



January 21, 2026

The Honorable French Hill
Chairman
Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515

The Honorable Maxine Waters
Ranking Member
Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515

Dear Chairman Hill and Ranking Member Waters:

The Coalition to Insure Against Terrorism (CIAT) strongly supports the TRIA Program Reauthorization Act of 2026 (H.R. 7128). We urge the Financial Services Committee to advance this legislation to the full House without delay.

CIAT is a broad coalition of commercial insurance consumers, formed immediately after 9/11 to ensure American businesses could access comprehensive terrorism coverage. Our diverse membership includes commercial real estate, banking, energy, construction, hospitality, retail, higher education, manufacturing, transportation, entertainment, major league sports and racing, as well as public-sector insurance buyers.

For more than 20 years—and through multiple reauthorizations—Congress has recognized TRIA's essential role in sustaining a viable terrorism risk insurance market. This seven-year reauthorization will provide long-term certainty for that marketplace. Acting in 2026 will also prevent the uncertainty and potential market disruptions that have occurred when reauthorization extends into the final year of an existing authorization.

CIAT thanks you for your leadership on this critical legislation and looks forward to working with you as it moves through the legislative process. We urge all Committee Members to support this important measure.

Sincerely,

The Coalition to Insure Against Terrorism

cc: Members of the House Committee on Financial Services