

## DISASTER MITIGATION

### The Big “I” urges Congress to:

- Support pre-disaster mitigation efforts, including the **Fix Our Forests Act (H.R.471)**, the **Disaster Resiliency and Coverage Act of 2025 (H.R.1105)**, and the **Disaster Mitigation and Tax Parity Act of 2025 (S.336/H.R.1849)**.
- Recognize the important role that publicly available data plays in predicting risk.
- Extend the National Flood Insurance Program (NFIP) before its expiration on September 30 and consider a long-term reauthorization of the program.

Natural disasters are becoming more frequent and more severe, placing significant strain on the property and casualty insurance markets. Without effective disaster mitigation, insurers face rising claim costs, homeowners struggle with skyrocketing premiums or lack of coverage, and the federal government is forced to step in with costly disaster relief programs. States are working to increase resiliency and mitigate risks associated with their unique geographies, but the federal government can and should do more to assist with those efforts.

The Big “I” encourages the U.S. Senate to pass the **Fix Our Forests Act (H.R.471)**, [introduced by Rep. Bruce Westerman \(R-AR\)](#). The U.S. House of Representatives has already acted on this important piece of legislation, passing it in January with a strong bipartisan vote. This bill would increase the nation’s resiliency to catastrophic wildfires, improve land use planning and forest management, streamline environmental reviews while deterring frivolous litigation, and help to better protect communities in wildfire-prone regions. The legislation also has provisions to reduce the fuel loads in our nation’s forests including the removal of hazardous trees, the hardening of utility infrastructure, and the adoption of fire-resistant building methods and standards.

The **Disaster Resiliency and Coverage Act of 2025 (H.R.1105)**, [introduced by Rep. Mike Thompson \(D-CA\)](#), empowers individual property owners to undertake targeted resiliency and mitigation activities. The legislation would extend the eligible use of funds offered under the Stafford Act to allow states and tribal governments to offer grants up to \$10,000 to individual property owners to undertake pre-disaster mitigation activities. The legislation creates tax parity by ensuring that federal and state disaster grants are not subject to federal income tax and allows for a tax credit of up to 30 percent of the cost of qualified mitigation activities. Importantly, the **Disaster Mitigation and Tax Parity Act of 2025 (S.336/H.R.1849)**, [introduced by Sen. Thom Tillis \(R-NC\) and Rep. Doug LaMalfa \(R-CA\)](#), similarly excludes funds provided under state-based mitigation programs from federal taxable income.

The insurance industry relies on a steady flow of publicly available data to predict losses, price policies, and mitigate financial exposure. For example, the National Oceanic and Atmospheric Administration (NOAA) produces important data on hurricane frequency, wildfire patterns and changes to flood zones. Without that data, insurers may face reduced accuracy in underwriting, higher loss ratios, and an inevitable increase in premiums for policyholders. We encourage Congress to recognize the important role that NOAA and other federal agencies play in providing data to help predict risk and protect consumers.

The NFIP plays a critical role in mitigating risk by providing flood insurance to homeowners and businesses in high-risk areas. The Big “I” strongly supports a long-term reauthorization of a modernized program that would increase take up rates, both in the NFIP and in the private market. However, in the absence of such action the Big “I” asks that the NFIP be reauthorized before its September 30 expiration. The Big “I” also opposes any policies that would harm the Write-Your-Own Program or undermine the valuable and trusted role that independent agents play in the offering, sale, and servicing of flood insurance.