



# MISSION, VISION, AND GUIDING PRINCIPLES

## MISSION

As the leading industry voice, APCIA advances private competitive insurance markets to protect consumers, businesses, and communities. We support a strong, state-based regulatory system and proactive U.S. engagement in international regulatory discussions, to facilitate market growth and stability through proactive education, thought leadership, and advocacy.

## VISION

APCIA is the thought leader on public policy relating to the property casualty insurance industry. The APCIA is an advocate for solvency-focused oversight that facilitates an effective private insurance marketplace, including legal predictability that supports stable risk-based insurance, and cost-effective public policy solutions that help individuals, businesses, and communities mitigate and recover their property casualty losses.

## GUIDING PRINCIPLES

APCIA's commitment is to:

- Create an evolving, adaptive, and proactive vision of the ideal competitive property casualty insurance marketplace, continuously anticipating and communicating potential challenges and opportunities, and developing and implementing strategies and tactics to improve the current regulatory system.
- Provide research-based thought leadership, public policy, public affairs education, and purposeful advocacy to help members identify and manage current and emerging risks, including industry legislative, regulatory, reputational, and legal risks.
- Furnish a transparent and inclusive forum for members to coalesce and reach consensus on important issues, projecting a unified, impactful, and respected voice to advance the industry's interests in protecting consumers and communities.
- Support the McCarran-Ferguson Act, including its principled balance of regulatory and antitrust policy, while advocating proposals that support movement towards a private competitive market, domestically and internationally, on behalf of the industry or any individual market segment without regard to corporate form or business model.
- Maintain strong consumer protection and an innovative marketplace by promoting sound supervision focused on solvency and fulfilling contractual promises, safeguarded by an efficient and cost-effective legal system.
- Advocate APCIA's Principles of Good Insurance Regulation at all levels of government, appropriately tailored to reflect local political realities.

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## GUIDING PRINCIPLES (continued)

- Be the leading property casualty insurance trade association providing the most effective industry voice and member value, by:
  - o Maintaining top corporate governance at all levels of the organization, including dealing ethically and professionally with our members, our employees, public officials, and other marketplace stakeholders;
  - o Conducting an open, transparent, and collegial process for receiving and implementing member guidance;
  - o Using member-driven expertise to be the primary, respected, non-partisan industry thought leader in the view of legislators, regulators, courts, international standard setters, and the public;
  - o Providing responsive, professional, and comprehensive compliance information and other market insights and advocacy services that help members succeed;
  - o Utilizing cutting edge tools to engage, educate, and mobilize member company employees, consumers, and other stakeholders in support of APCIA's advocacy goals;
  - o Supporting a strong political giving program to elect and re-elect pro-property casualty candidates who are supportive of APCIA's mission and advocacy priorities;
  - o Serving as an industry spokesperson and positioning pro-marketplace public policy solutions and consumer awareness through media and reputational initiatives;
  - o Embracing and leveraging the strengths of the broad and diverse APCIA membership to provide industry leadership at all levels consistent with our market-oriented vision;
  - o Inspiring and motivating employees in support of the association's mission, and maintaining talented, member and results-oriented staff working in a professional and respectful work environment; and
  - o Maintaining the financial strength necessary to operate a sustainable world-class trade association.

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.

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