE AGAINST  
UNCERTAINTY:**

**INSURERS MUST BE ENGAGED IN SHAPING THE  
LEGISLATIVE AND REGULATORY LANDSCAPE**

*“If insurance is your profession  
then politics is your business.”*



# Questions?

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