

ABA Securities Association  
 Aerospace Industries Association  
 American Association of Port Authorities  
 American Bankers Association  
 American Bankers Insurance Association  
 American Council of Engineering Companies  
 American Gaming Association  
 American Hotel and Lodging Association  
 American Land Title Association  
 American Public Gas Association  
 American Public Power Association  
 American Resort Development Association  
 American Society of Association Executives  
 Associated Builders and Contractors  
 Associated General Contractors of America  
 Association of American Railroads  
 Association of Art Museum Directors  
 Building Owners and Managers Association  
 International  
 Boston Properties  
 CCIM Institute  
 Campbell Soup Company  
 Citigroup  
 CRE Finance Council  
 Cornerstone Real Estate Advisors, LLC  
 CSX Corporation  
 Emerson Electric  
 Financial Services Roundtable  
 The Food Marketing Institute  
 Helicopter Associates International  
 Hilton Worldwide  
 Host Hotel & Resorts, Inc.  
 Institute of Real Estate Management  
 InterContinental Hotel Group  
 International Council of Shopping Centers  
 International Franchise Association  
 International Safety Equipment Association  
 International Speedway Corporation  
 Long Island Import Export Association (LIIEA)  
 Marriott International  
 Mortgage Bankers Association  
 National Apartment Association  
 National Association of Chain Drug Stores  
 National Association of Home Builders  
 NAIOP  
 National Association of Manufacturers  
 National Association of REALTORS  
 National Association of Real Estate Investment Trusts  
 NASCAR  
 National Association of Waterfront Employers  
 National Basketball Association  
 National Collegiate Athletic Association  
 National Council of Chain Restaurants  
 National Football League  
 National Hockey League  
 National Multifamily Housing Council  
 National Restaurant Association  
 National Retail Federation  
 National Roofing Contractors Association  
 National Rural Electric Cooperative Association  
 New England Council  
 Office of the Commissioner of Baseball  
 Public Utilities Risk Management Association  
 The Real Estate Roundtable  
 Securities Industries and Financial Market Association  
 Self Insurance Institute of America  
 Stanwood Hotels and Resorts  
 Taxicab, Limousine & Paratransit Association  
 Tenaska  
 Union Pacific  
 United Airlines  
 University Risk Management and Insurance  
 Association  
 U.S. Chamber of Commerce  
 U.S. Travel Association  
 UJA Federation of NYC

# CIAT

## COALITION TO INSURE AGAINST TERRORISM

[www.Insureagainstterrorism.org](http://www.Insureagainstterrorism.org)

June 19, 2014

The Honorable Jeb Hensarling  
 Chairman  
 House Committee on Financial Services  
 2129 Rayburn House Office Building  
 Washington, DC 20515

The Honorable Randy Neugebauer  
 Chairman  
 Subcommittee on Housing & Insurance  
 House Committee on Financial Services  
 2129 Rayburn House Office Building  
 Washington, DC 20515

Dear Chairmen Hensarling & Neugebauer:

We are writing to thank you for your leadership in crafting legislation to reauthorize the Terrorism Risk Insurance Act ("TRIA") and urge swift Committee action on the TRIA Reform Act. As a coalition representing a wide range of businesses and organizations throughout the real estate, manufacturing, utility, construction, transportation, entertainment and retail sectors, the Coalition to Insure Against Terrorism (CIAT) is the principal voice for the consumers of commercial terrorism insurance; and it is our members who create the jobs which TRIA protects. We know firsthand that terrorism insurance simply would not be available without TRIA.

We believe the TRIA program, as currently designed, continues to work well while protecting taxpayers and limiting government exposure to only the most extreme events. While our preference is that TRIA be extended as is, we recognize that the program has been modified to some extent each time it has been reauthorized. We further acknowledge that the TRIA Reform Act represents a significant improvement over previous discussion drafts. Nonetheless, some elements of the current bill, such as bifurcation, the small insurer opt-out, and recoupment burdens remain a concern to our members, and we hope to work with you to further refine these provisions throughout the legislative process. Notwithstanding these issues, however, CIAT urges the Committee to promptly approve this critical legislation so that it can be quickly reported to the House floor.

Again, we appreciate your efforts in working to extend TRIA, and we look forward to working with you to complete reauthorization as quickly as possible.

Sincerely,

The Coalition to Insure Against Terrorism