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## Antitrust Legislation

- Supports current antitrust laws that prevent anti-competitive activities and provide for innovation and competition in the market.
- Supports continued enforcement of existing antitrust laws that prohibit activities such as price-fixing or market allocation.
- Opposes any changes to or repeal of the McCarran-Ferguson Act.
- Opposes changes that would prevent innovation and competition in the market.



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## Crop Insurance

- Supports a Federal Crop Insurance Program (FCIP) that continues to utilize the expertise and professional guidance of independent insurance agents.
- Supports just compensation for independent insurance agents, the key sales force for the FCIP.
- Opposes any additional cuts to the FCIP through the Standard Reinsurance Agreement (SRA) or Farm Bills.
- Supports comprehensive enforcement of anti-rebating and control of business schemes.



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## Modern State Regulation of Insurance

- Supports the states continuing as primary regulators of the business of insurance under a modernized, national system of state-based regulation.
- Supports improving systemic risk regulation of banking, securities and capital markets.
- Opposes preemption by a federal insurance regulator or office, or federal preemption of state insurance oversight, whether optional or mandatory.
- Supports narrowly targeted federal legislation, such as NARAB II, that would facilitate reciprocity without creating a new federal insurance bureaucracy.



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## National Flood Insurance Program (NFIP)

- Supports H.R. 5114, a bill that contains comprehensive reforms to the NFIP.
- Opposes the addition of multiple peril (wind) coverage to the NFIP.
- Supports multi-year authorization of NFIP by Congress, in this case five years, in order to operate a balanced, consistent program.
- Supports the forgiveness of the NFIP's debt, currently at \$18.75 billion.
- Supports coordinated flood coverage for commercial policies in the area of business interruption insurance (BII).



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## Producer Licensing

- PIA supports modernizing the existing regulation of producer licensing through state insurance departments, a proven and effective system.
- Supports a modern, nationwide insurance producer licensing system utilizing model laws and regulations, including the Producer Licensing Model Act (PLMA) and National Insurance Producer Registry (NIPR).
- Supports state based efforts to increase licensing reciprocity and uniformity.



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## Natural Disaster Legislation

- Supports a coordinated natural disaster catastrophe program that covers commercial and residential property and does not compete with the private sector's capacity to provide insurance.
- Insurers should be allowed to price policies according to risk.
- Any catastrophe program should be designed as a public-private collaborative effort, involving participation by states and local governments and emphasize mitigation.
- Comprehensive natural disaster legislation cannot be fully addressed by combining new proposals with existing programs designed for other forms of catastrophic events, such as flood or terrorism insurance.