IIABW Lobbies Congress in 2026

Ten IIABW members recently attended the IIABA Legislative Conference in Washington D.C. and met with Rep. Michael Baumgartner, Rep. Marilyn Strickland and Rep. Kim Schrier as well as staff from other Congressional offices.

IIABW's group included: President Reid Ekberg of Pilkey Hopping & Ekberg, President-elect Nick Brewe of Gallagher/Assured Partners, National Director Amberlyn McQuary of Stonebraker McQuary, Hans Eskelsen of WAFD Insurance, Melissa Power of WAFD Insurance, Pauline Black of Trucordia, IIABW Lobbyist Bill Stauffacher, Mike Erlandson of Vertafore, Casie Bowers of Liberty Mutual, and IIABW's Daniel Holst.

We encouraged our elected officials to take action on the following issues:

LEGAL REFORM - to curb abusive litigation practices that drive up insurance costs for consumers. The rapid growth of third-party litigation funding (TPLF) has created unfair tax advantages and a lack of transparency that incentivizes excessive litigation. We asked them to support:

- the Tackling Predatory Litigation Funding Act (H.R.3512/S.1821) to ensure funders pay fair, ordinary income tax rates comparable to plaintiffs and attorneys, while closing loopholes that allow foreign investors to avoid U.S. taxes entirely.
- the Protecting Our Courts from Foreign Manipulation Act (H.R.2675/S.3180) to require disclosure of litigation funding arrangements and prevent foreign entities from exploiting U.S. courts for profit.

DISASTER MITIGATION – to advance mitigation policies that protect homeowners, stabilize insurance markets, and reduce long-term federal disaster costs. We asked them to support:

- the Fix Our Forests Act (H.R.471/S.1462) to address the growing wildfire crisis through improved forest management, infrastructure hardening, and streamlined project approvals that better protect at-risk communities.
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- the Disaster Mitigation and Tax Parity Act of 2025 (H.R.1849/S.336) to remove tax barriers that discourage homeowners from investing in resilience measures, ensuring that grants for mitigation are not treated as taxable income.
- the Fixing Emergency Management for Americans Act (H.R.4669) to strengthen federal disaster response.

FLOOD INSURANCE - to provide certainty and stability in the flood insurance market by reauthorizing and modernizing the National Flood Insurance Program (NFIP) before its September 30 expiration, avoiding the repeated short-term extensions that have created disruption and left consumers vulnerable during critical periods. A long-term reauthorization will ensure continued access to essential coverage for homeowners and businesses in high-risk areas that the private market will not cover. We asked them to:

- advance the Continuous Coverage for Flood Insurance Act (H.R.6620) to encourage responsible growth in the private flood market while protecting consumers' ability to move between private and NFIP policies without penalty.
- reject proposals that would weaken or eliminate the NFIP or its Write-Your-Own program, which are vital to maintaining a functioning marketplace and delivering coverage through trusted independent agents.

TERRORISM RISK - to pass a clean, long-term extension of the Terrorism Risk Insurance Act (TRIA) to preserve market stability, protect economic security, and ensure businesses have access to essential terrorism coverage. Since its creation, TRIA has served as a vital public-private partnership that enables insurers to offer coverage for an inherently unpredictable risk.

HEALTH CARE – to strengthen and modernize America's health care system by protecting employer-sponsored coverage, advancing meaningful price transparency, and expanding access to telehealth. Preserving the longstanding tax exclusion for employer-provided health insurance is essential to maintaining stable, affordable coverage for millions of working Americans. We asked them to support:

- the Patients Deserve Price Tags Act (H.R.5582/S.2355) to ensure patients, employers, and brokers have access to clear, standardized pricing information—empowering consumers to make informed decisions and drive competition that lowers costs.