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**Thank you for supporting PIFPAC! You understand the importance of membership. Want to tell your colleagues about PIFPAC, here are a few reasons to help others understand the importance of becoming a member.**

**What does PIFPAC do for the insurance industry?**

- PIFPAC helps elect common sense legislators who support and understand the unique needs of the insurance industry.
- The Personal Insurance Federation of California (PIFC), the policy arm of our organization, represents the insurance industry in Sacramento to educate and inform policymakers on important insurance issues like how wildfire affects the industry, consumer privacy issues, auto fraud, and many other issues.
- PIFC supported and worked closely with the Department of Insurance on a package of regulatory reforms known as the *Sustainable Insurance Strategy* (SIS). The SIS is designed to promote long-term rate stability and expand access to homeowners' insurance.
- In 2023 and 2024, lawmakers attempted to introduce underwriting mandates PIFC successfully defended against. These mandates, which would have forced insurers to provide coverage regardless of the risk or fairness of the rate, are a direct path to insurer insolvency and market instability, or possibly market collapse.
- After extensive lobbying and amendments in 2025, PIFC was able to go neutral on a bill that would have required insurers to pay wildfire survivors 100% of their contents coverage after their home is destroyed by wildfire without needing an inventory list. These changes improved the bill by addressing serious concerns about fraudulent overpayments that would increase the cost of insurance for Californians.

**Why you should join PIFPAC today:**

- A strong membership base is the foundation for grassroots activity. You are the face and voice of our great industry. With your political engagement and energy, the industry is seen in a positive light.
- Politics aside, this is about protecting your business. Insurance agency ownership is

often a multi-generational enterprise. Safeguard the industry for yourself, as well as your family and friends.

- PIFPAC is non-partisan, supporting candidates on both sides of the aisle. We support the best viable candidate in any district who understands the unique needs of the insurance industry and small business.
- Your contribution supports legislators who understand the insurance industry. All candidates we endorse participate in a thorough vetting process: individual meetings with PIFC staff and a candidate interview. During this time, we gauge the candidate's knowledge of issues you care about: Proposition 103, wildfire, auto fraud, and consumer privacy among other topics.
- We help you develop relationships with key legislators in your district. You can help educate others on the insurance industry, and these networks are often helpful for your business.
- Many State Farm, Farmers, Allstate and other insurance agents have joined, why haven't you? Join today!