

November 19, 2019

The Honorable Mike Crapo Chairman Committee on Banking, Housing, and Urban Affairs United States Senate Washington, DC 20510 The Honorable Sherrod Brown Ranking Member Committee on Banking, Housing, and Urban Affairs United States Senate Washington, DC 20510

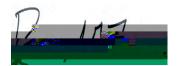
Re: The Terrorism Risk Insurance Program Reauthorization Act of 2019, S. 2877

Dear Chairman Crapo and Ranking Member Brown:

On behalf of the nation's state insurance regulators, the National Association of Insurance Commissioners (NAIC)¹

 marketplace is capable or willing to voluntarily take on a substantial portion of terrorism risk absent a federal backstop.

We urge the committee to approve S. 2877 to ensure a sustained and stable terrorism risk insurance marketplace that provides American businesses with the essential coverage needed to successfully operate in today's uncertain glo



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