

June 29, 2026

The Honorable Mike Flood  
Chairman - Housing and Insurance Subcommittee  
Committee on Financial Services  
2129 Rayburn House Office Building  
Washington D.C. 20515

On behalf of the undersigned organizations, we write to express support for H.R. 7128 – **The TRIA Program Reauthorization Act of 2026** in advance of the anticipated vote in the U.S. House of Representatives this week.

After the September 11<sup>th</sup> attacks, terrorism insurance became largely unavailable, bringing commercial real estate finance to a virtual halt and negatively impacting the economy for millions of businesses across the country. As such, Congress rightly responded with the Terrorism Risk Insurance Act, a necessary public-private partnership to ensure affordable and available terrorism insurance coverage at virtually no cost to American taxpayers. As we look back nearly 25 years after 9/11, it is important to recognize the economic development TRIA has supported, while at the same time acknowledging terrorism threats unfortunately have not dissipated.

We commend the House Financial Services Committee, especially the leadership of Chairman Hill, Ranking Member Waters, Subcommittee Chair Flood, and Subcommittee Ranking Member Cleaver, for their work to closely examine the need for TRIA and prompt reauthorization through a hearing last September and its subsequent advancement in January. We appreciate the broad support among members as TRIA approaches a vote before the full House.

TRIA is a critical public-private partnership that ensures the continued availability of terrorism insurance coverage, benefiting the broader economy. We urge Congress to move without delay in reauthorizing the program on a long-term basis.

Sincerely,

Coalition to Insure Against Terrorism  
Council of Insurance Agents & Brokers  
CRE Finance Council  
Independent Insurance Agents & Brokers (Big “I”)  
ICSC  
Nareit  
National Association of Mutual Insurance Companies  
The Real Estate Roundtable  
Reinsurance Association of America