

PIA's 2021 Legislative Priorities



In 2021, the National Association of Professional Insurance Agents (PIA) will build upon our 2020 legislative victories and continue to advocate for professional independent insurance agents. While new leadership has arrived in the White House and changes in Congress will give the Democrats a smaller House majority and a new but razor-thin Senate majority, PIA's nonstop advocacy efforts continue as we pursue our work on behalf of professional insurance agents.

While the items below are our top priorities, PIA is always working to promote the needs of professional independent agents, wherever those needs take us.

Help Businesses Affected by COVID-19: PIA will continue to work with members of Congress on legislative solutions to the ongoing COVID-19 crisis with an emphasis on providing immediate relief to small businesses and enabling them to survive in the current economic climate. We have also taken a lead role in developing solutions to protect businesses and employees from the economic effects of a future pandemic.

Reauthorize the National Flood Insurance Program: The National Flood Insurance Program (NFIP) will expire on Sept. 30. PIA supports a long-term reauthorization of the NFIP that recognizes the key role agents play in delivering the program to consumers.

Protect Crop Insurance: PIA supports the vital role that independent agents play in the delivery of crop insurance and opposes cuts to it. The next Farm Bill will need reauthorization in 2023, and PIA is already engaging with policymakers on the process of reauthorizing it.

Create Cannabis Safe Harbor for Agents: PIA supports legislation to protect agents, brokers, and insurers against federal criminal prosecution and civil liability for those who engage in the business of insurance with cannabis-related businesses in states that have legalized cannabis in some form.

Defend the State Insurance Regulatory System: PIA supports a modern, state-based insurance regulatory system and opposes federal regulation that threatens to undermine or replace it. As such, PIA supports the repeal of the Federal Insurance Office (FIO).

Make Permanent Tax Relief for Passthrough Entities (S Corporations): PIA supported the 2017 tax deduction for small business owners of independent insurance agencies that organize as passthrough entities. The passthrough tax deduction will expire if Congress does not act to make it permanent, and PIA encourages Congress to do so.

Additional Issues of Importance: As always, PIA's work will continue to extend to countless other issues in 2021, including insurance data security; the defense of the employer-sponsored health insurance market; and the implementation of the National Association of Registered Agents and Brokers (NARAB).