



REPORT: North Carolina Republicans Helped Create the Insurance Crisis Now Devastating Their Own Districts

Executive Summary

North Carolina Republican Representatives Chuck Edwards and Greg Murphy represent the regions hardest hit by the state's insurance affordability crisis, while sharing part of the blame for bringing the crisis about.

Rep. Edwards, who is [actively under investigation](#) by the House Ethics Committee, represents Western North Carolina, where homeowners have experienced a wave of [claim denials and policy non-renewals](#) in the aftermath of Hurricane Helene. Rep. Murphy represents the North Carolina coast, where the market share of the state's insurer of last resort has [surged](#) as the region experiences some of the [worst non-renewal rates in the country](#).

Edwards and Murphy share a portion of the blame for the crisis. As state legislators, both voted for a [uniquely abusive](#) state law that allows insurers to charge policyholders rates that exceed state-mandated maximums if they [obtain consent by dubious means](#). Edwards and Murphy not only supported the change in consent procedures, but voted to [override the governor's veto](#) of the law, which has led to a [spike in homeowners paying excessive rates](#).

After contributing to North Carolina's insurance affordability crisis, Edwards and Murphy entered Congress and supported legislation aligned with the interests of insurers over policyholders:

- ★ Both representatives have [co-sponsored legislation](#) to [limit](#) third-party litigation financing, which consumer advocates describe as a way to [allow low-income consumers to bring justified lawsuits](#) over wrongful claim denials. Though the industry [claims](#) that litigation expenses are a driver of high insurance costs, a Texas law provides a case study showing that, when the state limited lawsuits against insurers, [claim denials rose sharply](#) while [insurance premiums continued to rise](#).
- ★ Rep. Edwards has repeatedly [introduced legislation](#) that would allow federal funding for resilient construction to go to projects using outdated building codes. Despite evidence showing that compliance with the leading construction standards is [one of the most effective ways to save money](#) for both insurers and homeowners, Edwards argued that state and local governments should have the "flexibility" to [maintain outdated standards](#).



- ★ Though he represents a region that is [among the hardest hit](#) by [insurance non-renewals](#), Rep. Murphy does not consider the insurance crisis to be an issue of enough importance to mention on his [list of legislative priorities](#).

Both members also [voted for](#) a spending package that [cut FEMA's budget by nearly \\$300 million](#) and underfunded FEMA's Disaster Relief Fund. FEMA initially predicted that the inadequate funding levels would result in the [fund's depletion within months](#), and was only able to stretch the money over an entire fiscal year by [deferring expenses and rescinding billions in promised grants](#). Though Edwards holds an extremely influential position, sitting on [both](#) House [committees](#) responsible for determining federal spending, he did not use this influence to avoid cuts to federal disaster funding.

Edwards and Murphy's votes against disaster preparedness coincide with their opposition to federal action on climate change. Climate change is [strengthening hurricanes that impact North Carolina](#), and even the [insurance industry](#) says that climate change has [contributed to rising insurance costs](#), but Edwards and Murphy are unable to even acknowledge the problem. Both have [promoted](#) climate denialist [rhetoric](#), and have pushed for legislation that would exacerbate climate change rather than rein it in. Edwards and Murphy [voted for](#) a March 2023 bill that would have undone the entirety of President Biden's climate agenda and [vastly increased fossil fuel production](#), and Edwards also [co-sponsored](#) legislation that would have prevented state and local governments from regulating the use of fossil fuels.

Edwards and Murphy's legislative support for the industries worsening the insurance crisis may be explained by their financial connections to those industries. They have together accepted over \$20,000 in campaign contributions from the PACs or employees of some of the nation's largest property insurers and industry associations, as well as [over \\$70,000](#) in donations from the oil & gas industry.

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North Carolina Republican Representatives Chuck Edwards And Greg Murphy Represent The Regions Hardest Hit By The State's Insurance Crisis.

Rep. Chuck Edwards Represents Western North Carolina, Where Insurance Companies Responded To Hurricane Helene By Denying Claims And Canceling Or Not Renewing Policies.

Rep. Chuck Edwards Represents North Carolina's 11th District, Which Encompasses Western North Carolina.



[Rep. Chuck Edwards, accessed [05/01/26](#)]

Following Hurricane Helene, One Insurance Company Stated Its Intent Not To Renew Any Policies On Mobile Homes In Western North Carolina. “Recently, Foremost Insurance Company notified Causey's office they did not plan to renew mobile home policies in flood-prone areas of western North Carolina starting in May.” [ABC 45, [03/19/25](#)]

One North Carolina Family's Insurance Policy Was Canceled Immediately After They Filed A Successful Claim For Damages From Hurricane Helene. “Rene submitted the damage claims to their homeowner's insurance, State Farm, which she said was an easy process. Listed as wind and hail damage, the Schiffhauer's received a check for \$3,626.42. With the repairs completed, the couple had moved on when the gut punch came in a February letter. ‘It explained that, because they had paid out too much money in the last five years, they were canceling us,’ said Rene.” [ABC 45, [03/19/25](#)]

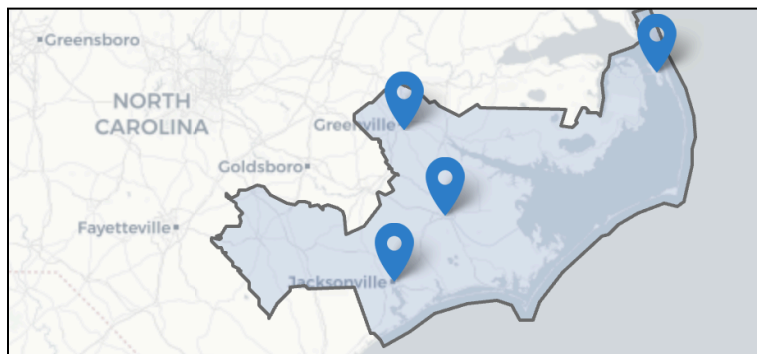
- ★ **North Carolina's Insurance Commissioner Said Such Cancellations Are A Practice That "Happens Fairly Often."** "News 13 asked North Carolina Insurance Commissioner Mike Causey if this was legal, to which he replied, 'That is legal and it happens fairly often.'" [ABC 45, [03/19/25](#)]

Following Hurricane Helene, Insurance Companies Closed 30,775 Of 122,996 Claims, More Than 25%, Without Any Payment To The Homeowner. [North Carolina Department of Insurance via Archive.org, 03/28/25, archived [03/18/26](#)]

North Carolina's Insurance Commissioner Publicly Advised Homeowners To Avoid Filing Small Claims, Saying That Even Minor Claims Increase Insurers' Likelihood Of Not Renewing Policies. "'Don't file small claims,' Causey said. He also said that smaller claims, which may result in just a couple of hundred dollars from your insurance company after your deductible, add up and companies are tracking that, which puts you at a greater risk of receiving a cancelation or non-renewal notice. He recommends not filing a claim unless it's for a large amount you can't afford to pay." [ABC 45, [03/19/25](#)]

Rep. Greg Murphy Represents Coastal North Carolina, Where Private Insurers Have Abandoned Policyholders And Forced Homeowners Into Buying Insurance From The State's Insurer Of Last Resort.

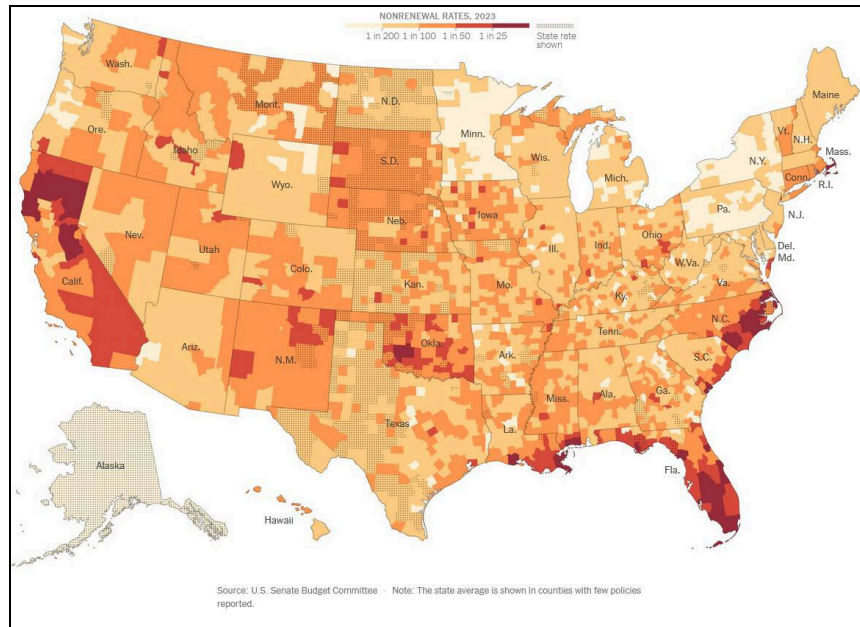
Rep. Greg Murphy Represents North Carolina's 3rd District, Which Encompasses The Bulk Of The State's Coast.



[Rep. Greg Murphy, accessed [05/01/26](#)]

In 2023, Nationwide Chose Not To Renew Insurance Policies For Over 10,000 Homeowners In Coastal North Carolina. "Thousands of North Carolina residents are losing insurance coverage for their homes after Nationwide non-renewed numerous coastal property policies due to hurricane concerns, the North Carolina Department of Insurance (DOI) confirmed to 13News Now. The majority of the 10,525 policies affected were non-renewed based on a hurricane hazard assessment tool, according to the DOI." [13 News Now, [10/02/23](#)]

Parts Of Edwards' District Had Some Of The Worst Non-Renewal Rates In The Country In 2023.



[New York Times, [12/18/24](#)]

The North Carolina Beach Plan's Market Share Increased To 64% In Coastal Regions Are Private Insurers Withdrew From The Area. "The Beach Plan's market share has increased recently as private insurers wrote fewer policies due to natural disasters outside the state. From 2022 to 2023, the nonprofit's market share increased to 64% for the coastal area." [WFAE, [12/11/24](#)]

- ★ **The Beach Plan Is North Carolina's Insurer Of Last Resort For Coastal Areas.** "The Coastal Property Insurance Pool, formerly known as the Beach Plan, was created in 1969 by the General Assembly to provide an adequate market for essential property insurance, ensuring the economic welfare of the beach and coastal areas of North Carolina." [North Carolina Insurance Underwriting Association, accessed [05/01/26](#)]

As North Carolina State Legislators, Rep. Edwards And Rep. Murphy Voted To Override The Governor's Veto Of A Bill That Allows Home Insurers To Charge Excessive Premiums And Interpret Payment As Consent.

[Rep. Edwards And Rep. Murphy Previously Served In The North Carolina State Legislature.](#)

Rep. Murphy Served In The North Carolina House Of Representatives From 2015 To 2019. "Dr. Murphy was recruited to serve in the North Carolina House of Representatives and did so from 2015 to 2019." [Rep. Greg Murphy, accessed [05/05/26](#)]

Rep. Edwards Served In The North Carolina Senate From 2016 To 2022. “A Hendersonville businessman and civic leader, Chuck previously served three terms in the North Carolina Senate beginning in 2016.” [Rep. Chuck Edwards, accessed [05/05/26](#)]

A 2018 North Carolina State Law Allows Insurers To Charge Premiums That Exceed State Maximums And Interpret Homeowners’ Payments As Consent, Leading To Over Half Of North Carolina Households Paying Excessive Rates While Other States Saw Nearly No Charging Of Excessive Rates.

North Carolina Allows Insurers To Charge Premiums That Exceed State Maximums If Policyholders Consent. “Like other states, North Carolina has a government agency – the Department of Insurance – that regulates costs and ensures homeowners are paying fair, adequate and non-discriminatory rates for their policies. But there’s one key way insurers get around regulation. It’s called consent to rate and it allows companies to charge homeowners more than state officials intend – as long as you give permission, often just by paying to renew your coverage.” [Charlotte Observer, [09/23/22](#)]

- ★ **Half Of All Premiums Collected By Insurers From North Carolina Households In 2022 Come From Rates Above State Maximums.** “Over the last decade, the practice has become more lucrative: Around half of all premium dollars companies collect from North Carolina households is derived from consent to rate policies.” [Charlotte Observer, [09/23/22](#)]

A 2018 Law Allowed Insurers To Charge Excessive Rates Without Otherwise Informing Homeowners Of An Increase, And Interpret Their Payment As Consent. “One key part of consent to rate law changed in 2018. Prior to that law taking effect, if insurers wanted to charge more than the regulatory limit, they were required to send a letter and get the policyholder’s signature before implementing the increase. [...] The new law removed that signature requirement. Instead, consumers signal their ‘consent’ to a new, higher rate by making a payment. And instead of a standalone letter detailing the rate, insurers must make a bolded disclaimer on a renewal notice.” [Charlotte Observer, [09/23/22](#)]

- ★ **Several Homeowners Report Having Their Rates Raised Without Realizing They Had Consented.** “But some consumers don’t notice it. Take Nick Clift, 69, a former banker who’s lived in a yellow two-story house about a mile from Lake Wylie for more than 30 years. He’s insured his home with the same company for most of that time, but just noticed the consent to rate disclosure on this year’s policy renewal letter. His insurance company charged him about \$450 above the maximum regulatory premium for his home insurance. ‘I was sort of surprised,’ Clift told the Observer. ‘It seems to me there’s a process here that’s missing.’ Many consumers aren’t familiar with consent to rate or how it affects their premium, according to Don Harris, a Wilmington real estate agent and chairman of the NC



Homeowners Alliance. 'It's one of those things that flies under the radar,' Harris said. 'But not knowing about it is not a good thing for property owners.'" [Charlotte Observer, [09/23/22](#)]

After The 2018 Law, The Percentage Of Homeowners Paying Excessive Rates Increased To 55%. "Since the law changed the percent of home insurance policies in North Carolina, that consent to rate went from 41 to 55%." [WRAL, YouTube video - *Consent to rate allows insurers to charge more than state negotiated rates*, [06/30/25 \(03:11\)](#)]

A 2020 Study Published By The National Association Of Insurance Commissioners Found That, While Other States Do Allow Insurers To Charge Rates That Exceed State Maximums, Use Of The Tactic In Other States Is "Virtually Nil" While Use In North Carolina Has "Dramatically Increased Over Recent Years." "As detailed later in the paper, while the homeowners markets in these states face similar exposures, North Carolina's insurance regulation is unique compared to the other two states. We provide summary empirical evidence that CTR usage in North Carolina has dramatically increased over recent years, while CTR usage in other states is virtually nil." [Journal of Insurance Regulation, Vol. 39 No. 3, [2020](#)]

Rep. Edwards And Rep. Murphy Voted To Pass The 2018 Law Over The Governor's Veto.

HB 382, The 2018 Law That Changed Excessive Premium Consent Rules, Was Drafted "With The Input And Agreement" Of The Insurance Industry. "The purpose of this bulletin is to inform your company of the recent changes to Consent to Rate resulting from the passage of House Bill 382 during the 2018 Legislative session. HB 382 contained changes to the Consent to Rate statute, which changes were drafted with the input and agreement of the Department and the insurance industry including companies and agents." [North Carolina Department of Insurance, [06/29/18](#)]

Greg Murphy Voted For HB 382 In The North Carolina House Of Representatives. [North Carolina House of Representatives, 2017-2018 Session, [Roll Call Vote 232](#)]

Chuck Edwards Voted For HB 382 In The North Carolina Senate. [North Carolina Senate, 2017-2018 Session, [Roll Call Vote 615](#)]

Greg Murphy Voted To Override The Governor's Veto Of HB 382 In The North Carolina House Of Representatives. [North Carolina House of Representatives, 2017-2018 Session, [Roll Call Vote 1270](#)]

Chuck Edwards Voted To Override The Governor's Veto Of HB 382 In The North Carolina Senate. [North Carolina Senate, 2017-2018 Session, [Roll Call Vote 785](#)]

In Congress, Rep. Edwards And Rep. Murphy Have Supported Legislation Aligned With The Interests Of Insurers Over Those Of Policyholders, While Deprioritizing The Impact Of Natural Disasters And The Insurance Crisis On Their Constituents.

Rep. Edwards And Rep. Murphy Co-Sponsored Bills To Limit Financing Arrangements That Consumer Advocates Say Allow Low-Income Policyholders To Bring Justified Lawsuits; Insurers Claim That Lawsuits Are A Major Driver Of High Costs, But When Texas Limited Lawsuits Against Insurers Denials And Premiums Went Up.

In September 2025, Rep. Chuck Edwards Co-Sponsored The “Litigation Transparency Act Of 2025.” [Congress.gov, 119th Congress, [H.R. 1109](#)]

- ★ **The Bill Would Require Disclosure Of Third-Party Litigation Financing Agreements.** “This is breakthrough legislation that will require the disclosure of parties receiving payment in civil lawsuits. In hundreds of cases every year and in greater frequency, civil litigation is being funded by undisclosed third-party interests as an investment for return – including from hedge funds, commercial lenders, and sovereign wealth funds operating through shell companies.” [Rep. Darrell Issa, [02/07/25](#)]
- ★ **The Bill Has Been Considered By The House Judiciary Committee, But Has Not Been Put To A Vote.** [Congress.gov, 119th Congress, [H.R. 1109](#)]

In 2025, Rep. Chuck Edwards And Rep. Greg Murphy Co-Sponsored The “Tackling Predatory Litigation Funding Act.” [Congress.gov, 119th Congress, [H.R. 3512](#)]

- ★ **The Bill Would Tax Profits From Third-Party Litigation Financing Agreements At “The Highest Individual Income Tax Rate.”** “The Tackling Predatory Litigation Funding Act will tax TPLF profits at the highest individual income tax rate (37%) plus 3.8%. The tax will only apply to third-party funders of lawsuits with formal financing agreements and does not apply to lawyers or parties directly involved in the case.” [Rep. Kevin Hern, [06/02/25](#)]
- ★ **The Bill Has Been Referred To The House Ways And Means Committee, But Has Not Been Officially Considered.** [Congress.gov, 119th Congress, [H.R. 3512](#)]

In May 2024, Rep. Chuck Edwards Co-Sponsored The “Protecting Our Courts From Foreign Manipulation Act Of 2023.” [Congress.gov, 118th Congress, [H.R. 5488](#)]

- ★ **The Bill Would Have Banned Third-Party Litigation Financing By Foreign States Or Sovereign Wealth Funds.** “To amend chapter 111 of title 28, United States Code, to increase transparency and oversight of third-party funding by foreign persons, to prohibit



third-party funding by foreign states and sovereign wealth funds, and for other purposes.” [Congress.gov, 118th Congress, [H.R. 5488](#)]

★ **The Bill Was Referred To The House Judiciary Committee, But Was Not Officially Considered.** [Congress.gov, 118th Congress, [H.R. 5488](#)]

The Insurance Industry Claims That Restrictions On Third-Party Litigation Financing Are Necessary Because Lawsuits Are A Major Driver Of High Insurance Costs. “Sam Whitfield, APCIA’s senior vice president for federal government relations and political engagement, said the measures ‘will provide needed transparency for one of the largest cost drivers of insurance premiums – third party litigation funding.’” [Insurance Journal, [11/18/25](#)]

Consumer Advocates Argue That Third-Party Financing Allows Low-Income Consumers To Bring Justified Lawsuits. “Jessica Szuminski, Housing Justice Center: Consumers are entering into third party financing so they can afford to bring their lawsuits. These would be people who otherwise wouldn't have access to our civil justice system.” [Minnesota Legislative Coordinating Commission, YouTube video - *Task Force on Homeowners and Commercial Property Insurance (HCPI) Meeting - 1/7/26*, [01/07/26 \(00:56:42\)](#)]

When Texas Enacted A Law Limiting Lawsuits Against Insurers, Claim Denials Rose Sharply. “In 2017, Texas enacted a law that made it harder for homeowners to challenge insurers who denied claims and lowered penalties for companies that wrongfully did so. At the time, lawyers and consumer advocates warned the bill would ‘embolden’ insurance companies to delay or deny weather-related claims. That’s exactly what appears to be happening, said Ware Wendell, the executive director of Texas Watch, a consumer advocacy nonprofit, as homeowners’ claims closed without payments in Texas have risen sharply since then.” [Houston Chronicle, [06/11/25](#)]

Average Texas Homeowners Insurance Premiums Increased After Lawsuits Against Insurers Became More Difficult.

Year	Average Annual Homeowners Insurance Premium
2017	\$1,860
2018	\$1,916
2019	\$1,961
2020	\$1,987
2021	\$2,124
2022	\$2,374

2023	\$2,803
2024	\$2,919

*[Some estimates](#) place the average Texas homeowners' insurance annual premium at over \$4000 as of 2024. This report relies on data provided by the [Texas Comptroller](#) and [PolicyGenius](#).

Rep. Edwards Repeatedly Introduced Legislation To Allow Resilient Construction Funding To Go To Projects Using Outdated Building Codes, Despite Evidence That Compliance With The Leading Standards Reduces Damage And Costs.

In January 2025, Rep. Chuck Edwards Introduced The “Promoting Resilient Buildings Act Of 2025.” [Congress.gov, 119th Congress, [H.R. 501](#)]

- ★ **The Bill Would Allow Federal Funding For Resilient Construction To Go To Projects Using Outdated Building Codes.** “This bill authorizes local governments to implement the previous edition of building codes with funding from the Federal Emergency Management Agency (FEMA) Building Resilient Infrastructure and Communities (BRIC) and Safeguarding Tomorrow Revolving Loan Fund (RLF) programs. [...] Under current law, local governments may use funding provided under the BRIC and Safeguarding Tomorrow RLF programs to establish and carry out the latest published editions of relevant building codes and standards. The bill allows local governments to use BRIC grant funding to carry out the latest two published editions (i.e., either the current edition of a building code or the previous edition) and requires BRIC to consider adoption of either of the latest two editions when determining whether to provide assistance. The bill also allows local governments to use loan funding from the Safeguarding Tomorrow RLF program for implementing the latest two published editions of building codes, including amendments government entities make to such codes.” [Congress.gov, 119th Congress, [H.R. 501](#)]
- ★ **The Bill Has Been Approved By The House Transportation Committee, But Has Not Yet Been Considered By The Full House.** [Congress.gov, 119th Congress, [H.R. 501](#)]
- ★ **Rep. Edwards Previously Introduced The Same Bill In 2023.** [Congress.gov, 118th Congress, [H.R. 5473](#)]

An Alabama Study Found That Homes That Comply With The Leading Construction Standards See “Fewer And Less Costly Claims,” Saving Money For Insurers And Policyholders. “A new Alabama study of hurricane-affected homes sends a clear message to insurers and homeowners nationwide: climate-resilient construction methods can protect homes, and save a lot of money. [...] Homes retrofitted or built to Fortified standards, a voluntary construction code created by the nonprofit Insurance Institute for Business and Home Safety (IBHS) for wind and rain mitigation

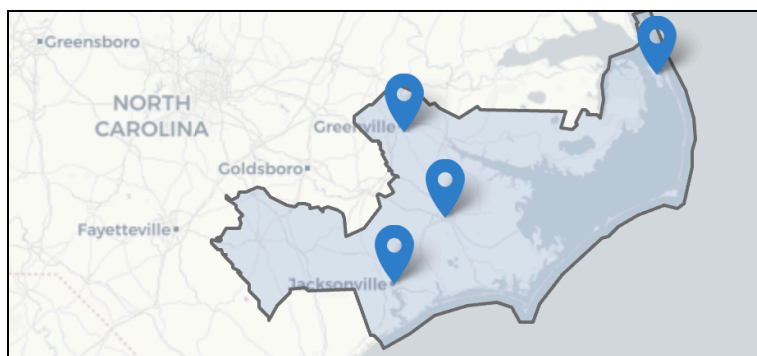
saw significantly fewer and less costly claims. If every impacted house in Mobile and Baldwin counties had met Fortified standards, insurance companies could have spent 75% less in payouts, saving up to \$112 million, and policyholders could have paid up to 65% less in deductibles, saving almost \$35 million, according to the study.” [Associated Press, [05/27/25](#)]

Edwards Argued That State And Local Governments Should Have The “Flexibility” To Not Update Their Building Codes To The “Safest And Most Efficient Building Practices.” “Every three years, the International Code Council (ICC) is tasked with publishing an updated set of international building codes that includes the world’s safest and most efficient building practices to reduce risk from natural disasters and other environmental hazards. The most recent edition was published in 2024. Once the ICC publishes their new codes, states are required to update their building codes to comply with the most recent edition of the International Building Code. Updating building codes is a lengthy, burdensome process for states, resulting in many states not updating their codes. This leads to America’s homes being built according to outdated, less-resilient standards. The Promoting Resilient Buildings Act provides greater flexibility to state and local governments, thereby increasing adherence to codes and preserving and promoting more resilient buildings in communities to make sure that they are prepared for disaster if it ever strikes.” [Rep. Chuck Edwards, [01/22/25](#)]

Edwards Argued That Not Requiring Builders To Update Their Techniques To Meet The Latest Codes Will “Stabilize” Building Costs. “The bill is also expected to stabilize building costs by reducing the frequency that the trade industry must adapt their techniques to meet new codes.” [Rep. Chuck Edwards, [01/22/25](#)]

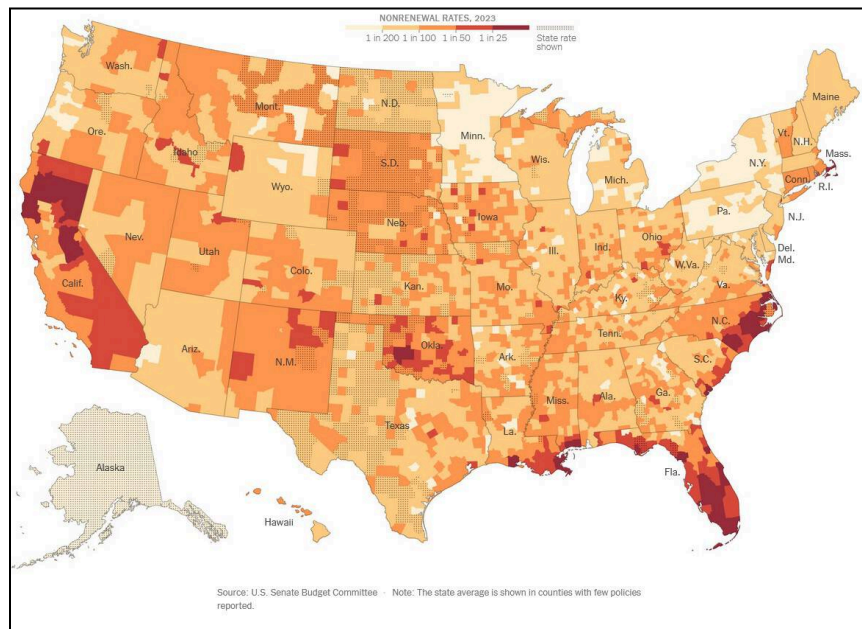
Despite Representing A Region Severely Impacted By Insurance Non-Renewals, Rep. Murphy Does Not Consider The Insurance Crisis To Be An Issue Worth Mentioning On His Website.

Rep. Greg Murphy Represents North Carolina’s 3rd District, Which Encompasses The Bulk Of The State’s Coast.



[Rep. Greg Murphy, accessed [05/01/26](#)]

In Some Parts Of Coastal North Carolina, Nearly 1 In 25 Home Insurance Policies Were Not Renewed In 2023 Alone.



[New York Times, [12/18/24](#)]

The North Carolina Beach Plan’s Market Share Increased To 64% In Coastal Regions Are Private Insurers Withdrew From The Area. “The Beach Plan’s market share has increased recently as private insurers wrote fewer policies due to natural disasters outside the state. From 2022 to 2023, the nonprofit’s market share increased to 64% for the coastal area.” [WFAE, [12/11/24](#)]

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Rep. Murphy’s Webpage Titled “Issues” Does Not Mention Insurance As One Of His Priorities.

Issues



Agriculture

America's diverse agricultural economy is the backbone of our continued prosperity. It helps feed hundreds of millions of Americans every day while also stocking shelves around the world. Eastern North Carolina, rightly so, is proud of its rich farming tradition, especially hogs, turkeys, sweetpotatoes, cotton, peanuts, and tobacco. As a member of the House Ways and Means Committee, which has jurisdiction over tax and trade policy, I helped preserve the expanded Death Tax exemption in the Working Families Tax Cut and make permanent good tax policy that helps our farmers.



Border Security

The United States requires strong immigration laws to keep borders secure and our communities safe. Our nation is blessed to be the home of many cultures, but we are united by our identity as Americans. Foreigners who wish to visit or immigrate to our country must do so lawfully and respect our laws and customs. Our commitment to democratic principles and the rights enshrined in the Constitution must be closely followed and guarded.



Congress

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Doctors Caucus

As a practicing surgeon of more than 30 years, it's a true honor to have the opportunity to serve as co-chair of the GOP Doctors Caucus. It's critical that physicians have a seat at the table as we work to enact meaningful patient-focused health care policy in America. I look forward to co-leading our GOP Doctors Caucus colleagues to improve our health care system, lower costs, and increase patient access to quality, affordable care.



Economy

Read relevant news, information and initiatives regarding the Economy.



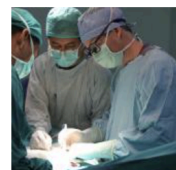
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Veterans

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[Rep. Greg Murphy, accessed [05/05/26](#)]

Rep. Edwards And Rep. Murphy Voted To Underfund Federal Emergency Preparedness Programs, While Edwards Sits On Both House Committees Responsible For Spending Decisions.

Rep. Edwards Sits On Both House Committees Responsible For Determining Federal Spending.

Congressional Budget And Appropriations Committees Are The Bodies Responsible For Determining Federal Spending. “The budget and appropriations processes go hand-in-hand, but are two distinct steps. Both the House and Senate have separate committees that deal with the budget and appropriations, respectively. The budget committees focus on developing a broad blueprint for federal spending, and under regular procedures, these spending levels must be passed before any individual program-level appropriations are assigned. The appropriations committees, operating under those broad spending levels given by the budget committees, then decide how to divvy up spending among the various programs and issues.” [National Association of Student Financial Aid Administrators, accessed [05/04/26](#)]

Rep. Chuck Edwards Sits On The House Appropriations Committee. [House Appropriations Committee, accessed [05/04/26](#)]

Rep. Chuck Edwards Sits On The House Budget Committee. [House Budget Committee, accessed [05/04/26](#)]

Rep. Edwards and Rep. Murphy Voted For A Budget Bill That Cut Nearly \$300 Million From FEMA’s Regular Budget, And Underfunded FEMA’s Disaster Relief Fund So Severely That The Agency Was Forced To Defer Expenses And Rescind Grants.

In March 2025, Rep. Edwards and Rep. Murphy Voted For A Continuing Resolution Extending Federal Government Appropriations. [Congress.gov, 119th Congress 1st Session, [Roll Call Vote 70](#)]

The Bill Cut FEMA Funding By Nearly \$300 Million. “It also reduces amounts provided to Federal Emergency Management Agency (FEMA) Federal Assistance appropriation by \$294 million.” [Congressional Research Service, [04/25/25](#)]

The Bill Failed To Adequately Replenish FEMA’s Disaster Relief Fund, With The Agency Projecting That The Fund Would Be Depleted Within Months. “This section also provides \$22.51



billion for FY2025 for the costs of major disasters to FEMA's Disaster Relief Fund. Even with the additional resources added to FEMA's projections, the major disasters portion of the fund is expected to be depleted in June 2025 unless measures are taken to slow the rate of obligations.” [Congressional Research Service, [04/25/25](#)]

- ★ **The Disaster Relief Fund Is The Primary Source Of Federal Disaster Relief, And Has Been Projected To Fall Short Of Disaster Costs Every Year Since 2023.** “The Disaster Relief Fund (DRF) is one of the most-tracked single accounts funded by Congress each year. It is the primary source of funding for the federal government's domestic general disaster relief programs. The DRF frequently receives appropriations in excess of the annually requested level through annual and supplemental appropriations due to changing disaster needs. Even so, at the beginning of each fiscal year since 2023, the Federal Emergency Management Agency (FEMA) has projected that the available resources in the DRF would be inadequate to pay the year's major disaster costs.” [Congressional Research Service, [03/05/26](#)]
- ★ **FEMA Predicted That The New Funds Would Be Exhausted Within Months, Necessitating Restrictions On Funding Recovery And Mitigation Efforts.** “FEMA had released its latest projections for DRF spend-down the week the bill was under consideration by Congress: even with the additional resources added to FEMA's projections, the major disasters portion of the DRF was expected to be depleted in June 2025, unless INF restrictions were again put in place.” [Congressional Research Service, [03/05/26](#)]
- ★ **In Order To Stretch The Inadequate Funds Over An Entire Year, FEMA Was Forced To Shift Expenses To Next Year And Rescind Promised Funds.** “Over the course of the remainder of FY2025, two factors prevented this expectation from becoming reality: delays in obligations into the next fiscal year, and higher than projected deobligations of prior-year funds.” [Congressional Research Service, [03/05/26](#)]

By Voting For Trump’s “Big Beautiful Bill”, Rep. Edwards and Rep. Murphy Helped Create An Asymmetry In Funding For Agencies Within DHS, Setting The Stage For A DHS Shutdown That Harmed Disaster Preparedness And Threatened To Exhaust Disaster Relief Funds.

In July 2025, Rep. Edwards and Rep. Murphy Voted For Trump’s “One Big Beautiful Bill Act.” [Congress.gov, 119th Congress 1st Session, [Roll Call Vote 190](#)]

The Bill Gave ICE And CBP Multiple Years’ Worth Of Funding. “As the Department of Homeland Security (DHS) shutdown extends past 40 days, an uncomfortable irony is playing out in Washington. Democrats are withholding funding to demand greater oversight of Immigration and

Customs Enforcement (ICE) and Customs and Border Protection (CBP). Yet the agencies at the center of this dispute are largely unaffected, continuing operations thanks to a multi-year, multi-billion-dollar infusion of cash from the One Big Beautiful Bill Act (OBBBA).” [Cato Institute, [03/27/26](#)]

In Contrast To ICE And CBP, Other DHS Agencies Like FEMA Did Not Receive Massive Funding Reserves, Leaving Them Vulnerable To Being Shutdown By Appropriations Disputes. “The Homeland Security funding bill is more than just ICE. If we allow a lapse in funding, TSA agents will be forced to work without pay, FEMA assistance could be delayed, and the U.S. Coast Guard will be adversely affected. All while ICE continues functioning without any change in their operations due to \$75 billion it received in the One Big Beautiful Bill.” [House Appropriations Democrats, [01/20/26](#)]

The Subsequent DHS Shutdown Became The Longest Government Shutdown In US History. “The partial US government shutdown has become the longest in history, as lawmakers in Washington continue to fight over funding for the Department of Homeland Security (DHS).” [BBC, [03/29/26](#)]

The Two-Month DHS Shutdown Harmed Disaster Preparedness, And Threatened To Deplete Existing Funds For Disaster Relief:

- ★ **A FEMA Official Testified That FEMA Training Courses Were Halted During The Shutdown, Weakening Preparedness For Wildfires, Hurricanes, And Terrorism.** “Barton said that FEMA has had to postpone most of its training courses because of the shutdown, including anti-terrorism preparedness courses. FEMA has also said that it has not been able to hold emergency management trainings for first responders, such as wildland firefighters, during the shutdown. ‘The reality is this: with hurricane season approaching, each day of this shutdown increases the risk that a catastrophic disaster could occur while FEMA’s capacity to respond and support recovery is diminished,’ Barton said.” [Time, [04/03/26](#)]
- ★ **The Official Further Testified That The Shutdown Risked Completely Depleting FEMA’s Disaster Relief Fund.** “FEMA’s disaster relief fund, which is the main source of federal funding allocated for disaster response and recovery efforts, is ‘rapidly depleting,’ Barton warned. As of March 3, the balance of the account had fallen to \$4 billion, according to a fact sheet released by the Senate Committee on Appropriations. FEMA typically keeps about \$3 billion of reserve funds in the account for future emergencies and disasters, leaving only \$1 billion available for existing disaster response until the agency is funded again. ‘If this shutdown continues, and the disaster relief fund is depleted, FEMA will be unable to fund much of the disaster recovery efforts,’ Barton said. ‘This is not just rhetoric,’ she continued. ‘These impacts are having dire rippling effects for thousands of Americans and communities across the United States. Disaster survivors waiting for assistance may

face increased uncertainty and hardship. Local officials working to rebuild after hurricanes or floods may be unable to access federal support.” [Time, [04/03/26](#)]

While Climate Change Exacerbates Natural Disasters And Rising Insurance Costs In North Carolina, Rep. Edwards And Rep. Murphy Have Promoted Climate Denialism And Opposed Climate Action.

Studies Cited By The Federal Government Found That Climate Change Exacerbated The Effects Of Hurricane Helene, And Will Make Helene-Like Events More Likely If Left Unaddressed.

At Least Three Studies Have Concluded That Climate Change Exacerbated Rainfall From Hurricane Helene. “In the aftermath of Helene at least three different rapid attribution studies have come out, all of which have come to the same conclusion: the rainfall associated with Helene was higher due to climate change than it would have been without it.” [Climate.gov, [11/07/24](#)]

One Study Found That Climate Change Increased Hurricane Helene Rainfall By 10%, Increased The Likelihood Of Rainfall Events Including Hurricane Helene By 70%, And Will Increase The Likelihood Of Helene-Like Events By Another 15-25% If Left Unchecked.

“The study found these key points:

- ★ Rainfall associated with Helene was about 10 percent heavier due to climate change.
- ★ Rainfall totals over the 2-day (the predecessor rain events) and 3-day period (predecessor events plus rain from Helene itself) were made about 40 percent and 70 percent more likely by climate change, respectively.
- ★ If the world continues to burn fossil fuels, causing global warming to reach 2 degrees Celsius above pre industrial levels, devastating rainfall events like those experienced with Helene will become another 15 to 25 percent more likely.” [Climate.gov, [11/07/24](#)]

The Insurance Industry Has Repeatedly Cited Climate Change To Justify Proposing Massive Increases In North Carolina Rates.

In 2024, The Insurance Industry Asked To Increase Rates By An Average Of 42% In North Carolina, Citing Climate Change As A Justification. “Insurance companies frequently petition the state for permission to raise rates, but this year's request was significantly higher than normal: An average of 42% higher rates statewide, driven in part by rates that would nearly double in coastal areas. In Wake and Durham counties, people's rates would increase by an average of 40% under



the industry proposal. The North Carolina Rate Bureau, which made the request on behalf of the insurance companies, has cited two main factors: Inflation driving up the cost of repairs, and climate change causing more frequent and more widespread property destruction, particularly on the coast.” [WRAL, [02/07/24](#)]

In 2025, The Insurance Industry Asked To Increase Rates By An Average Of 68% In North Carolina. “Companies in North Carolina are asking for a statewide 68.3% average increase in dwelling insurance rates, the state Department of Insurance announced this week. [...] For reference, the North Carolina Rate Bureau -- which proposed the policy hikes -- is not part of the state Department of Insurance. The rate bureau is instead a representative body of insurance companies in the state.” [WBTB, [11/05/25](#)]

- ★ **The Industry Again Cited Climate Change As A Justification.** “In the wake of the proposed rate increase, the North Carolina Rate Bureau released the statement below. [...] Climate change is here, and so are the financial costs from it.” [WBTB, [11/05/25](#)]

Rep. Edwards and Rep. Murphy Have Promoted Climate Denialist Rhetoric.

At A December 2023 Town Hall, Chuck Edwards Conflated Climate And Weather, And Argued That Neither Could Be Changed. “One of the first questions from the audience that moderator Victoria Dunkle (former WLOS news anchor) pulled out of the jar was about climate change. Here, Edwards immediately turned folksy, offering ‘wisdom’ supplied by his grandmother: ‘My grandmother always said, “You can’t change the weather.”’ Enthusiastic applause followed. (It is worth noting that, in the car ride back up I-26, my daughter said, ‘Dad, we learned the difference between weather and climate in third grade!’) Edwards continued by saying he knows there are people who want to reduce greenhouse gas emissions, but he does not like the government cramming down everyone’s throats mandates to reduce the emissions.” [Asheville Citizen-Times, [01/07/24](#)]

In A 2020 Interview, Greg Murphy Questioned Whether Climate Change Is Caused By Humans, And If So Whether Anything Should Be Done About It. “What we have to do is we also have to study: Is this something that we ourselves are doing? And if so, is it something that we're going to be able to totally reverse?” [WNCT-TV, YouTube video - *Greg Murphy on climate change*, [10/08/20](#)]

Rep. Edwards and Rep. Murphy Voted To Reverse President Biden’s Climate Agenda And Increase Fossil Fuel Production.

In 2023, Rep. Edwards and Rep. Murphy Voted In Favor Of The “Lower Energy Costs Act.” [Congress.gov, 118th Congress 1st Session, [Roll Call Vote 182](#)]



The Bill Would Have Undone The Entirety Of President Biden’s Climate Agenda, And Dramatically Increased Fossil Fuel Production. “House Republicans on Thursday approved a sprawling energy package that seeks to undo virtually all of President Joe Biden’s agenda to address climate change. The legislation would sharply increase domestic production of oil, natural gas and coal, and ease permitting restrictions that delay pipelines, refineries and other projects.” [PBS, [03/30/23](#)]

Rep. Edwards Co-Sponsored Legislation To Prevent State And Local Governments From Regulating The Use Of Fossil Fuels.

Rep. Edwards Co-Sponsored The “Energy Choice Act”. [Congress.gov, 119th Congress, [H.R. 3699](#)]

The Bill Would Prevent State And Local Governments From Regulating The Use Of Fossil Fuels. “To prohibit States or local governments from prohibiting or limiting the connection, reconnection, modification, installation, transportation, distribution, or expansion of an energy service based on the type or source of energy to be delivered, and for other purposes.” [Congress.gov, 119th Congress, [H.R. 3699](#)]

Rep. Edwards And Rep. Murphy Have Accepted Over \$90,000 In Campaign Contributions From Industries Exacerbating The Insurance Crisis.

Rep. Edwards Has Collected At Least \$11,000 In Donations From The Property Insurance Industry To His Congressional Campaign And Leadership PAC.

Donor	Date	Amount	Type	Source
American Property Casualty Insurance Association	2022-04-26	\$2,500.00	PAC	View Filing
Victoriya Blackhall of Chubb Insurance	2025-09-29	\$1,000.00	Individual	View Filing
Judith Stroud of State Farm	2023-09-25	\$250.00	Individual	View Filing
State Farm	2024-08-12	\$750.00	PAC	View Filing
State Farm	2024-05-14	\$1,000.00	PAC	View Filing
Ronald Simmons, Chairman of Texas Mutual	2023-09-25	\$2,500.00	Individual	View Filing
Independent Insurance Agents	2024-09-25	\$1,000.00	PAC	View Filing
Independent Insurance Agents	2022-06-22	\$1,000.00	PAC	View Filing
Independent Insurance Agents	2022-06-22	\$1,000.00	PAC	View Filing



Rep. Edwards Has Received At Least \$54,460 In Campaign Contributions From Oil And Gas Interests Throughout His Political Career, According To Open Secrets. [Open Secrets, accessed [05/05/26](#)]

Rep. Murphy Has Collected At Least \$10,250 In Donations From The Property Insurance Industry To His Congressional Campaign And Leadership PAC.

Donor	Date	Amount	Type	Source
National Association Of Mutual Insurance Companies	2021-10-25	\$2,000.00	PAC	View Filing
National Association Of Mutual Insurance Companies	2020-07-31	\$1,000.00	PAC	View Filing
Zurich Holding Company Of America	2022-03-21	\$1,000.00	PAC	View Filing
Zurich Holding Company Of America	2022-07-21	\$1,000.00	PAC	View Filing
Polly Piland of State Farm	2022-09-08	\$250.00	Individual	View Filing
Cassius Williams of State Farm	2024-09-30	\$500.00	Individual	View Filing
Independent Insurance Agents	2021-11-03	\$2,500.00	PAC	View Filing
Independent Insurance Agents	2020-07-29	\$1,000.00	PAC	View Filing
Independent Insurance Agents	2025-12-15	\$1,000.00	PAC	View Filing

Rep. Murphy Has Received At Least \$17,917 In Campaign Contributions From Oil And Gas Interests Throughout His Political Career, According To Open Secrets. [Open Secrets, accessed [05/05/26](#)]