



Nathaniel F. Wienecke  
Senior Vice President  
Federal Government Relations

June 25, 2015

The Honorable Dean Heller  
United States Senate  
324 Hart Senate Office Building  
Washington, D.C. 20510

The Honorable Dennis Ross  
United States House of Representatives  
229 Cannon House Office Building  
Washington, D.C. 20515

The Honorable Jon Tester  
United States Senate  
311 Hart Senate Office Building  
Washington, D.C. 20510

The Honorable Patrick Murphy  
United States House of Representatives  
211 Cannon House Office Building  
Washington, D.C. 20515

Dear Senators Heller and Tester and Representatives Ross and Murphy:

PCI supports the viability of a competitive private insurance market for the benefit of consumers and insurers, and believes that good insurance supervision recognizes the wide variety of property-casualty business models that can increase private competition.

PCI applauds you and your colleagues for introducing the Flood Insurance Market Parity and Modernization Act (S. 1679 and H.R. 2901). PCI remains dedicated to working with House and Senate leaders to strengthen flood protection and risk management options for the millions of Americans who depend on flood insurance to protect their homes and businesses. This common sense legislation clarifies the intent of Congress that private flood insurance should be an option available to homeowners.

PCI's members include more than two-thirds of the insurers that partner with the NFIP through the "write-your-own" (WYO) program to sell, service, and administer this federal program. PCI is composed of almost 1,000 member companies, representing the broadest cross-section of insurers of any national trade association. PCI members write over \$183 billion in annual premium, 35 percent of the nation's property casualty insurance. Member companies write 42 percent of the U.S. automobile insurance market, 27 percent of the homeowners market, 32 percent of the commercial property and liability market, and 34 percent of the private workers compensation market.

Sincerely,

A handwritten signature in blue ink, appearing to read "N. Wienecke", is written over the word "Sincerely,". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Nathaniel F. Wienecke