



September 14, 2007

Dear Representative:

On behalf of Trust for America's Health (TFAH), a non-profit, non-partisan organization dedicated to saving lives by protecting the health of every community and working to make disease prevention a national priority, I would like to express our support for final passage of H.R. 2761, the Terrorism Risk Insurance Revision and Extension Act of 2007. The continuance of this federal reinsurance program will limit the loss for insurers from acts of terrorism and in turn help protect public health preparedness in the event of a terrorist attack in the U.S.

Acts of terrorism against the United States can cause great loss and suffering and can also have severe economic repercussions. Unlike certain natural disasters, acts of terrorism can occur at any time, in any place, with no warning. As a result, it is critical that the federal government provide a backstop for insurers that provide financial compensation to insured parties for losses that result from acts of terrorism.

We at TFAH are very pleased that H.R. 2761 extends TRIA for fifteen years in order to offer more stability and certainty to the market, includes coverage for group life insurance and terrorism by domestic groups, establishes the Commission on Terrorism and Risk Insurance to make recommendations for the program, and expands coverage for nuclear, biological, chemical and radiological (NBCR) terrorist events. We believe that requiring insurance carriers to make available coverage for an NBCR attack is particularly important. According to a 2006 Government Accountability Office Report, "insurance policies covering NBCR risks have remained in short supply." The report also noted that "given the challenges faced by insurers in providing coverage for, and pricing NBCR risks, any purely market-driven expansion of coverage is highly unlikely in the foreseeable future." Since an NBCR attack could result in catastrophic losses, we are highly supportive of the language in the bill and hopeful that as the full House deliberates H.R. 2761, the stipulation for NBCR coverage is not delayed past January 1, 2009.

We are very supportive of extending TRIA and hope the final enacted version of the bill includes the provisions described above. If you have any questions, please contact Richard Hamburg, our Government Relations Director, at (202) 223-9876.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Levi".

Jeffrey Levi, PhD
Executive Director