



June 29, 2026

To the Members of the U.S. House of Representatives:

The U.S. Chamber of Commerce supports H.R. 7128, the “TRIA Program Reauthorization Act of 2026.” This legislation would provide for a reauthorization of the Department of the Treasury’s Terrorism Risk Insurance Program through 2034. It is vital that Congress reauthorize the Terrorism Risk Insurance Act (TRIA) well in advance of its expiration at the end of 2027, so businesses that rely on the program can remain confident it will not lapse.

Since its enactment in 2002, TRIA has served as a critical public-private risk-sharing mechanism, ensuring the commercial availability of terrorism risk insurance and enabling a more resilient economic recovery in the event of a terrorist attack. The proactive reauthorization of TRIA is vital to ensuring long-term financial safety and stability, providing businesses across the country with the necessary support and certainty to manage the unique risks associated with terrorism-related events.

This legislation includes changes to the event certification process and other technical adjustments. While the Chamber would prefer a clean reauthorization of the program, we recognize the importance of ensuring this critical economic backstop remains in place without disruption. We commend the House Financial Services Committee for acknowledging the necessity of this program and advancing the legislation with an overwhelming bipartisan vote of 51 to 2.

The Chamber urges you to support TRIA’s vital mission by voting for this important legislation, and we look forward to working with Congress to ensure timely reauthorization.

Sincerely,

Foxhall Parker  
Senior Director  
Center for Capital Markets Competitiveness  
U.S. Chamber of Commerce