TRIA PROTECTS ALABAMA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Alabama’s citizens, buildings and infrastructure are at risk for terrorism.** The State of Alabama Emergency Operations Plan (2009) reports that the state’s “agriculture and food system is an extensive, open, interconnected, diverse, and complex structure providing potential targets for terrorist attacks.” In addition, Mobile Bay and the seaport of Mobile have long been important industrial sites and transportation hubs. Over recent decades, most of the Alabama shoreline has been rapidly developed for residences, recreation, and tourism; as development and economic activity in coastal areas has increased, so has societal vulnerability to coastal hazards, including possible terrorist attacks. Other significant targets include the State Capitol, Bryant-Denny Stadium at the University of Alabama (5th largest stadium in the nation) and seven major U.S. military installations.

**Alabama’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Alabama’s 1.9 million workers and high-value commercial properties such as the $400 million Wells Fargo Data Center and $110 million Regions-Harbert Plaza, both in Birmingham, and the Talladega Speedway (building cost, about $26 million in 2013 dollars). TRIA also provides economic security to the thousands of restaurants and hotels that exist in large part to serve the state’s millions of tourists. The travel and tourism industry provided more than $3.5 billion to the state’s economy and supported 156,900 jobs in 2010.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Alabama might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Public Events Need TRIA:** Popular community events – such as the W.C. Handy Music Festival (in Florence) and the Bayfest (in Mobile, attracting 200,000 people) – all benefit from TRIA.

- **Example of Planned Construction Project:** Plans are underway for a $600 million Airbus Alabama passenger jet production center (covering 733,000 sq. ft.) at Brookley Aeroplex. Over the next three years, an estimated 3,200 construction jobs will be created by this project. The plant will have 1,000 workers once it ramps up to full production in 2018, turning out four or five planes each month.

**Alabama Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Alabama has 101,575 miles of public roads, 16,061 road bridges and 3,254 miles of railroad used for freight transport. Each year, $183 billion worth of commodities are shipped from Alabama sites, mostly by trucks.

- Alabama has 1,270 inland waterway miles. Its ports handled 66.2 million short tons of cargo in 2009, making this state 12th highest in the nation.

- There are 93 public-use airports in Alabama.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Alabama Power is an investor-owned utility, providing electrical service to 1.4 million customers in the southern two-thirds of the state via 78,000 miles of power lines.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The **Property Casualty Insurers Association of America (PCI)** is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. **In Alabama,** PCI members write 39 percent of the total p/c business, 37 percent of the commercial lines market and 41 percent of the workers compensation market.

**Alabama is home to 16 companies (or 11 insurer groups) that write TRIA-covered lines.**
TRIA PROTECTS ALASKA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Alaska is at risk for terrorism.** The 2009 State of Alaska Multi-Year Training and Exercise Plan reports, “Alaska has relatively large population centers and targets of national, social, and economic interest. Its geographic isolation from the ‘lower 48 States’ does not guarantee that these potential targets will have immunity from attack.” Alaska presents a homeland security challenge because of its massive size and critical oil and natural gas industries. Potential significant targets include the state’s seaports, Anchorage International Airport, oil rigs and the Trans-Alaskan pipeline. Destruction of certain seaports or airports could cut off complete transportation access to Juneau and some other towns.

Alaska’s Economy Depends on TRIA

TRIA protects U.S. consumers including Alaska’s 335,300 workers and commercial properties such as the Conoco-Phillips Building in Anchorage and the many cruise ships that sail along the coastline (each of these can cost up to $1 billion or more to build). TRIA also provides economic security to the many restaurants, hotels and retail stores that exist in large part to serve the state’s 1.5 million visitors. The tourism sector is vital to Alaska’s economy; travel spending generates $138.8 million in state revenues and supports over 36,000 direct and indirect jobs (tourism is the 2nd largest private sector employer in the state).
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Alaska might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the Iditarod, Anchorage’s Fur Rendezvous (“Fur Rondy Festival”) and the Alaska State Fair in Palmer that drew about 305,000 people in 2012 – all benefit from TRIA.

- **Examples of Planned Construction Projects:** Some planned projects include a 110,000-sq.-foot, eight-story office building owned by Cook Inlet Regional Inc., an $11 million Marriott Town Place Suites, Bass Pro Shop, and Cabela’s in Anchorage and Matanuska Electric Association’s state-of-the-art $350 million power plant in Eklutna. All of these projects will add many new jobs and tens of millions in permitted valuations.

**Alaska Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Alaska has 16,303 miles of public roads, 1,156 road bridges and 506 miles of railroad used for freight transport. Each year, $18 billion worth of commodities are shipped from Alaska sites, 44 percent by trucks.

- Alaska has 5,500 inland waterway miles, the most among the states. Its ports handled 46.2 million short tons of cargo in 2009, ranking it 18th in the nation.

- There are 408 public-use airports in Alaska.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). More than 50 hydroelectric power plants supply Alaska communities, including the 126-megawatt Bradley Lake plant near Homer that generates power for Alaskans from the Kenai Peninsula to Fairbanks.

**State-Regulated Dams:** Alaska has 60 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The *Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium. In Alaska, PCI members write 28 percent of the total p/c business, 25 percent of the commercial lines market and 33 percent of the workers compensation market.

*Alaska is home to 4 insurance companies that write TRIA-covered lines.*
TRIA PROTECTS ARIZONA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Arizona’s citizens, buildings and infrastructure are at risk for terrorism. Arizona’s southwest border represents a potential gateway for terrorists and weapons of mass destruction entering the U.S. According to the State of Arizona Emergency Response and Recovery Plan, the state’s “threat environment includes not only the traditional spectrum of manmade and natural hazards…but also the deadly and devastating terrorist arsenal of chemical, biological, radiological, nuclear, and high-yield explosive weapons.” Potential significant terrorist targets include Hoover Dam, the Grand Canyon and the Palo Verde Nuclear Generation Station.

Arizona’s Economy Depends on TRIA

TRIA protects U.S. consumers including Arizona’s 2.5 million workers and commercial properties such as Cityscape ($900 million), the Sheraton Phoenix Hotel ($350 million) and the Freeport-McMoRan Center ($175 million) – all are in Phoenix and opened in the last few years. Other hotels, along with restaurants and retail shops, that exist in large part to serve the millions of tourists visiting the state are protected by TRIA as well. Tourism is vital to the state’s economy – 2012 estimates show that travel spending added $6.9 billion to the state’s GDP, with $1.6 billion in local and state taxes, and supported 161,300 jobs.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Arizona might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA**: Popular community events – such as the Fiesta Bowl in Tucson, the Navajo Nation Fair in Window Rock and the Arizona State Fair in Phoenix that attracts well over a million people during the three-week event – all benefit from TRIA.

- **Examples of Planned Construction Projects**:
  - A leading insurer is planning to add 380,000 square feet to its existing campus in northern Phoenix. Phase 1 is expected to be completed by this summer (2014), and the expanded office should house up to 1,000 new employees by the end of 2015.
  - Announced at the end of 2013, Apple, Inc. plans to employ about 700 people at the now-vacant First Solar Inc. factory in east Mesa. The project also will create 1,300 construction-related jobs to get the facility ready for production.

**Arizona Businesses Depend on Vulnerable Infrastructure**

**Transportation Services**:
- Arizona has 64,308 miles of public roads, 7,739 road bridges and 1,683 miles of railroad used for freight transport. Each year, $165 billion in goods are shipped from sites in Arizona, mostly by truck.

- There are 79 public-use airports in Arizona.

**Power Grid**: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). The Palo Verde Nuclear Generation Station (50 miles west of Phoenix), costing $5.9 billion to build, is the largest nuclear energy generating facility in the U.S. It provides power to about 4 million customers in Arizona, California, New Mexico and Texas.

**State-Regulated Dams**: Arizona has 131 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Arizona, PCI members write 38 percent of the total p/c business, 30 percent of the commercial lines market and 23 percent of the workers compensation market.

Arizona is home to 26 companies (or 12 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS ARKANSAS’ ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Arkansas is at risk for terrorism. Arkansas has 18.8 million acres of forestland that are vulnerable to terrorism; almost 60 percent of the timberland is privately owned. One or more attacks could result in large fires clogging reservoirs and causing a water supply shortage. And with 14.5 million acres of farmland, Arkansas also faces a real threat of agro-terrorism, whereby one attack could shut down much of the state’s economy. Other potential significant terrorist targets include the State Capitol (valued at $320 million today) and four major U.S. military installations.

Arkansas’ Economy Depends on TRIA

TRIA protects U.S. consumers including Arkansas’ 1.2 million workers and private commercial properties such as the Metropolitan National Bank Tower in Little Rock ($163 million in 2013 dollars). In addition, Bentonville-based Wal-Mart Stores, Inc. has drawn nearly 1,300 suppliers to the area, bolstering the income levels and home prices in the northwest part of the state. Another corporate giant, based in Springdale, is Tyson Foods – the largest poultry and meat producer in the world. TRIA also provides economic security to the thousands of restaurants, hotels/motels and retail stores that exist in large part to serve the state’s 23 million visitors. Tourism is vital to
Arkansas’ economy; the travel industry supports 58,500 jobs and generates $411 million in state and local taxes.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Arkansas might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular events – such as the Riverfest in Little Rock/North Little Rock and the Magnolia Blossom Festival in Magnolia that respectively attract 250,000 and 40,000 people annually – all benefit from TRIA.

- **Example of Planned Construction Project:** A $1.1 billion Big River Steel, LLC plant in Osceola (Mississippi County) is planned to begin construction in 2014; this facility will create 525 jobs with an average salary of $75,000 as well as about 2,000 construction jobs. The “superproject” is also expected to create at least $500 million in investments.

**Arkansas Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Arkansas has 100,068 miles of public roads, 12,641 road bridges and 2,797 miles of railroad used for freight transport. Each year, $102 billion in goods are shipped from sites in Arkansas, mostly by truck.

- Arkansas has 1,860 inland waterway miles. Its ports handled 10.4 million short tons of cargo in 2009.

- There are 99 public-use airports in Arkansas.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Entergy Arkansas, Inc. serves approximately 696,000 customers in 63 counties of the state.

**State-Regulated Dams:** Arkansas has 363 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The **Property Casualty Insurers Association of America (PCI)** is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Arkansas, PCI members write 42-43 percent of the total p/c and commercial lines markets and 46 percent of the workers compensation market.

Arkansas is home to 5 insurance companies that write TRIA-covered lines.
TRIA PROTECTS CALIFORNIA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**California is at risk for terrorism.** Since 9/11, California has been the target of at least two failed terrorist attempts and one actual attack in Los Angeles and Lodi. The National Consortium for the Study of Terrorism and Response to Terrorism (START) reports that California experienced the largest number of terrorist attacks (574) in the U.S. (followed by New York with 492) from 1970-2011. In addition to the state’s many skyscrapers, airports, tourist attractions, sporting venues, universities, highways, bridges and other infrastructure, and 43 major military bases, California is the largest agricultural supplier in the nation. This makes it a particularly inviting target for the intentional contamination of foods in the production and processing systems.

California’s Economy Depends on TRIA

TRIA protects U.S. consumers including California’s 14.6 million workers and a multitude of high-value commercial properties such as the U.S. Bank Tower in Los Angeles (the tallest building west of the Mississippi, recently sold for $367.5 million), amusement parks, movie studios, and the Queen Mary. TRIA also provides economic security to the many thousands of restaurants, hotels/motels and retail stores that exist in large part to serve the state’s millions of visitors. Tourism is vital to California’s economy: the travel industry directly supports 917,000 jobs and generates $6.6 billion in state and local taxes.
TRIA Protects California’s Economy

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in California might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as San Francisco’s Cherry Blossom Festival and Bay to Breakers 12K race that respectively attract about 200,000 people and 165,000 people, and other events – all benefit from TRIA.

- **Examples of Planned Construction Projects:** From Oct. 2013 to Feb. 2014, there have been more than a dozen major projects announced or new construction begun in downtown Los Angeles. These range from a new housing project across from Pershing Square to Metropolis, a $1 billion mixed-use mega-complex in South Park. A slate of hotels is also in the works, as are plans to build office space for both white collar and creative firms.

**California Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- California has 172,139 miles of public roads, 24,603 road bridges and 5,307 miles of railroad used for freight transport. Each year, $1.3 trillion worth of commodities are shipped from California sites, mostly by trucks.

- California has 290 inland waterway miles. Its ports handled 201.8 million short tons of cargo in 2009, making this state 3rd highest in the nation.

- There are 255 public-use airports in California.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). California produces roughly 70 percent of its electricity from power plants located within the state. The six investor-owned electric utilities in California send power through roughly 200,000 miles of overhead transmission and distribution lines and an additional 70,000 miles of underground lines.

**State-Regulated Dams:** California has about 970 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In California, PCI members write 32 percent of the total p/c and commercial lines markets and 40 percent of the workers compensation market.

California is home to 82 companies (or 46 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS COLORADO’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Colorado is at risk for terrorism.** According to the University of Maryland’s National Consortium for the Study of Terrorism and Responses to Terrorism (START), Denver, Boulder and Jefferson County, Colorado are included in a list of historic terrorism “hot spots” in the U.S. Experts believe this state’s $16 billion agriculture industry is vulnerable to terrorists who might unleash bacteria, viruses or pests on livestock and crops. In addition, the state has 24.4 millions of acres of timberland vulnerable to terrorist attacks that could result in large fires clogging reservoirs and causing a water supply “catastrophe” across the whole American Southwest. Other potential significant targets include high-capacity structures such as Coors Field and Invesco Field at Mile High (respective construction costs: $452 million and $520 million in 2013 dollars) and the Colorado Convention Center (a $308 million expansion) – all located in Denver, and six major U.S. military installations.

**Colorado’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Colorado’s 2.4 million workers and skyscrapers such as Denver’s Four Seasons Hotel and Hyatt Regency Hotel (respective construction costs: $372.1 million and $428.1 million in 2013 dollars). Thousands of other hotels, restaurants and retail shops that exist in large part to serve the 58 million tourists visiting the state are protected by TRIA as
well. Tourism is vital to the state’s economy – 2012 estimates show that travel spending generated $918 million in local and state taxes and supported 144,600 jobs.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Colorado might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular events including numerous music festivals throughout the state, the National Western Stock Show in Denver, the Winter Carnival in Steamboat Springs, and a myriad of others all benefit from TRIA.

- **Example of Planned Construction Project:** An $80 million plan is underway to redevelop the Twin Peaks Mall in Longmont into a “super-regional destination.” Three new additions to the mall – renamed Village at the Peaks – are a Whole Foods Market, a 12-screen movie theater complex, and a 100,000-sq.-ft. Sam’s Club. This project, expected to open in 2015, should create many new jobs, both temporary and permanent.

**Colorado Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Colorado has 88,353 miles of public roads, 8,551 road bridges and 2,688 miles of railroad used for freight transport. Each year, $125 billion in goods are shipped from sites in Colorado, mostly by truck.
- There are 75 public-use airports in Colorado.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). United Power is a not-for-profit electric cooperative owned by the customer-members; it serves 900 square miles along the north central range of the Colorado Rockies and provides electricity to 200,000 customers.

**State-Regulated Dams:** Colorado has roughly 685 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Colorado, PCI members write 38-39 percent of the total p/c and commercial lines markets and 71 percent of the workers compensation market.

*Colorado is home to 6 unaffiliated insurance companies and 4 insurer groups that write TRIA-covered lines.*
TRIA PROTECTS CONNECTICUT’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries and fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Connecticut’s citizens, buildings and infrastructure are at risk for terrorism. According to Homeland Security in Connecticut, this state is considered a transportation hub for southern New England. It has three major roadways (I-91, I-84, and I-95) including one that crosses the entire shoreline through three of the state’s five largest cities (Stamford, Bridgeport, and New Haven). The southwestern portion of Connecticut provides vital transportation infrastructure – in addition to the AMTRAK and Metro North train systems, there are a number of other mass public transportation assets including Bradley International Airport and three major deep water ports in Bridgeport, New Haven, and New London. Connecticut also has a concentration of military bases, defense contractors, a nuclear power plant, a large pharmaceutical complex, and two major casinos in the southeastern part of the state.

Connecticut’s Economy Depends on TRIA

TRIA protects U.S. consumers including Connecticut’s 1.6 million workers and many private commercial properties such as One Financial Plaza and City Place 1, both in Hartford (the latter structure was sold in 2012 for $99 million). TRIA also provides economic security to the thousands of hotels, restaurants and retail shops that exist in large part to serve the millions of tourists visiting the state. Tourism is vital to Connecticut’s economy – on average, travel and tourism add about $7.9
billion to the state’s GDP, with $1.2 billion in state and local revenues, and support 110,800 jobs each year.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Connecticut might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the Annual Craft Expo in New Haven that attracts 14,000 people – all benefit from TRIA.

- **Example of Planned Construction Project:** Mohegan Sun executives has planned a $50 million project to expand its Uncasville casino complex, due to open in early 2015. This project will add 50 new stores, creating about 500 new jobs including temporary construction worker positions and at least 200 permanent new jobs in the shops.

## Connecticut Businesses Depend on Vulnerable Infrastructure

### Transportation Services:
- Connecticut has 21,391 miles of public roads, 4,200 road bridges and 364 miles of railroad used for freight transport. Each year, $143 billion worth of commodities are shipped from Connecticut sites, mostly by trucks.

- Connecticut has 120 inland waterway miles. Its ports handled 16.8 million short tons of cargo in 2009.

- There are 23 public-use airports in Connecticut.

### Power Grid:
A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Connecticut Light and Power Company is the state’s largest electric utility, serving more than 1.1 million customers in approximately 149 cities and towns.

### State-Regulated Dams:
Connecticut has 710 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

## SUPPORT THE REAUTHORIZATION OF TRIA!

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Connecticut, PCI members write 44 percent of the total p/c business and 37 percent of each of the commercial lines and workers compensation markets.

*Connecticut is home to 83 companies (or 19 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS WASHINGTON D.C.’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employee’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Washington D.C.’s citizens, buildings and infrastructure are at risk for terrorism.** There is no question that our nation’s capital is at risk for terrorism. The centers of all three branches of the Federal Government of the U.S. are in the District, including the Congress, President and Supreme Court. Washington is home to many national monuments and museums, which are primarily situated on or around the National Mall. The city hosts 176 foreign embassies as well as the headquarters of many companies, including four of the Fortune 500.

**Washington D.C.’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Washington D.C.’s 733,100 workers, many who are employed by the government or by independent contractors, lobbying firms, trade unions, industry trade groups, law firms, non-profit organizations, professional associations and other corporations based in the area. An example of a private commercial property is the Watergate Complex, constructed at a cost of $500 million (2013 dollars), which houses a hotel and offices. In addition to the Watergate and other corporate office buildings, TRIA protects hundreds of other hotels and restaurants and retail stores in D.C. that exist in large part to serve the residents, workers and an estimated 16.8 million tourists who come here each year. Tourism is vital to the D.C. economy;
according to IHS Global Insight, visitors to the District created an economic impact of $4.8 billion in 2012. Traveler spending supports more than 75,300 jobs here.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Washington D.C. might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Privately held events throughout the District that attract thousands of people all benefit from TRIA. These events include the Military Bowl in RFK Stadium, Adams Morgan Day, Taste of Georgetown, the Barracks Row Fall Festival (on Capitol Hill), and many others.

- **Example of Proposed Construction Project:** Many construction plans are being considered in the District that would create jobs and help bolster the economy. For example, plans are underway to transform the Old Post Office Pavilion into a 275-room Trump International Hotel, to open in 2016. Donald Trump will be investing $200 million into this project, which is said to create 500 construction jobs and 500 permanent positions once it opens.

### Washington D.C. Businesses Depend on Vulnerable Infrastructure

**Transportation Services:**
- Washington D.C. has 1,505 miles of public roads, 239 bridges, and three freight railroads covering 19 miles across the state.

- Washington D.C. has 10 inland waterway miles. Its ports handled 100,000 short tons of cargo in 2009.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). The Potomac Electric Power Company (Pepco) is an investor-owned utility that operates in a 640 sq.-mi. service territory. Pepco maintains more than 12,000 circuit miles of overhead and underground lines and supplies electric power to more than 793,000 customers in Washington D.C. and surrounding areas in Maryland.

### SUPPORT THE REAUTHORIZATION OF TRIA!

*The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Washington D.C., PCI members write 25-26 percent of the total p/c and workers compensation markets and 21 percent of the commercial lines market.*

*Washington D.C. is home to 10 unaffiliated insurance companies and 1 insurer group that write TRIA-covered lines.*
TRIA PROTECTS DELAWARE’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

*TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.* By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

*TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.* Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

*Delaware’s citizens, buildings and infrastructure are at risk for terrorism.* According to Delaware Executive Order 13 (2009), “the State of Delaware is vulnerable to a wide range of emergencies, including natural and technological disasters and disasters caused by weapons of mass destruction, all of which threaten the life, health, and safety of its people; damage and destroy property; disrupt services and everyday business and recreational activities; and impede economic growth and development ... this vulnerability is exacerbated by the State's growing population, especially the number of persons residing in coastal areas, in the elderly and at-risk populations, and in the number of seasonal vacationers.”

**Delaware’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Delaware’s 424,000 workers and commercial properties such as the Brandywine Building and Citizens Bank Center in Wilmington and the 150-acre DuPont Experimental Center along the DuPont Corridor that runs through part of the state. The Experimental Center is the largest research and development facility of the DuPont Company, home to some of the most important discoveries of the modern chemical industry. TRIA also provides economic security to the thousands of hotels, restaurants and retail shops that exist in large part to serve the state’s 7 million visitors. Delaware tourism has grown to a $2.1 billion industry that
TRIA Protects Delaware’s Economy

employs 39,000 people; in 2010, travel and tourism generated $400 million in state and local government taxes and fees.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Delaware might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular events – such as Dover Days Festival and Boast the Coast Maritime Festival (in Lewes) that respectively attract about 25,000 and 10,000 people each year – all benefit from TRIA.

- **Examples of Planned Construction Projects:** Housing Development Corporation MidAtlantic has been selected to develop a $100 million 450-unit Wilmington project known as The Flats. In addition, Eastside Rising, a multigroup initiative to renovate properties in the city, has committed to providing 30 percent of the construction jobs to Wilmington residents.

**Delaware Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**

- Delaware has 6,337 miles of public roads, 857 road bridges and 227 miles of railroad used for freight transport. Each year, $35 billion in goods are shipped from sites in Delaware, mostly by truck.

- Delaware has 100 inland waterway miles. Its ports handled 23.6 million short tons of cargo in 2009.

- There are 11 public-use airports in Delaware.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Member-owned Delaware Electric Cooperative serves 84,000 members in Kent and Sussex County.

**State-Regulated Dams:** Delaware has about 50 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Delaware, PCI members write 30 percent of the total p/c business, 27 percent of the commercial lines market and 51 percent of the workers compensation market.

Delaware is home to 7 companies (or 5 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS FLORIDA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Florida’s citizens, buildings and infrastructure are at risk for terrorism. According to the state’s Comprehensive Emergency Management Plan (2010), Florida is “vulnerable to nuclear power plant accidents, hazardous materials incidents, mass communication failures, major power disruptions, and critical infrastructure disruption/failure....Florida faces terrorist attacks due to the high number of facilities associated with tourism, military, and government activities and its close proximity to oppressed and politically unstable regimes in the Caribbean.” Specifically, Florida is home to many airports, sporting venues, amusement parks, 14 major ports, Cape Canaveral, and 29 major US military installations that are vulnerable to terrorist attacks.

Florida’s Economy Depends on TRIA

TRIA protects U.S. consumers including Florida’s 7.5 million workers and a multitude of high-dollar, high-loss privately owned commercial properties. This state is home to popular theme parks, shopping malls (e.g., the 1.2 million sq. ft. super-regional Mall of the Millenia in Orlando) and upscale hotels (e.g., The Fontainebleau in Miami Beach, sold for $165 million in 2005). All hotels, restaurants and retail shops that exist in large part to serve the state’s 87.3 millions of tourists (2011) are protected by TRIA. Estimates for 2012 indicate that the tourism industry has a direct impact of $51.1 billion on Florida’s economy and supports more than 1 million jobs.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Florida might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA**: Popular community events – such as the Art Deco Weekend Festival (Miami Beach), Springtime Festival (Tallahassee) and Sunfest (West Palm Beach), each attracting at least 200,000 people, and other events – all benefit from TRIA.

- **Example of Planned Construction Project**: The Miami Dolphins team has plans for a 25-month $350 million stadium renovation project, which is expected to create 4,000 new local jobs. The team would ultimately repay the state and county about $159 million.

**Florida Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Florida has 121,702 miles of public roads, 11,986 road bridges and 29,907 miles of railroad used for freight transport. Each year, $400 billion worth of commodities are shipped from Florida sites, mostly by trucks.

- Florida has 1,540 inland waterway miles. Its ports handled 98.1 million short tons of cargo in 2009, ranking this state 7th in the nation.

- There are 129 public-use airports in Florida.

**Power Grid**: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Florida Power & Light Company is the largest electric utility in Florida, serving approximately 4.5 million customer accounts in the state.

**State-Regulated Dams**: Florida has about 400 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

_The Property Casualty Insurers Association of America_ is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. **In Florida**, PCI members write 41-42 percent of the total p/c and commercial lines markets and 58 percent of the workers compensation market.

_Florida is home to 106 companies (or 73 insurer groups) that write TRIA-covered lines._
TRIA PROTECTS GEORGIA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Georgia’s citizens, buildings and infrastructure are at risk for terrorism. According to the Georgia Emergency Operations (2008), this state is “affected by two in-state nuclear power plants…, is home to a nuclear submarine base and has the headquarters or offices of 357 of the Fortune 500 companies. Georgia ports are responsible for national and international imports and exports and critical military load-outs. Atlanta…is home to the nation’s second busiest airport, is the third largest convention center in America, …as well as the headquarters for the Centers for Disease Control & Prevention (CDC). There is no question that Georgia is at risk from terrorism.”

Georgia’s Economy Depends on TRIA

TRIA protects U.S. consumers including Georgia’s 4.0 million workers and commercial properties such as the CNN Center (construction cost, $331 million in 2013 dollars) and the Bank of America Building that opened in 1992 (cost: $150 million), both in Atlanta. Sixteen Fortune 500 companies have their global headquarters in Georgia, while 31 Fortune 1000 businesses have their home base here; all have a significant direct and indirect contribution to the state’s economy. TRIA also provides economic security to the thousands of hotels, restaurants and retail shops that exist in large part to serve the state’s more than 13 million visitors each year. Georgia tourism is an $11.3 billion
business that generates $2.8 billion in state and local government taxes and supports 405,000 jobs, directly and indirectly.

Without TRIA, terrorism coverage may no longer be available from private insurers. Future projects in Georgia might not go forward and some businesses may leave, hurting the economy and hampering job creation.

- **Public Events Need TRIA**: Popular community events – such as the Annual Rose Show and Festival in Thomasville and the Love Affair Fine Arts Festival in Tifton, each attracting about 20,000-30,000 people, and other events including Atlanta’s Inman Park Festival and Montreux Music Festival – all benefit from TRIA.

- **Example of Planned Construction Project**: Rivers Rock LLC, representing a group of Atlanta-area investors, plans to build a large film production complex in Fayette County that would create up to 1,500 jobs. The investment is expected to be $20 million initially and could reach $100 million.

**Georgia Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Georgia has 122,917 miles of public roads, 14,694 road bridges and 4,679 miles of railroad used for freight transport. Each year, $378 billion worth of commodities are shipped from Georgia sites, mostly by trucks.

- Georgia has 720 inland waterway miles. Its ports handled 34.4 million short tons of cargo in 2009, ranking this state 21st in the nation.

- There are 109 public-use airports in Georgia.

**Power Grid**: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Georgia Power is an investor-owned, tax-paying public utility that serves more than 2.25 million customers in all but four of the state’s 159 counties.

**State-Regulated Dams**: Georgia has 474 high hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Georgia, PCI members write 40 percent of the total p/c business, 38 percent of the commercial lines market and 51 percent of the workers compensation market.

*Georgia is home to 41 companies (or 24 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS HAWAII’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Hawaii’s citizens, buildings and infrastructure are at risk for terrorism.** According to the State of Hawaii’s 2010 Multi-Hazard Mitigation Plan, “Hawaii is exceptionally vulnerable to terrorist attacks because it is a world famous international and domestic tourist destination while also being the closest and first point of entry into the United States from known centers of terrorism.” The report continues, “A significant event created by human-induced or natural hazard could potentially create a situation where the provision of water, food, shelter and medical support could be impaired or paralyzed for days or weeks.” Potential significant terrorist targets include Oahu’s many tall buildings, Hawaii International Airport, 16 major U.S. military bases, and agricultural fields that may be aimed for intentionally contaminating foods in the production and processing systems.

Hawaii’s Economy Depends on TRIA

TRIA protects U.S. consumers including Hawaii’s 613,000 workers and privately owned businesses, such as the hotels, transportation and retail trades in the tourism sector – the state’s leading employer and revenue producer – film/TV production, and other emerging and growth industries including biotechnology and R&D services. TRIA also provides economic security to the thousands of restaurants, hotels/motels and retail stores that exist in large part to serve the state’s 7
to 8 million visitors each year. Tourism is vital to Hawaii’s economy, contributing to about a third of the GDP and generating about 178,600 jobs.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Hawaii might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Nationally renowned events such as the NFL Pro Bowl and PGA Tour as well as professional surfing competitions, world championship triathlons and the Honolulu Marathon (one of the world’s largest marathons) – all benefit from TRIA.

- **Example of Planned Construction Project:** Phase I of the 1.4-million square-foot, $500 million Ka Makana Alii mixed-use regional shopping center in Kapolei broke ground in January 2014 (expected opening in the fall of 2015). The entire two-phase project by DeBartolo Development is estimated to cost about $500 million and should create 7,000 construction jobs and 7,900 permanent jobs.

**Hawaii Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Hawaii has 4,395 miles of public roads and 1,132 bridges. Each year, $22 billion worth of commodities are delivered from Hawaii sites, about half by trucks.

- There are 15 public-use airports in Hawaii.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Hawaii is unique among the states as it relies on petroleum-fired power plants to supply more than three-fourths of its electricity generation. Hawaiian Electric Company (HECO) and its subsidiaries, Hawaii Electric Light Company (HELCO) and Maui Electric Company (MECO), provide electricity for 95 percent of Hawaii’s residents. (Hawaiian Electric remains one of the few locally owned and operated major companies in the state.)

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Hawaii, PCI members write 35 percent of the total p/c business, 36 percent of the commercial lines market and 59 percent of the workers compensation market.

Hawaii is home to 19 companies (or 12 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS IDAHO’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

*TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.* By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

*TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.* Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

*Idaho is at risk for terrorism.* Idaho has 21.4 million acres of forestland that are vulnerable to terrorism; one or more attacks could result in large fires clogging reservoirs and causing a water supply “catastrophe.” With 11.5 million acres of farmland, Idaho also faces a real threat of agro-terrorism, whereby one attack could shut down much of the state’s economy. Idaho ranks in the top 10 in the nation in terms of crops and livestock. Both are primary targets for terrorists attacking the agriculture system.

Idaho’s Economy Depends on TRIA

TRIA protects U.S. consumers including Idaho’s 635,000 workers and private businesses such as the GE Energy Idaho Wind Partners’ 13 wind farms (in southern Idaho), valued at $500 million, Micron Technology (the state’s largest employer) and the J.R. Simplot Company (a leading manufacturer of french fries); the last two are headquartered in Boise. The hotels and restaurants that exist in large part to serve the state’s visitors are protected by TRIA as well. Idaho’s tourism industry is a $3.4 billion business that generates $500 million in local, state and federal taxes and supports nearly 31,000 jobs.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Idaho might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the annual Ernest Hemingway Festival in Sun Valley, Lionel Hampton Jazz Festival in Moscow and Winter Carnival in McCall – all benefit from TRIA.

- **Examples of Construction Projects, Planned and in Progress:** Construction of the J.R. Simplot Company Headquarters could start in 2014, and will take about two years to complete. This 9-story, 334,000 square-foot building will be a companion to JUMP – Jack’s Urban Meeting Place being built by the Simplot Foundation to include a museum, park areas, public art, and performance and meeting spaces. The JUMP project is under construction and is expected to be completed in 2015. Both projects should help boost Idaho’s economy in terms of job creation and tax revenues.

**Idaho Businesses Depend on Vulnerable Infrastructure**

*Transportation Services:*
- Idaho has 48,771 miles of public roads, 4,164 road bridges and 1,627 miles of railroad used for freight transport. Each year, $38 billion worth of commodities are shipped from sites in Idaho.

- Idaho has 110 inland waterway miles. Its ports handled 700,000 short tons of cargo in 2009.

- There are 119 public-use airports in Idaho.

*Power Grid:* A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). The Idaho Power Company (IPC) is a power utility whose 24,000 sq. mile service area provides electricity to more than 560,000 customers in the state.

*State-Regulated Dams:* Idaho has 262 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The *Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Idaho, PCI members write 39 percent of the total p/c business, 34 percent of the commercial lines market and 24 percent of the workers compensation market.

Idaho is home to 9 companies (or 8 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS ILLINOIS’ ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Illinois is at risk for terrorism.** Illinois is home to the 3rd largest city in the U.S. and 32 Fortune 500 companies; 29 of these are in the Chicago region, including seven located downtown. Chicago has some of the tallest skyscrapers in the world, one of the nation’s busiest airports (O’Hare International) and the largest convention center (McCormick Place) in America. Furthermore, Illinois’ 76,000 farms that cover more than 28 million acres, or nearly 80 percent of the state’s total land area, could be vulnerable to terrorism. Illinois is a leading producer of soybeans, corn and swine, which makes it a particularly inviting target for the intentional contamination of foods in the production and processing systems.

**Illinois’ Economy Depends on TRIA**

TRIA protects U.S. consumers including Illinois’ 5.8 million workers and a multitude of high-value commercial properties such as Chicago’s Willis Tower (sold in 2004 for $840 million) and Trump International Hotel & Tower (opened in 2008 at a cost of $847 million). TRIA also provides economic security to the many thousands of hotels and restaurants, numerous large upscale shopping malls and other retail stores, amusement parks, etc. that all have a significant impact on the state’s economy. In 2010, Illinois tourism supported about 287,500 jobs and generated more than $2 billion in state and local tax revenues.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Illinois might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA**: Popular community events – such as the Taste of Chicago that drew up to 1.5 million visitors last year, Bank of America Chicago Marathon, Lollapalooza 2013, the Star Trek Convention and more – all benefit from TRIA.

- **Example of Planned Construction Project**: A $421.5 million project comprising a McCormick Place “headquarters” hotel is being planned. Projected to create 3,700 temporary construction jobs, the hotel would include banquet and meeting rooms, restaurants, retail space, and offices. Construction could begin in late 2014.

### Illinois Businesses Depend on Vulnerable Infrastructure

#### Transportation Services:
- Illinois has 139,519 miles of public roads, 26,436 road bridges and 7,028 miles of railroad used for freight transport. Each year, $639 billion worth of commodities are shipped from Illinois sites, mostly by trucks.

- Illinois has 1,100 inland waterway miles. Its ports handled 119.1 million short tons of cargo in 2009, ranking this state 5th in the nation.

- There are 113 public-use airports in Illinois.

#### Power Grid: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Commonwealth Edison is the largest electric utility in Illinois, serving the Chicago and Northern Illinois area. ComEd has been the primary electric delivery services company, providing electric service to more than 3.7 million customers.

#### State-Regulated Dams: Illinois has 515 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

### SUPPORT THE REAUTHORIZATION OF TRIA!

*The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Illinois, PCI members write 36-37 percent of the total p/c and commercial lines markets and 45 percent of the workers compensation market.*

*Illinois is home to 123 companies (or 53 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS INDIANA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Indiana’s citizens, buildings and infrastructure are at risk for terrorism. Indianapolis has been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. According to the Indiana Department of Homeland Security, the state’s infrastructure includes some features that terrorists have valued when selecting targets in foreign countries. The significance of Indiana’s energy resources (e.g., Whiting’s British Petroleum refinery is the 4th largest refinery and the largest inland refinery in the U.S.) and its agricultural industry contributes to its potential appeal to terrorists. Other potential high-capacity, high-cost potential terrorist targets include Lucas Oil Stadium and Bankers Life Fieldhouse (both in Indianapolis); they hold 70,000 and 20,000 people, respectively, and their construction costs are $768 million and $252 million (2013 dollars).

Indiana’s Economy Depends on TRIA

TRIA protects U.S. consumers including Indiana’s 2.9 million workers and private commercial properties such as the Indianapolis Motor Speedway (which holds 250,000 people; construction cost: more than $70 million in 2013 dollars) and the city’s JW Marriott Hotel ($450 million, 2011). TRIA also provides economic security to many other hotels and restaurants and shops that exist in large part to serve the state’s millions of visitors. According to a 2006 report, Indiana tourism is a $6.7 billion business that supports 97,600 jobs and generates $452 million in local and state taxes.
TRIA Protects Indiana’s Economy

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Indiana might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular events – such as the Indianapolis 500 and the Three Rivers Festival in Fort Wayne, that respectively draw more than a half-million and 400,000 people each year, and other events – all benefit from TRIA.

- **Example of Planned Construction Project:** Investor-owned Indiana Michigan Power plans to construct a $350-$400 million wind farm in Randolph County, creating 150 construction jobs and more than 20 permanent jobs upon completion (expected by the end of 2014).

**Indiana Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Indiana has 96,988 miles of public roads, 18,640 road bridges and 4,273 miles of railroad used for freight transport. Each year, $356 billion in goods are shipped from sites in Indiana, mostly by truck.

- Indiana has 360 inland waterway miles. Its ports handled 56.5 million short tons of cargo in 2009, ranking this state 14th highest in the nation.

- There are 107 public-use airports in Indiana.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Indiana has nearly 200 electrical facilities, including the Midwest Independent System Operator (MISO) control station in Carmel. This facility operates electric power lines in 15 states and is connected to energy distribution networks running from the Tennessee Valley Authority to Canada. The failure of a MISO facility estimating program contributed to overloading the power grid in the Midwest which led to the 2003 power outage.

**State-Regulated Dams:** Indiana has roughly 500 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Indiana, PCI members write 39 percent of the total p/c business, 41 percent of the commercial lines market and 50 percent of the workers compensation market.

*Indiana is home to 17 companies (or 14 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS IOWA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

*TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.* By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

*TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.* Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

*Iowa is at risk for terrorism.* With 30.7 million acres of farmland and more than 90 percent of its land used for agricultural purposes, Iowa faces a real threat of agro-terrorism. One terrorist attack could shut down the state’s economy. In addition, Iowa leads the nation in hog production, and livestock is a primary target for terrorists attacking the agriculture system. The state’s more than 2,100 wind turbines could also be a primary target.

**Iowa’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Iowa’s 1.5 million workers and commercial properties such as the 801 Grand Building in Des Moines, owned by the Principal Financial Group, and John Deere that employs close to 1,000 people in the Davenport plant. Iowa is also a leader in wind power generation with roughly a quarter of its electricity generated by wind; this industry employs 6,000 to 7,000 people in the state, 3rd highest in the nation. In addition, TRIA provides economic security to the thousands of restaurants, hotels/motels and retail shops that exist in large part to serve the state’s millions of tourists. Tourism is vital to Iowa’s economy; in 2011, spending by domestic travelers generated $430.2 million in state and local taxes and supported 63,400 jobs.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Iowa might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the annual Iowa State Fair in Des Moines that attracts more than a million people, the Tulip Time Festival in Pella, the Covered Bridge Festival in Winterset, and more – all benefit from TRIA.

- **Examples of Planned Construction Projects:**
  - Des Moines-based MidAmerican Energy plans to spend $1.9 billion to install hundreds of wind turbines by the end of 2015; the project would create about 450 construction jobs and 48 permanent jobs.
  - Principal Financial Group is planning a $397 million overhaul of its downtown Des Moines campus. The overall project likely will not be completed until August 2020. This project should also provide a boost to the state’s construction industry.

**Iowa Businesses Depend on Vulnerable Infrastructure**

*Transportation Services:*
- Iowa has 114,383 miles of public roads, 24,537 road bridges and 3,897 miles of railroad used for freight transport. Each year, $157 billion of goods are shipped from sites in Iowa and another $142 billion of goods are shipped to sites in Iowa, mostly by trucks.

- Iowa has 490 inland waterway miles. Its ports handled 11.8 million short tons of cargo in 2009.

- There are 117 public-use airports in Iowa.

*Power Grid:* A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Iowa’s Touchstone Energy electric cooperatives provide power in each of the state’s 99 counties to about 650,000 customers.

*State-Regulated Dams:* Iowa has 312 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Iowa, PCI members write 46-47 percent of the total p/c and commercial lines markets and 53 percent of the workers compensation market.

*Iowa is home to 57 companies (or 21 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS KANSAS’ ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Kansas is at risk for terrorism. With 47.2 million acres of farmland and nearly 90 percent of it used for agricultural production, Kansas faces a real threat of agro-terrorism. One terrorist attack could shut down the state’s economy. Kansas is a leading producer of wheat and other grains, cattle and hogs; crops and livestock are primary targets for terrorists attacking the agriculture system. The state’s wind farms, especially the 21 farms across central and western Kansas, are also vulnerable to terrorist attacks.

Kansas’ Economy Depends on TRIA

TRIA protects U.S. consumers including Kansas’ 1.4 million workers and private commercial structures such as the Epic Center, One and Two Brittany Place, and 31 other buildings that were all acquired in 2007 in a $1.4 billion transaction. Kansas is becoming a leading generator of wind power, too, with lease payments contributing $1.2 million to local governments each year. In addition, TRIA provides economic security to the vast numbers of restaurants, hotels/motels and retail shops that exist in large part to serve the state’s 32 million tourists. Tourism is vital to Kansas’ economy; in 2011, travel spending generated more than $1 billion in state and local taxes and supported 148,200 jobs.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Kansas might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the annual Dodge City Days and Independence’s Neewollah Festival that respectively attract 100,000 and 65,000 people, and more – all benefit from TRIA.

- **Examples of Planned or Ongoing Construction Projects:**
  - In the fall of 2013, Koch Industries began constructing a 210,000-square-foot building on its headquarters campus in Wichita; the new building will have the capacity to house 745 employees. Construction is expected to be complete in mid-2015.
  - Occidental Management plans to transform Wichita’s historic Union Station into a multimillion-dollar destination attraction, including retail, restaurants and potentially hospitality and office space and residential housing. Construction should begin in 2014.

**Kansas Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Kansas has 140,653 miles of public roads, 25,233 road bridges and 4,891 miles of railroad used for freight transport. Each year, $149 billion of goods are shipped from sites in Kansas, mostly by trucks.
- Kansas has 120 inland waterway miles. Its ports handled 500,000 short tons of cargo in 2009.
- There are 141 public-use airports in Kansas.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Westar Energy, an investor-owned electric utility headquartered in Topeka, is the largest electric company in Kansas. It serves 700,000 customers in the eastern third of the state.

**State-Regulated Dams:** Kansas has 424 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The **Property Casualty Insurers Association of America (PCI)** is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Kansas, PCI members write 42 percent of the total p/c business and 39-40 percent of the commercial lines and workers compensation markets.

Kansas is home to 18 companies (or 15 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS KENTUCKY’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Kentucky is at risk for terrorism. U.S. attorneys secured one terrorism-related conviction in Kentucky from Sept. 11, 2001 through March 2010, according to the Justice Department. Louisville is one of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. Kentucky is an important agricultural and livestock state (ranking 1st in the thoroughbred horse breeding industry); its crops and animals are primary targets for terrorists attacking the agriculture system. Other potential significant terrorist targets include Fort Knox and three other major U.S. military bases.

Kentucky’s Economy Depends on TRIA

TRIA protects U.S. consumers including Kentucky’s 1.8 million workers and commercial properties such as Louisville’s Mercer Tower (formerly Aegon Center; construction cost, $162 million in 2013 dollars) and PNC Plaza (purchased in 2011 for $77 million cash and a mortgage assumption). TRIA also provides economic security to the thousands of restaurants, hotels/motels and retail shops that exist in large part to serve the state’s millions of tourists. Tourism is vital to Kentucky’s economy; in 2012, the industry contributed over $12.2 billion to its GDP; travel spending generated $1.3 billion in state and local taxes and supported 174,000 jobs.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Kentucky might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular events – such as the Kentucky Derby and Derby Festival in Louisville and the World Chicken Festival in London that respectively attract 1.5 million and 250,000 people annually – all benefit from TRIA.

- **Example of Planned Construction Project:** Gazelle, Inc., the nation’s leading consumer electronics trade-in site, plans to establish a 37,500-square-foot processing center in Louisville’s Jefferson Riverport area. The company plans to create 438 new jobs and invest $22.3 million in Louisville over the next several years.

**Kentucky Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Kentucky has 79,184 miles of public roads, 13,948 road bridges and 2,526 miles of railroad used for freight transport. Each year, $242 billion in goods are shipped from sites in Kentucky, mostly by truck.

- Kentucky has 1,590 inland waterway miles. Its ports handled 86.0 million short tons of cargo in 2009, ranking this state 10th highest in the nation.

- There are 60 public-use airports in Kentucky.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Lexington-based Kentucky Utilities Co. is an electric utility that serves 512,000 customers living in 77 counties in the state.

**State-Regulated Dams:** Kentucky has 351 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Kentucky, PCI members write 53 percent of the total p/c business, 50 percent of the commercial lines market and 65 percent of the workers compensation market.

*Kentucky is home to 8 unaffiliated insurance companies and 1 insurer group that write TRIA-covered lines.*
TRIA PROTECTS LOUISIANA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Louisiana’s citizens, buildings and infrastructure are at risk for terrorism.** Louisiana had two terrorism-related convictions from Sept. 11, 2001 through March 2010, according to the Justice Department. Two of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism are Baton Rouge and New Orleans. The latter presents a significant security challenge because of its port and proximity to the Gulf of Mexico, the critical oil and petrochemical industries based in the area and its status as a major tourist attraction during Mardi Gras and major sporting events at the Superdome. Other potential terrorist targets include its many bridges, dams and 19 major U.S. military bases.

**Louisiana’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Louisiana’s 1.9 million workers and businesses such as Harrah’s New Orleans Hotel and Casino (estimated cost: $1 billion). TRIA also protects the state’s vast numbers of restaurants, lodging and retail stores that exist in large part to serve its millions of visitors each year. Louisiana tourism is vital to the state’s economy; the travel and tourism sector supported 98,600 jobs and generated more than $1.1 billion in tax revenue for federal, state and local governments in 2010.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Louisiana might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events — such as the annual Mardi Gras in New Orleans that draws a million people, and JazzFest and the Essence Music Festival (both in New Orleans) that respectively attract 400,000 and 200,000 people — all benefit from TRIA.

- **Examples of Upcoming Construction Projects:**
  - A $5.6 billion liquefied natural gas export terminal is being planned by Cheniere Energy in Lake Charles; it is expected to create 5,100 new jobs.
  - Projects such as Nucor’s iron production plant in St. James Parish, the Petroplex oil storage facility in St. James and the Jeld-Wen wood fiber door facings plant in Winn Parish are expected to create 11,800 jobs in the state’s rural parishes.

**Louisiana Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Louisiana has 61,327 miles of public roads, 13,153 road bridges and 2,858 miles of railroad used for freight transport. Each year, $270 billion worth of commodities are shipped from Louisiana sites, mostly by trucks.

- Louisiana has 2,820 inland waterway miles. Its ports handled 449.3 million short tons of cargo in 2009, ranking this state 2nd highest in the nation.

- There are 85 public-use airports in Louisiana.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Entergy Louisiana LLC and Entergy Gulf States Louisiana, LLC serve about 1.06 million electric customers in 58 parishes.

**State-Regulated Dams:** Louisiana has 103 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Louisiana, PCI members write 43 percent of the total p/c and commercial lines markets and 55 percent of the workers compensation market.*

*Louisiana is home to 21 companies (or 19 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS MAINE’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Maine is at risk for terrorism.** The Justice Department reports that Maine had one terrorism conviction from Sept. 11, 2001 through March 2010. According to the president of World Conflict Quarterly, Maine is vulnerable to the dangers of domestic or international terrorism, given its border with Quebec and New Brunswick and miles of shoreline with thousands of inlets, bays and coves. Commercial cargo, cruise and fishing ships and ferries come and go daily from the state’s numerous harbors year round. The state also has 17.7 million acres of timberland that are vulnerable to terrorism; one or more attacks on Maine’s forests could result in large fires clogging reservoirs and causing a water supply shortage. Other potential targets include the State House in Augusta, the Portland-Montreal Pipeline, more than 60 lighthouses and four major U.S. military bases.

**Maine’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Maine’s 598,000 workers and private businesses such as Portland’s 1.2 million sq. ft. Maine Mall and Freeport’s L.L. Bean flagship store that attracts 3.5 million visitors each year. TRIA also provides economic security to the state’s 12 paper mills that produce more than 4 percent of Maine’s gross domestic product, and to the vast numbers of restaurants, hotels/motels and retail shops that exist in large part to serve the state’s 15 million
tourists. Travel spending generates $10 billion in sales plus $3 billion in earnings and supports 140,000 jobs in Maine.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Maine might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the annual Clam Festival in Yarmouth and Great Falls Balloon Festival in Lewiston/Auburn that respectively draw 120,000 and 100,000 people, and other events – all benefit from TRIA.

- **Examples of Construction Projects Considered or Underway:** A $150 million, four-tower Midtown retail and housing complex is plotted for Portland’s Bayside neighborhood, which will inject large amounts of capital into the local economy. In addition, a $100 million project in the city’s Thompson’s Point (including a sports arena, office space and several new hotels) is underway. This complex is said to generate 1,230 jobs during construction and support 455 jobs once it is operating.

**Maine Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**

- Maine has 22,864 miles of public roads, 2,402 road bridges and 896 miles of railroad used for freight transport. Each year, $31 billion of goods are shipped from sites in Maine and another $41 billion of goods are shipped to sites in Maine, mostly by trucks.

- Maine has 70 inland waterway miles. Its ports handled 23 million short tons of cargo in 2009.

- There are 68 public-use airports in Maine.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Central Maine Power is an electric utility serving more than 560,000 customers in the state.

**State-Regulated Dams:** Maine has 107 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Maine, PCI members write 44 percent of the total p/c business, 33 percent of the commercial lines market and 14 percent of the workers compensation market.

Maine is home to 10 companies (or 9 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS MARYLAND’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Maryland’s citizens, buildings and infrastructure are at risk for terrorism. Maryland had 13 terrorism-related convictions from Sept. 11, 2001 through March 2010, according to the Justice Department, and ranks 9th in the nation in terms of terrorism threat. Baltimore is one of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. Civilian research reactors pose a serious danger since they are fueled with bomb-grade uranium that is vulnerable to theft in order to make nuclear weapons. One of these reactors is at the National Institute of Standards and Technology, located in the Baltimore suburb of Gaithersburg. Other potential significant terrorist targets are Baltimore’s M&T Bank Stadium and Camden Yards (respective construction costs: $310 million and $180 million in 2013 dollars), the Chesapeake Bay Bridge and 10 major U.S. military installations.

Maryland’s Economy Depends on TRIA

TRIA protects U.S. consumers including Maryland’s 2.6 million workers and commercial skyscrapers such as the Transamerica Tower, Bank America Building, and Baltimore World Trade Center around the Baltimore Inner Harbor. The Inner Harbor is the city’s major attraction, and is a favorite gathering place for residents and the 6.5 million tourists who visit Baltimore each year. The
Inner Harbor has brought tens of thousands of new jobs and many millions of dollars per annum in increased taxes to the city.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Maryland might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular events – such as the Renaissance Festival in Crownsville (attendance: 250,000 people in 2012) and Artscape in Baltimore (attendance: 350,000 people over three days; provides $26 million to the city) – all benefit from TRIA.

- **Examples of Planned Construction Projects:** Planned hotel projects in Baltimore include a 270-room, upscale, full-service hotel at Wills Pier (part of the Harbor Point master plan, to be completed in 2015) and a 194-room, extended-stay hotel near the Johns Hopkins’ Science & Technology Park (construction to begin by December 2014 and end by late 2016).

**Maryland Businesses Depend on Vulnerable Infrastructure**

*Transportation Services:*
- Maryland has 31,526 miles of public roads, 5,214 road bridges and 755 miles of railroad used for freight transport. Each year, $131 billion of goods are shipped from sites in Maryland and another $205 billion of goods are shipped to sites in Maryland, mostly by truck.

- Maryland has 530 inland waterway miles. Its ports handled 35.3 million short tons of cargo in 2009, ranking this state 20th in the nation.

- There are 37 public-use airports in Maryland.

*Power Grid:* A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Baltimore Gas & Electric serves more than 1.2 million electric customers in a 2,300-square-mile area encompassing Baltimore City and all or part of 10 Central Maryland counties.

*State-Regulated Dams:* Maryland has 183 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Maryland, PCI members write 37 percent of the total p/c business and 31 percent of each of the commercial lines and workers compensation markets.

*Maryland is home to 20 companies (or 17 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS MARYLAND’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Maryland’s citizens, buildings and infrastructure are at risk for terrorism.** Maryland had 13 terrorism-related convictions from Sept. 11, 2001 through March 2010, according to the Justice Department, and ranks 9th in the nation in terms of terrorism threat. Baltimore is one of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. Civilian research reactors pose a serious danger since they are fueled with bomb-grade uranium that is vulnerable to theft in order to make nuclear weapons. One of these reactors is at the National Institute of Standards and Technology, located in the Baltimore suburb of Gaithersburg. Other potential significant terrorist targets are Baltimore’s M&T Bank Stadium and Camden Yards (respective construction costs: $310 million and $180 million in 2013 dollars), the Chesapeake Bay Bridge and 10 major U.S. military installations.

Maryland’s Economy Depends on TRIA

TRIA protects U.S. consumers including Maryland’s 2.6 million workers and commercial skyscrapers such as the Transamerica Tower, Bank America Building, and Baltimore World Trade Center around the Baltimore Inner Harbor. The Inner Harbor is the city’s major attraction, and is a favorite gathering place for residents and the 6.5 million tourists who visit Baltimore each year. The
Inner Harbor has brought tens of thousands of new jobs and many millions of dollars per annum in increased taxes to the city.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Maryland might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular events – such as the Renaissance Festival in Crownsville (attendance: 250,000 people in 2012) and Artscape in Baltimore (attendance: 350,000 people over three days; provides $26 million to the city) – all benefit from TRIA.

- **Examples of Planned Construction Projects:** Planned hotel projects in Baltimore include a 270-room, upscale, full-service hotel at Wills Pier (part of the Harbor Point master plan, to be completed in 2015) and a 194-room, extended-stay hotel near the John Hopkins’ Science & Technology Park (construction to begin by December 2014 and end by late 2016).

**Maryland Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**

- Maryland has 31,526 miles of public roads, 5,214 road bridges and 755 miles of railroad used for freight transport. Each year, $131 billion of goods are shipped from sites in Maryland and another $205 billion of goods are shipped to sites in Maryland, mostly by truck.

- Maryland has 530 inland waterway miles. Its ports handled 35.3 million short tons of cargo in 2009, ranking this state 20th in the nation.

- There are 37 public-use airports in Maryland.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Baltimore Gas & Electric serves more than 1.2 million electric customers in a 2,300-square-mile area encompassing Baltimore City and all or part of 10 Central Maryland counties.

**State-Regulated Dams:** Maryland has 183 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. *In Maryland, PCI members write 37 percent of the total p/c business and 31 percent of each of the commercial lines and workers compensation markets.*

*Maryland is home to 20 companies (or 17 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS MASSACHUSETTS’ ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Massachusetts is at risk for terrorism. Boston is one of 64 urban metropolitan areas designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. According to the National Consortium for the Study of Terrorism and Response to Terrorism, Massachusetts has experienced 50 terrorist attacks from 1970-2011, ranking 9th highest among the states. A new report commissioned by the Pentagon highlights the vulnerability of power plants and specifically points to the Pilgrim nuclear power plant in Plymouth as one of the eight plants most at risk for a terrorist strike from the water.

Massachusetts’ Economy Depends on TRIA

TRIA protects U.S. consumers including Massachusetts’ 3.3 million workers and a multitude of privately owned commercial properties such as the Hancock Place (i.e., John Hancock Tower) in Boston, acquired in 2010 for $930 million. In addition, TRIA provides economic security to the many restaurants, lodging and retail shops that exist in large part because of the state’s tourist attractions that bring in 18 million visitors each year. According to Governor Patrick, the state’s tourism industry supports more than 120,000 jobs, and tourists add about $14 billion to the Commonwealth’s economy.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Massachusetts might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the Barnstable County Fair in East Falmouth and the Marshfield Fair in Marshfield that respectively attract 85,000 and 180,000 people, and many other events – all benefit from TRIA.

- **Planned Construction Projects:** The Boston Redevelopment Authority Board of Directors has approved a number of projects that will invest more than $56 million in the City of Boston. Two examples include a $16 million “Additional Affordable Housing for Chinatown” project (creating 150 construction jobs) and a $17 million “New Housing, Start Up and Community Space” project in Allston (creating 90-95 construction jobs).

**Massachusetts Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Massachusetts has 36,248 miles of public roads and 5,099 road bridges and 896 miles of railroad used for freight transport. Each year, $212 billion worth of commodities are shipped from Massachusetts sites, mostly by trucks.

- Massachusetts has 90 inland waterway miles. Its ports handled 25 million short tons of cargo in 2009, making this state 25th highest in the nation.

- There are 40 public-use airports in Massachusetts.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Two leading distributors of electricity in the Commonwealth are the Western Massachusetts Electric Company, serving more than 200,000 customers, and Massachusetts Municipal Wholesale Electric Company, serving the eastern part of the state.

**State-Regulated Dams:** Massachusetts has more than 1,000 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Massachusetts, PCI members write a third of the total p/c and commercial lines markets and 45 percent of the workers compensation market.

*Massachusetts is home to 104 companies (or 25 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS MICHIGAN’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

*TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.* By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

*TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.* Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

*Micigan is at risk for terrorism.* According to the Justice Department, Michigan had 43 terrorism-related convictions from Sept. 11, 2001 through March 2010; this state is 2nd in the U.S. in terms of terrorism. Detroit has been designated by the Federal Government as a “high-threat, high-density” city. Some high-cost, high-capacity structures subject to attacks are Ford Field, Comerica Park, and Joe Louis Arena (combined building costs: $1.1 billion, 2013 dollars). The Ambassador Bridge in Detroit, bought in 1979 for $30 million (or $101.7 million, 2013 dollars), is another potential target.

**Michigan’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Michigan’s 4.3 million workers and high-value private commercial properties such as Detroit’s 5.5 million-sq.-ft. GM Renaissance Center, one of the world’s largest office complexes (renovation cost in 2004: $500 million) and the Ford Motor Co. World HQ that adds millions of dollars annually to Dearborn’s payroll. TRIA also provides economic security to the many thousands of restaurants, hotels/motels and retail stores that exist in large part to serve the state’s 96 million visitors. Tourism is vital to Michigan’s economy; the travel industry supported nearly 200,000 jobs and generated $995 million in state tax revenue in 2011.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Michigan might not go forward. Some businesses may leave, hurting the
TRIA Protects Michigan’s Economy

economy and hampering job creation. State incentives given to business expansions and community improvement projects that can generate millions in new investments and new jobs may no longer be offered.

- **Large Public Events Need TRIA:** Popular community events – such as the National Cherry Festival in Traverse City that attracts a half million people – all benefit from TRIA.

- **Example of Planned Construction Project:** GM is spending $100 million to build a data center in Milford and another $158 million to equip it (to open in the summer of 2014). At the peak of the project there will be 350 skilled trades’ workers on site. This new project will add thousands of IT workers over the course of four to five years.

**Michigan Businesses Depend on Vulnerable Infrastructure**

*Transportation System and Border Crossings:*

- Michigan has 121,967 mi. of public roads, 10,957 road bridges and 3,634 mi. of railroad used for freight transport. The Detroit/Windsor Truck Ferry carries 100 cargo-laden trucks a day. Each year, $409 billion of commodities are shipped from Michigan, mostly by trucks.

- The Detroit area is the principal gateway for international trade with Canada. Of the U.S.-Canada trade that supports 7 million U.S. jobs, including more than 200,000 jobs in Michigan, over half crosses the border here.

- Most of the 37-mile Detroit-Wayne County water border along Canada is unprotected. In 2009, Michigan ports handled 52.1 million short tons of cargo, 16th highest in the nation.

- The Detroit River Rail Tunnel operates 25 trains a day, with almost 400,000 railcars a year.

- The Detroit/Windsor Tunnel is the busiest and largest Northern Border passenger crossing. The Ambassador Bridge is the largest-volume border toll crossing, moving $90 billion in annual trade.

- There are 229 public-use airports in Michigan.

*Power Grid:* A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Consumers Energy is Michigan’s 2nd largest electric and natural gas utility, serving more than 6 million residents in all 68 counties in the Lower Peninsula. The Upper Peninsula Power Company operates 10 generation facilities throughout the UP and serves about 52,000 customers.

*State-Regulated Dams:* Michigan has 219 high hazard and significant hazard dams whose failure could result in the loss of human life or economic/environmental loss.

*SUPPORT THE REAUTHORIZATION OF TRIA!*

The **Property Casualty Insurers Association of America (PCI)** is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Michigan, PCI members write 41 percent of the total p/c and commercial lines markets and 38 percent of the workers compensation market.

Michigan is home to 58 companies (or 34 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS MINNESOTA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Minnesota is at risk for terrorism.** Minnesota had six terrorism-related convictions from Sept. 11, 2001 through March 2010, according to the Justice Department. The Minneapolis-St. Paul area is one of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. Minnesota is also important in terms of agriculture; half of the entire state consists of farmland, which is vulnerable to agro-terrorist attacks. The 81,000 farms here could be inviting targets for the intentional contamination of foods in the production and processing systems.

**Minnesota’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Minnesota’s 2.8 million workers and commercial properties such as the Mall of America (acquired in 2006 for $1 billion) and Hubert H. Humphrey Dome and Target Field (respective construction costs are $153 million and $574 million in 2013 dollars). TRIA also provides economic security to the state’s thousands of restaurants, hotels/motels and retail shops that exist in large part to serve the state’s 15 million tourists. Tourism is an $11.9 billion industry here, generating $769 million in state sales tax and supporting 240,000 jobs.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and
construction projects in Minnesota might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA**: Popular events – such as the Minnesota State Fair that draws 1.8 million each year and the St. Paul Winter Carnival – all benefit from TRIA.

- **Examples of Planned Construction Projects**:
  - The Mall of America’s planned $225 million expansion is expected to create more than 7,000 new construction jobs and generate more than $100 million in construction and labor income taxes. When complete, up to 7,000 more permanent jobs will be created. This project will bring economic growth to Minnesota through an investment of more than $2 billion in new construction.
  - Groundbreaking for the new $1 billion Vikings stadium in downtown Minneapolis took place in December 2013; the project is expected to be done in time for the 2016 NFL season. The new stadium will support approximately 13,000 jobs, over $26 million per year in tax revenue and over $145 million in direct spending by Vikings fans.

**Minnesota Businesses Depend on Vulnerable Infrastructure**

**Transportation Services**:
- Minnesota has 138,164 miles of public roads, 13,117 road bridges and 4,521 miles of railroad used for freight transport. Each year, $237 billion in goods are shipped from sites in Minnesota, mostly by truck.

- Minnesota has 260 inland waterway miles. Its ports handled 28.7 million short tons of cargo in 2009, ranking this state 23rd highest in the nation.

- There are 154 public-use airports in Minnesota.

**Power Grid**: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). One investor-owned electric utility is Minnesota Power, which serves 144,000 customers and 16 municipalities in the northeastern part of the state.

**State-Regulated Dams**: Minnesota has 165 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The *Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Minnesota, PCI members write 40 percent of the total p/c business, 36 percent of the commercial lines market and 40 percent of the workers compensation market.

**Minnesota is home to 39 companies (or 24 insurer groups) that write TRIA-covered lines.**
TRIA PROTECTS MISSISSIPPI’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Mississippi is at risk for terrorism. Mississippi presents a homeland security challenge because of its ports, casinos, proximity to the Gulf of Mexico, and its critical oil and natural gas industry. Other potential terrorist targets include Toyota Motor Manufacturing Mississippi in Blue Springs, the State Capitol, and seven major U.S. military bases. The state is also important in terms of agriculture, aquaculture and livestock; it is a leading shrimp and farmed catfish producer and ranks 5th nationally for poultry and poultry products. Since livestock are the number one target for terrorists attacking the agriculture system, Mississippi faces a real threat of agro-terrorism; one attack could shut down much or all of its economy. This state has had two terrorism-related convictions from Sept. 11, 2001 through March 2010, according to the Justice Department.

Mississippi’s Economy Depends on TRIA

TRIA protects U.S. consumers including Mississippi’s 1.1 million workers and businesses such as the Beau Rivage Casino in Biloxi that opened in 1999 (original cost: $1.1 billion in 2013 dollars) and other casinos along the state’s Gulf coast. In 2011, casino gambling in Mississippi was reported to be a $2.4 billion industry, paying nearly $300 million in taxes and employing 25,000 people. TRIA also provides economic security to the vast numbers of hotels/motels, restaurants and shops
that exist in large part to serve the state’s millions of visitors. Mississippi tourism accounted for 83,345 direct jobs and generated $456.6 million in state taxes and fees in 2012.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Mississippi might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the annual Biloxi Seafood Festival that draws 25,000 people, the Mississippi Delta Blues Festival in Tupelo, and the Elvis Presley Festival in Tupelo – all benefit from TRIA.

- **Examples of Construction Projects, Planned or in Progress:** The 16-story Island View casino resort in Gulfport recently announced a $50 million expansion plan that will add 400 new rooms, and Silver Slipper casino in Hancock County is adding a new $18 million, 142-room hotel to its property. Hard Rock Casino in Biloxi continues construction on its $33 million hotel tower, which will add 154 rooms and create about 90 jobs.

**Mississippi Businesses Depend on Vulnerable Infrastructure**

*Transportation Services:*
- Mississippi has 75,080 miles of public roads, 17,032 road bridges and 2,454 miles of railroad used for freight transport. Each year, $91 billion worth of commodities are shipped from Mississippi sites, mostly by trucks.

- Mississippi has 870 inland waterway miles. Its ports handled 52.2 million short tons of cargo in 2009, ranking this state 15th highest in the nation.

- There are 80 public-use airports in Mississippi.

*Power Grid:* A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Entergy Mississippi provides electricity to about 440,000 customers in 45 of the state’s 82 counties, while Mississippi Power serves 23 counties in the southeast part of the state.

*State-Regulated Dams:* Mississippi has 323 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Mississippi, PCI members write 44 percent of the total p/c business, 42 percent of the commercial lines market and 47 percent of the workers compensation market.

Mississippi is home to 5 companies (or 3 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS MISSOURI’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Missouri is at risk for terrorism.** U.S. attorneys secured one terrorism conviction in Missouri from Sept. 11, 2001 through March 2010, according to the Justice Department. Kansas City and St. Louis are designated by the Federal Government as “high-threat, high-density” terrorism risks. High-dollar, high-loss exposures in the state include the New Mississippi River Bridge (planned opening in 2014), Gateway Arch and four major U.S. military installations. Missouri also has 29 million acres of farmland that may be particularly inviting targets for the intentional contamination of foods in the production and processing systems.

**Missouri’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Missouri’s 2.7 million workers and privately owned commercial properties such as Busch Stadium III (building cost, $453 million in 2013 dollars). TRIA also provides economic security to the thousands of hotels, restaurants and retail shops that exist in large part to serve Missouri’s 36 million tourists. Tourism is vital to the state’s economy – 2011 findings show that travel spending generated $627 million in state taxes and supported 279,600 jobs.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and
construction projects in Missouri might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA**: Popular community events – such as the Big Muddy Blues Festival in St. Louis (attracting 60,000 people each year), the National Harvest Festival in Branson and others – all benefit from TRIA.

- **Example of Planned Construction Project**: Plans call for a $29 million medical office building (comprising three stories, 87,500-sq. ft.) on Truman Medical Centers’ Hospital Hill campus in Kansas City. The building will house an estimated 135 permanent jobs upon completion, which is scheduled for July 2015.

### Missouri Businesses Depend on Vulnerable Infrastructure

**Transportation Services:**
- Missouri has 130,360 miles of public roads and 24,286 road bridges. Each year, $226 billion worth of commodities are shipped from Missouri sites.
- There are more major river bridges (53) in Missouri than any other state.
- With 1,030 inland waterway miles, Missouri has 14 public river ports – St. Louis is the nation’s 3rd largest inland port. The state’s barge traffic moves more than $4 billion worth of freight each year.
- Missouri has over 4,800 miles of mainline railroad track, carrying 410 million tons of freight in 2010 (4th largest in the U.S.). Kansas City and St. Louis are the 2nd and 3rd largest freight rail hubs in the U.S.
- The state has 125 public-use and 34 business-capable airports.

**Power Grid**: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Two investor-owned electric utilities in Missouri are the Kansas City Power and Light Company and Ameren UE, which respectively serve more than 800,000 customers in 47 northwestern Missouri and eastern Kansas counties and more than 600,000 customers in the St. Louis metropolitan area.

**State-Regulated Dams**: Missouri has 606 high hazard and significant hazard dams whose failure could result in the loss of human life and/or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Missouri, PCI members write 42 percent of the total p/c business, 38 percent of the commercial lines market and 34 percent of the workers compensation market.*

*Missouri is home to 29 companies (or 16 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS MONTANA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be under a great deal of pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Montana is at risk for terrorism.** U.S. attorneys secured one terrorism conviction in Montana from Sept. 11, 2001 through March 2010, according to the Justice Department. According to local media, “the FBI says one of its major concerns in Montana is the threat of domestic terrorism…one of the biggest challenges we face is being able to cover that amount of territory, adequately.” The state has 19 millions of acres of timberland vulnerable to terrorist attacks that could result in large fires clogging reservoirs and causing a water supply “catastrophe.” Approximately 66 percent of the total land area is dedicated to farmland or agriculture. As such, Montana could be an inviting target for the intentional contamination of foods in the production and processing systems.

**Montana’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Montana’s 445,000 workers and privately owned commercial properties such as the Transwestern Plaza, First Interstate Center and Wells Fargo Plaza in Billings. TRIA also provides economic security to the vast numbers of hotels, restaurants and retail shops that exist in large part to serve Montana’s 10.8 million visitors. Tourism is vital to the state’s economy – in 2012, the preliminary impact by nonresident travelers is approximately $4.0 billion in total industry output, and state and local taxes are $281 million.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Montana might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Public Events Need TRIA:** Popular community events – such as the Annual Lewis and Clark Festival, Montana Folk Festival, Crow Fair and Rodeo and more – all benefit from TRIA.

- **Example of Planned Construction Project:** Construction began in Fall 2013 for a new Cabela’s Outpost store in Missoula, with a planned opening in the summer of 2014. Approximately 90 full-time, part-time and seasonal employees are expected to be hired. In addition, plans call for the construction of single- and multi-family residences and mixed-use commercial office space in the 46-acre Old Sawmill District in Missoula. Condos were scheduled to begin early January 2014 and completed by November 2014.

**Montana Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Montana has 74,793 miles of public roads, 5,097 road bridges and 3,173 miles of railroad used for freight transport. Each year, $22 billion worth of commodities are shipped from Montana sites, mostly by trucks.

- There are 120 public-use airports in Montana.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). NorthWestern Energy provides electric and/or natural gas services in the western two-thirds of Montana.

**State-Regulated Dams:** Montana has 261 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Montana, PCI members write 39 percent of the total p/c business, 37 percent of the commercial lines market and 23 percent of the workers compensation market.

*Montana is home to 8 insurance companies that write TRIA-covered lines.*
The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Nebraska is at risk for terrorism. Omaha is one of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. Nebraska’s 45.6 million acres of farms and ranches and 92,685 active irrigation wells are vulnerable to terrorist attacks. Furthermore, since livestock are the number one target for terrorists attacking the agriculture system, the state faces a real threat of agro-terrorism; one attack could shut down much or all of its economy.

Nebraska’s Economy Depends on TRIA

TRIA protects U.S. consumers including Nebraska’s 962,300 workers and commercial structures such as Woodmen Tower, First National Bank Tower, and Union Pacific Center in Omaha. TRIA also provides economic security to the thousands of hotels, restaurants and shops that exist in large part to serve Nebraska’s tourists. The travel and tourism sector is vital to the state’s economy; direct travel spending generated 36,000 jobs and $266 million in federal, state and local tax revenues in 2008.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and
construction projects in Nebraska might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA**: Popular community events – such as the annual NEBRASKAland Days in North Platte that draws about 100,000 people, the Summer Arts Festival in Omaha and Nebraska’s Big Rodeo in Burwell – all benefit from TRIA.

- **Example of Upcoming Construction Project**: TradeWind Energy Inc. (Lenexa, KS) is planning on developing a $400 million wind farm in Dixon County (construction was planned to start at the end of 2013). The wind farm would create 200 construction jobs and 12 to 16 permanent jobs and pay $700,000 a year in local taxes.

**Nebraska Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Nebraska has 93,653 miles of public roads, 15,395 road bridges and 3,236 miles of railroad used for freight transport. Each year, $76 billion worth of commodities are shipped from Nebraska sites, mostly by trucks.

- Nebraska has 320 inland waterway miles. Its ports handled 200,000 short tons of cargo in 2009.

- There are 85 public-use airports in Nebraska.

**Power Grid**: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Nebraska Public Power District is the state’s largest electric utility, with a chartered territory including all or parts of 86 of Nebraska’s 93 counties.

**State-Regulated Dams**: Nebraska has roughly 320 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

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**Support the Reauthorization of TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Nebraska, PCI members write 44 percent of the total p/c and workers compensation markets and 41 percent of the commercial lines market.

*Nebraska is home to 23 companies (or 10 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS NEVADA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Nevada’s citizens, buildings and infrastructure are at risk for terrorism. Las Vegas is one of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. In addition to the many hotels and casinos that are vulnerable to terrorist attacks, other high-dollar, high-loss targets are the Hoover Dam, O’Callaghan-Tillman Memorial Bridge and four major U.S. military installations.

Nevada’s Economy Depends on TRIA

TRIA protects U.S. consumers including Nevada’s 1.2 million workers and a multitude of high value commercial properties such as:

- The Palazzo, Encore, Trump International and Wynn Las Vegas Hotels and Cosmopolitan Towers on the Las Vegas Strip: combined opening values were $12.0 billion (2005-2010).
- Las Vegas Smith Center for the Performing Arts: building cost, $485 million (opened in 2012).
Tourism, gaming and entertainment are the key drivers of Nevada’s economy. Today, 386,900 employees work in the state’s industry. Gaming revenue and consumer spending in Clark County are slowly recovering since the recession; in 2012, gaming revenues for Las Vegas and the entire state were $6.7 billion and $10.9 billion, respectively.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Nevada might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA**: Popular community events – such as the Reno River Festival and Reno Rodeo that respectively attract 32,000 and 120,000 people each year and other events – all benefit from TRIA.

- **Example of Planned Construction Project**: Apple Inc.’s planned solar farm and existing Reno data center will ultimately create 1,100 direct and indirect jobs in and around Washoe County, and bring in $24.1 million in direct and indirect revenue for Nevada over the next 10 years.

**Nevada Businesses Depend on Vulnerable Infrastructure**

*Transportation Services:*
- Nevada has 35,061 miles of public roads, 1,783 road bridges and 1,192 freight-rail miles. Each year, $53 billion in goods are shipped from Nevada sites, while another $77 billion in goods are shipped to Nevada sites, mostly by trucks.

- There are 49 public-use airports in Nevada.

*Power Grid*: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). In Nevada, NV Energy covers a 54,500 square mile territory and serves more than 2.4 million residents and 40 million out-of-state tourists annually.

*State-Regulated Dams*: Nevada has 263 high hazard and significant hazard dams whose failure could result in the loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Nevada, PCI members write 39 percent of the total p/c business, 35 percent of the commercial lines market and 46 percent of the workers compensation market.

*Nevada is home to 13 companies (or 10 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS NEW HAMPSHIRE’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

New Hampshire is at risk for terrorism. According to the State of New Hampshire Emergency Operations Plan (2005), the state “faces a wide array of risks, which may pose a significant threat to the population and property within the State. These include natural, technological and/or national security emergencies or disasters.” The state has 4.8 million of forests vulnerable to terrorist attacks that could result in large fires clogging reservoirs and causing a water supply shortage. Furthermore, an attack on one of the state’s dams could impound water for factories and homes downstream. New Hampshire’s State House, granite quarries and five lighthouses also may be potential terrorist targets.

New Hampshire’s Economy Depends on TRIA

TRIA protects U.S. consumers including New Hampshire’s 639,000 workers and commercial properties such as the historic Mount Washington Hotel in Carroll (construction cost: $45.4 million in 2013 dollars) and Manchester’s One City Hall Plaza and Hampshire Plaza. Other properties relying on TRIA include the 930,000-sq.-ft. Mall of New Hampshire in Manchester and even larger shopping centers: the Mall at Rockingham Park in Salem and Pheasant Lane Mall in Nashua. TRIA also provides economic security to the state’s many other hotels/motels, restaurants and retail shops that exist in large part to serve the state’s tourists. In 2011, spending by travelers supported about 23,000 jobs and generated $320 million in tax receipts.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in New Hampshire might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA**: Popular community events – such as the annual Hampton Beach Seafood Festival in Hampton Beach, the Prescott Park Arts Festival in Portsmouth and others – all benefit from TRIA.

- **Example of Upcoming Construction Project**: Northern Pass Transmission LLC announced plans to create a private $1.4 billion construction project that will provide an estimated $28 million annually in new local, state and county tax revenues and 1,200 new jobs in New Hampshire.

**New Hampshire Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**

- New Hampshire has 16,085 miles of public roads, 2,423 road bridges and 426 miles of railroad used for freight transport. Each year, $38 billion worth of commodities are shipped from New Hampshire sites, mostly by trucks.

- New Hampshire has 10 inland waterway miles. Its ports handled 3.6 million short tons of cargo in 2009.

- There are 25 public-use airports in New Hampshire.

**Power Grid**: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Four electric distribution companies operate in New Hampshire, each serving a mutually exclusive franchise territory. The Public Service Company of New Hampshire serves approximately 70 percent of the retail customers in New Hampshire.

**State-Regulated Dams**: New Hampshire has nearly 300 high hazard and significant hazard dams, whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In New Hampshire, PCI members write 47 percent of the total p/c business and 42-43 percent of the commercial lines and workers compensation markets.

*New Hampshire is home to 15 companies (or 6 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS NEW JERSEY’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**New Jersey’s citizens, buildings and infrastructure are at risk for terrorism.** The Department of Justice reports that New Jersey had 16 terrorism-related convictions from Sept. 11, 2001 through March 2010, and ranks 8th in the nation in terms of terrorist threat. Jersey City/Newark is one of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density.” Potential terrorist targets include the Prudential Center which houses the home ice for the New Jersey Devils hockey team, MetLife Stadium (host of the 2014 SuperBowl), 10 major U.S. military installations (including Fort Dix), and significant bridges.

**New Jersey’s Economy Depends on TRIA**

TRIA protects U.S. consumers including New Jersey’s 3.9 million workers and commercial properties such as the new Panasonic Headquarters ($200 million in 2013 dollars), located in Newark. This project was expected to create 600 construction jobs and 200 new jobs, helping the city’s economic growth. TRIA also provides economic security to the thousands of restaurants, hotels and stores that exist in large part to serve New Jersey’s 80 million visitors. The tourism sector is a $16.5 billion business; travel spending generated $4.4 billion in state and local taxes and supported 312,000 jobs in 2011.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in New Jersey might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the Atlantic City Air Show and the New Jersey Seafood Festival (in Belmar) that respectively attract 500,000 and 150,000 people – all benefit from TRIA.

- **Example of Planned Construction Project:** Prudential Financial plans to start building a $444 million office center in Newark; Phase One involves a 20-story, 313-foot tower (expected completion date in 2014). Prudential agrees to add 400 new employees by 2016. A second tower is also being considered.

**New Jersey Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- New Jersey has 39,242 miles of public roads and 6,514 road bridges – supporting 73.1 billion vehicle miles traveled annually – and 983 miles of railroad used for freight transport. Each year, $423 billion worth of commodities are shipped from New Jersey sites, mostly by trucks.

- New Jersey has 360 inland waterway miles. Its ports handled 155.6 million short tons of cargo in 2009, ranking this state 4th in the nation.

- There are 46 public-use airports in New Jersey.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). New Jersey’s Public Service Electric and Gas Company (PSE&G) is the largest provider of electricity, serving a 2,600-sq.-mi. diagonal corridor across the state from Bergen to Gloucester Counties. PSE&G has 2.2 million electric customers in more than 300 urban, suburban and rural communities, including New Jersey’s six largest cities.

**State-Regulated Dams:** New Jersey has about 560 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In New Jersey, PCI members write 50 percent of the total p/c business, 42 percent of the commercial lines market and 58 percent of the workers compensation market.

New Jersey is home to 68 companies (or 29 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS NEW MEXICO’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employee’s injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

New Mexico is at risk for terrorism. The State of New Mexico All-Hazard Emergency Operations Plan (2007) states, “The extensive international border with Mexico provides the potential for the surreptitious introduction into New Mexico of dangerous individuals and their means to implement a terroristic event.” According to the New Mexico Emergency Operations Plan prepared by the Department of Public Safety, seven counties in the state are found to have a high threat rating, while 12 counties have a high vulnerability rating. Potential significant targets include the State Capitol, Los Alamos National Laboratory, national monuments, gambling casinos and four major U.S. military installations.

New Mexico’s Economy Depends on TRIA

TRIA protects U.S. consumers including New Mexico’s 810,000 workers and private businesses such as restaurants, lodging, and retail shops that exist in large part because of the 32.3 million people who visit this state. Tourism is vital to New Mexico’s economy; in 2011, travel spending supported 85,800 jobs and generated $565 million in state and local taxes.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and
construction projects in New Mexico might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the Santa Fe Indian Market and Albuquerque’s Whole Enchilada Fiesta, respectively attracting 100,000 people and 70,000 people each year – all benefit from TRIA. Especially important to the state’s economy is the 9-day Albuquerque International Balloon Fiesta which typically draws 700,000-800,000 visitors each year; in 2011, an economic impact study found this hot air balloon event (the world’s largest) to bring in more than $90 million in direct spending.

- **Example of Construction Project in Progress:** El Paso Electric Power and First Solar, Inc. is building a 50-megawatt Macho Springs Solar Project on 500 acres of public land near Deming in Luna County. Approximately 300-400 construction jobs is being created with the building, which is expected to be finished by May 2014.

### New Mexico Businesses Depend on Vulnerable Infrastructure

**Transportation Services:**
- New Mexico has 68,378 miles of public roads, 3,932 road bridges and 1,835 miles of railroad used for freight transport. Each year, $31.4 billion in goods are shipped from sites in New Mexico and another $46.6 billion in goods are shipped to sites in New Mexico, mostly by truck.

- There are 62 public-use airports in New Mexico.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). New Mexico’s rural electric cooperatives provide vital utility services to about 200,000 of the state’s families and businesses who own their electric cooperatives. El Paso Electric serves another 392,000 customers in a 10,000 square mile area of the Rio Grande valley in west Texas and southern New Mexico.

**State-Regulated Dams:** New Mexico has 217 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

### SUPPORT THE REAUTHORIZATION OF TRIA!

The *Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In New Mexico, PCI members write about a third of the total p/c and commercial lines markets and 27 percent of the workers compensation market.

*New Mexico is home to 10 companies (or 4 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS NEW YORK’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**New York is at risk for terrorism.** Since Sept. 11, 2001, New York has been the target of no fewer than 16 failed terrorist attempts and four actual attacks. According to the Justice Department, the state had 95 terrorism-related convictions since 9/11 through March 2010. New York is 1st in the nation in terms of terrorism threat. In 2009, the New York City Police Department reported: “buildings in dense urban environments are vulnerable to several different forms of terrorist attack. To date, threats from explosive devices have been most common; in the future, threats from chemical, biological, and radiological weapons may grow….” Potential significant targets in New York include the many skyscrapers, baseball stadiums, bridges, tunnels, and 13 major U.S. military installations.

**New York’s Economy Depends on TRIA**

TRIA protects U.S. consumers including New York’s 8.9 million workers and a multitude of high-value private businesses such as the New York Stock Exchange that was recently acquired in an approximate $8.2 billion deal, and the vast number of skyscrapers and theaters in New York City. In 2010-2011, the Broadway industry contributed $11.2 billion to the city’s economy and supported 86,000 jobs. TRIA also provides economic security to the many thousands of hotels, restaurants and retail shops throughout the entire state that exist in large part to serve the millions of tourists who come here (50 million alone in New York City). Indeed, tourism is vital to New York State’s economy, helping to sustain a total of 714,000 jobs; travel spending grew to $57.3 billion in 2012.
Without TRIA, adequate terrorism coverage for current and future economic development could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in New York might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the Great New York State Fair in Syracuse and Harborfest in Oswego that respectively attract a million people and 250,000 people each year, and other events – all benefit from TRIA.

- **Examples of Planned Construction Projects:** Brooklyn-based BFC Partners has plans to build Empire Outlets, a complex of designer stores and a hotel, in Staten Island. Also planned is a nearby 625-foot Ferris wheel. Together the projects along the New York Harbor will create more than 1,150 construction jobs and 1,700 permanent jobs, and represent $580 million in private investment. A grand opening is scheduled for 2016.

**New York Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- New York has 114,574 miles of public roads, 17,378 road bridges and 3,479 miles of railroad used for freight transport. Each year, $550 billion worth of commodities are shipped from New York sites, mostly by trucks.

- New York has 390 inland waterway miles. Its ports handled 52 million short tons of cargo in 2009, ranking this state 17th in the nation.

- There are 141 public-use airports in New York.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Consolidated Edison – a leading investor-owned energy company in the U.S. – serves the New York City area, and Central Hudson Gas & Electric Corp. serves about 300,000 electric customers in the Mid-Hudson River Valley.

**State-Regulated Dams:** New York has more than 1,100 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In New York, PCI members write 35 percent of the total property casualty, 29 percent of the commercial lines market and 22 percent of the workers compensation market.

*New York is home to 134 companies (or 77 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS NORTH CAROLINA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**North Carolina is at risk for terrorism.** North Carolina had seven terrorism-related convictions from Sept. 11, 2001 through March 2010, according to the Justice Department. Charlotte has been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. North Carolina is also an important agricultural state; it ranks number one nationally in the production of flue-cured tobacco and sweet potatoes, making it an attractive target for agro-terrorism. The state also has 18 million acres of timberland; one or more attacks on its forests could result in large fires clogging reservoirs and causing a water supply shortage.

North Carolina’s Economy Depends on TRIA

TRIA protects U.S. consumers including North Carolina’s 4.0 million workers and many privately owned commercial structures such as the Bank of America Corporate Center (the state’s tallest building) and the Duke Energy Center, which opened in 2010 at a cost of $880 million; both are located in Charlotte. Another private property is the Biltmore Estate, a tourist attraction with an estimated market value of $125 million. TRIA provides economic security to the thousands of restaurants, hotels and stores that exist in large part to serve North Carolina’s visitors. The tourism sector adds $17.0 billion to the state’s GDP; travel spending generates $2.6 billion in state and local taxes and supports 378,000 jobs.
TRIA Protects North Carolina’s Economy

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in North Carolina might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the North Carolina Azalea Festival in Wilmington that attracts 300,000 people each year and many other events – all benefit from TRIA.

- **Example of Planned Construction Project:** Agribusiness giant Syngenta plans to expand its Research Triangle Park presence and create 150 new research and development jobs in the park by 2018. Syngenta intends to invest $94 million to expand its Innovation Center, adding 200,000 square feet in laboratory and office space.

**North Carolina Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- North Carolina has 105,653 miles of public roads, 18,214 road bridges and 3,245 miles of railroad used for freight transport. Each year, $364 billion worth of commodities are shipped from North Carolina sites, mostly by trucks.

- North Carolina has 1,150 inland waterway miles. Its ports handled 10.7 million short tons of cargo in 2009.

- There are 112 public-use airports in North Carolina.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). In North Carolina, Duke Energy Corporation’s utility operations serve 3.2 million electric retail customers.

**State-Regulated Dams:** North Carolina has nearly 1,800 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The *Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium. In North Carolina, PCI members write 41-42 percent of the total p/c and commercial lines markets and 46 percent of the workers compensation market.

*North Carolina is home to 33 companies (or 24 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS NORTH DAKOTA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be under a great deal of pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

North Dakota is at risk for terrorism. North Dakota’s booming oil industry and wind energy industry are prime targets for terrorists. This state is also the nation’s top producer of wheat, barley, beans as well as many other agricultural commodities, making it a particularly inviting target for the intentional contamination of foods in the production and processing systems.

North Dakota’s Economy Depends on TRIA

TRIA protects U.S. consumers including North Dakota’s 441,000 workers and the many oil and gas companies that have drilling rigs primarily in the oil-rich Williston Basin. As a result of record high oil production, the state’s GDP per capita ($55,250) was 29 percent greater than the national average in 2012, rising faster than any other state. At 3.5 percent, North Dakota’s unemployment rate is lowest in the country. And because North Dakota’s outstanding wind resource provides more available wind for development than any other state, Google decided to invest $38.8 million in two of the state’s privately owned wind farms a few years ago. TRIA also provides economic security to the many hotels/motels and restaurants that exist in large part to serve North Dakota’s 17.2 million tourists; the travel sector generates about $415 million in tax receipts and supports 24,640 jobs.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. The oil industry could contract, hurting the state economy and hampering job creation, and future public events for consumers would be limited.

- **Benefits of North Dakota’s Oil Industry:** North Dakota’s oil boom now accounts for 11 percent of U.S. oil production, and it is the main reason the state government currently has a $3.8 billion surplus. As the oil industry continues to expand here, employment and population are growing at an accelerated pace. According to the Federal Reserve Bank of Minneapolis, the Bakken shale formation is responsible for 53 percent of the total growth of North Dakota business establishments.

- **Large Public Events Need TRIA:** Popular community events – such as the Fargo Marathon with 4,000 participants and the Big Iron Farm Show in West Fargo that attracts 70,000 people – all benefit from TRIA.

- **Examples of Planned Construction Projects:** Plans are underway to build a $300 million Dakota Prairie Diesel Refinery in southwestern North Dakota. This joint venture between MDU Resources Group, Inc. and Calumet Specialty Products Partners will create more than 400 construction jobs and employ about 100 people long-term. A similar facility, the $450 million Thunder Butte Petroleum Services Refinery, will be constructed over two years in the northwestern part of the state. This project will create up to 100 full-time jobs.

**North Dakota Businesses Depend on Vulnerable Infrastructure**

*Transportation Services:*
- North Dakota has 86,842 miles of public roads, 4,410 road bridges and 3,346 miles of railroad used for freight transport. Each year, $27 billion worth of commodities are shipped from North Dakota sites, mostly by trucks.

- There are 89 public-use airports in North Dakota.

*Power Grid:* A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). North Dakota is a leading state in wind power generation with 14.7 percent of the state’s electricity generation coming from wind in 2011. Today, the state’s wind energy powers the equivalent of 420,000 homes.

*State-Regulated Dams:* North Dakota has 122 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In North Dakota, PCI members write 48 percent of the total p/c business and 44 percent of the commercial lines market.*

*North Dakota is home to 5 companies (or 4 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS OHIO’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity could be significantly impaired without affordable workers compensation insurance.

Ohio’s citizens, buildings and infrastructure are at risk for terrorism. According to the Department of Justice, Ohio had 11 terrorism-related convictions from September 11, 2001 through March 2010, and ranks 10th in the nation with respect to terrorism threat. This state has four of the 64 urban metropolitan areas designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism: Cincinnati, Cleveland, Columbus and Toledo.

Ohio’s Economy Depends on TRIA

TRIA protects U.S. consumers including Ohio’s 5.2 million workers and privately owned commercial properties such as Cincinnati’s Great American Tower and the Rock and Roll Hall of Fame (respective building costs, $337 million and $105 million in 2013 dollars); the latter has had an estimated cumulative economic impact of $1.8 billion on Cleveland. TRIA also provides economic security to the thousands of hotels, restaurants and retail stores throughout the entire state that exist in large part to serve Ohio’s millions of visitors. Tourism is vital to the state economy; in 2011, travel spending generated $2.7 billion in state and local taxes and supported more than 443,000 jobs.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Ohio might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA**: Popular community events – such as Canton’s Pro Football Hall of Fame Enshrinement Festival, Columbus’ Arts Festival and Cincinnati’s Macy’s Music Festival, respectively attracting 700,000, 350,000 and 65,000 people each year – all benefit from TRIA.

- **Examples of Construction Projects, Planned and in Progress**: Work began in early 2014 to turn a former creamery building in Cleveland's Tremont neighborhood into a home for apartments, a business accelerator and other tenants. This project is a part of a $14.9 million redevelopment deal. Other Cleveland projects on the horizon include a downtown convention center hotel, a second phase of the Horseshoe Cleveland Casino and possible residential renovations at the May Co. building on Cleveland's Public Square.

**Ohio Businesses Depend on Vulnerable Infrastructure**

*Transportation Services:*
- Ohio has 123,192 miles of public roads, 27,403 road bridges and 5,303 miles of railroad used for freight transport. Each year, $563 billion worth of commodities are shipped from Ohio sites, mostly by trucks.

- Ohio has 440 inland waterway miles. Its ports handled 90.6 million short tons of cargo in 2009, making this state 9th highest in the nation.

- There are 169 public-use airports in Ohio.

*Power Grid*: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Several investor-owned electric utilities headquartered in Ohio are American Electric Power (Columbus), Cinergy Corporation (Cincinnati), Dayton Power & Light (Dayton) and FirstEnergy (Akron). In total, these companies provide service to more than 7.3 million customers in Ohio and surrounding states.

*State-Regulated Dams*: Ohio has more than 900 high hazard and significant hazard dams whose failure could result in the loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Ohio, PCI members write 43 percent of the total p/c market as well as 43 percent of the commercial lines market.

Ohio is home to 111 companies (or 27 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS OKLAHOMA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Oklahoma’s citizens, buildings and infrastructure are at risk for terrorism. Oklahoma is one of 13 states or territories where U.S. attorneys secured one terrorism conviction from Sept. 11, 2001 through March 2010, according to the Justice Department. The state has two of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism: Oklahoma City and Tulsa. The domestic terrorist attack on the Alfred P. Murrah Federal Building in Oklahoma City (1995) inaugurated the modern era of domestic homeland security.

Oklahoma’s Economy Depends on TRIA

TRIA protects U.S. consumers including Oklahoma’s 2.8 million workers and private commercial properties such as the Devon Energy Center in Oklahoma City (estimated construction cost, $750 million in 2012) and BOK Tower in Tulsa (construction cost, $355.8 million in 2013 dollars). TRIA also provides economic security to the thousands of hotels, restaurants and retail stores that exist in large part to serve Oklahoma’s millions of visitors. Tourism has a $6.2 billion impact on the state’s economy; traveler spending generates more than a $1 billion in tax revenues for federal, state and local governments (2010) and supports 74,900 jobs here.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Oklahoma might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular events – such as the Azalea Festival in Muskogee and Festival of Light in Chickasa, each attracting about 300,000 people annually – all benefit from TRIA.

- **Examples of Planned Construction Projects:**
  - General Electric plans to invest $110 million to build a new 95,000 sq. ft. global research center in Oklahoma City; this facility is expected to open in the spring of 2015 and create 125 high-tech engineering jobs.
  - Koch Nitrogen Company plans to invest $1 billion to build a new urea plant at its Enid facility. About 500-800 new construction jobs are projected and 20-30 permanent employees will ultimately be added when the plant is completed in 2016.

**Oklahoma Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Oklahoma has 112,873 miles of public roads, 23,730 road bridges and 3,273 miles of railroad used for freight transport. Each year, $117 billion in goods are shipped from sites in Oklahoma, mostly by truck.

- Oklahoma has 150 inland waterway miles. Its ports handled 3.8 million short tons of cargo in 2009.

- There are 140 public-use airports in Oklahoma.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Oklahoma Gas & Electric serves approximately 754,840 customers in Oklahoma and western Arkansas.

**State-Regulated Dams:** Oklahoma has 524 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The *Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Oklahoma, PCI members write 31-32 percent of the total p/c business and the commercial lines market and 27 percent of the workers compensation market.

**Oklahoma is home to 19 companies (or 14 insurer groups) that write TRIA-covered lines.**
TRIA PROTECTS OREGON’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be under a great deal of pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Oregon is at risk for terrorism.** Oregon had seven terrorism-related convictions from Sept. 11, 2001 through March 2010, according to the Justice Department. Portland is one of the 64 urban metropolitan areas in the country that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. One potential target is the state’s approximate 30 million acres of timberland, about a third of which is privately owned; terrorist attacks could result in large fires clogging reservoirs and causing a water supply “catastrophe.” Another potential target is the Bonneville Dam, whose two power houses cost $752 million to construct.

**Oregon’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Oregon’s 1.7 million workers and privately owned commercial properties such as the Wells Fargo Center and US Bancorp Tower located in Portland. The latter structure was purchased in 2006 for a price of $286 million. TRIA also provides economic security to the thousands of hotels, restaurants and retail stores that exist in large part to serve Oregon’s 25 million visitors. Tourism in this state is a $9.2 billion industry that directly generates some 91,100 jobs and indirectly creates another 41,000 jobs in the state.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Oregon might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA**: Popular community events – such as the Oregon Shakespeare Festival in Ashland and Oktoberfest in Mt. Angel that respectively attract 400,000 and 300,000 people – all benefit from TRIA.

- **Example of Construction Project Under Consideration**: Nike is considering a capital project to expand its headquarters; “Project Impact” is worth at least $150 million that could generate hundreds, if not thousands, of jobs with paychecks averaging $100,000 per year.

**Oregon Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Oregon has 59,151 miles of public roads, 7,353 road bridges and 2,395 miles of railroad used for freight transport. Each year, $147 billion worth of commodities are shipped from Oregon sites, mostly by trucks.

- Oregon has 680 inland waterway miles. Its ports handled 26.9 million short tons of cargo in 2009, ranking it 24th in the nation.

- There are 97 public-use airports in Oregon.

**Power Grid**: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). About one-third of the electric power used in the Pacific Northwest comes from the Bonneville Power Administration, headquartered in Oregon.

**State-Regulated Dams**: Oregon has 322 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Oregon, PCI members write 40 percent of the total p/c business, 37 percent of the commercial lines market and 18 percent of the workers compensation market.*

*Oregon is home to 9 companies (or 6 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS PENNSYLVANIA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Pennsylvania’s citizens, buildings and infrastructure are at risk for terrorism. Pennsylvania had 30 terrorism-related convictions from Sept. 11, 2001 through March 2010, according to the Justice Department, and ranks 5th in the nation in terms of terrorism threat. The state has two of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism: Philadelphia and Pittsburgh. Potential significant targets include the state’s many skyscrapers, sports arenas, bridges, tunnels and 10 major U.S. military installations.

Pennsylvania’s Economy Depends on TRIA

TRIA protects U.S. consumers including Pennsylvania’s 5.7 million workers and a multitude of high value commercial properties such as Philadelphia’s Comcast Center and Pittsburgh’s U.S. Steel Tower (respective construction costs: $590.3 million and $304.5 million in 2013 dollars), and large upscale shopping centers such as the King of Prussia Mall (valued at $1.25 billion in 2011). TRIA also provides economic security to the thousands of hotels, restaurants and retail stores that exist in large part to serve Pennsylvania’s millions of visitors. Tourism is vital to the state economy, having a $14.0 billion impact on its GDP in 2011. The travel and tourism sector generates $3.8 billion in state and local taxes and supports 1 in every 16 jobs here.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Pennsylvania might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the Pennsylvania Farm Show in Harrisburg, the Thunder in the Valley Annual Motorcycle Rally in Johnstown (respectively attracting 400,000 and 100,000 people each year) and other events – all benefit from TRIA.

- **Example of Construction Project in Progress:** Procter & Gamble is building a new 1.7 million sq. ft. warehouse and distribution center in Southampton Township, Franklin County. According to Gov. Corbett, this facility – to be completed this summer (2014) – is expected to create more than 960 new jobs and various construction positions.

**Pennsylvania Businesses Depend on Vulnerable Infrastructure**

*Transportation Services:*
- Pennsylvania has 119,685 miles of public roads, 22,320 road bridges and 5,071 miles of railroad used for freight transport. Annually, $489 billion in goods are shipped from sites in Pennsylvania and another $458 billion in goods are shipped to sites in Pennsylvania, mostly by truck.

- Pennsylvania has 260 inland waterway miles. Its ports handled 90.8 million short tons of cargo in 2009.

- There are 132 public-use airports in Pennsylvania.

*Power Grid:* A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Pennsylvania Power and Light delivers electricity to 1.4 million customers in the state.

*State-Regulated Dams:* Pennsylvania has almost 1,100 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The **Property Casualty Insurers Association of America (PCI)** is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Pennsylvania, PCI members write 40-41 percent of the total property casualty and commercial lines markets and 51 percent of the workers compensation market.

*Pennsylvania is home to 130 companies (or 78 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS RHODE ISLAND’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be under a great deal of pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Rhode Island is at risk for terrorism.** Providence is one of the 64 urban metropolitan areas in the country that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. Rhode Island has 339,000 acres of forest, covering nearly 60 percent of the state. A terrorist attack could result in large fires clogging reservoirs and causing a water supply shortage.

**Rhode Island’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Rhode Island’s 467,000 workers and privately owned commercial properties such as One Financial Plaza located in Providence. TRIA also provides economic security to the thousands of hotels, restaurants and retail stores that exist in large part to serve Rhode Island’s millions of visitors. The travel and tourism sector generates $2.3 billion for the state’s economy, generating about $860 million in federal, state and local government taxes and supporting about 70,200 jobs.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and
construction projects in Rhode Island might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA**: Popular community events – such as the Newport Jazz Festival and the Rhode Island Spring Flower and Garden Show (in Providence) – all benefit from TRIA.

- **Example of Planned Construction Project**: The president of the General Dynamics subsidiary Electric Boat reported that the company intends to hire 600 more workers at its Quonset Point shipyard in Rhode Island over the next three years, when construction of a new class of submarines is expected to begin.

**Rhode Island Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**

- Rhode Island has 6,490 miles of public roads, 751 road bridges and 19 miles of railroad used for freight transport. Each year, $29 billion worth of commodities are shipped from Rhode Island sites, mostly by trucks.

- Rhode Island has 40 inland waterway miles. Its ports handled 8.4 million short tons of cargo in 2009.

- There are 8 public-use airports in Rhode Island.

**Power Grid**: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). National Grid USA is a utility that operates over 9,000 miles of electricity transmission, delivering electricity and natural gas to the Northeast. Narragansett Electric Company, based in Providence, is a subsidiary that provides electric services to approximately 491,000 customers in 38 cities and towns of Rhode Island.

**State-Regulated Dams**: Rhode Island has roughly 180 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Rhode Island, PCI members write 51 percent of the total p/c business, 33 percent of the commercial lines market and 14 percent of the workers compensation market.

*Rhode Island is home to 15 companies (or 7 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS SOUTH CAROLINA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**South Carolina’s citizens, buildings and infrastructure are at risk for terrorism.** U.S. attorneys secured one terrorism conviction in South Carolina from Sept. 11, 2001 through March 2010, according to the Justice Department. The South Carolina Emergency Operations Plan (2010) reports: “the state has many critical and high-profile facilities, high concentrations of population and other potentially-attractive venues for terrorist activity that are inherently vulnerable to a variety of terrorist methods.” Potential important terrorist targets in South Carolina include the State Capitol, 12 major U.S. military installations, and 1.3 million acres of crop land, which could be an inviting target for the intentional contamination of foods in the production and processing systems.

**South Carolina’s Economy Depends on TRIA**

TRIA protects U.S. consumers including South Carolina’s 1.9 million workers and privately owned businesses such as restaurants, lodging and retail stores that exist in large part to serve the millions of people who visit Charleston, Fort Sumter, plantations, beaches and other attractions. The travel and tourism sector brought in $15 billion for the state’s economy, generating about $1.5 million in federal, state and local government taxes and supporting about 107,900 jobs (2010).
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in South Carolina might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the annual Spoleto USA in Charleston (that attracts about 70,000), Beaufort Water Festival and Concourse d’Elegance & Motoring Festival on Hilton Head Island – all benefit from TRIA.

- **Example of Planned Construction Project:** Boeing Co. plans to invest at least $1 billion to expand production at its 787 Dreamliner factory in South Carolina over the next eight years, creating at least 2,000 jobs at the final assembly plant in North Charleston.

**South Carolina Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- South Carolina has 66,024 miles of public roads, 9,270 road bridges and 2,293 miles of railroad used for freight transport. Each year, $156 billion in goods are shipped from sites in South Carolina, mostly by truck.

- South Carolina has 480 inland waterway miles. Its ports handled 16 million short tons of cargo in 2009.

- There are 68 public-use airports in South Carolina.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). The Electric Cooperatives of South Carolina operate the largest electric distribution system in the state, providing service to more than 1.5 million residents in all 46 counties.

**State-Regulated Dams:** South Carolina has 619 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

_The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In South Carolina, PCI members write 36 percent of the total p/c business, 39 percent of the commercial lines market and 44 percent of the workers compensation market._

_South Carolina is home to 27 companies (or 23 insurer groups) that write TRIA-covered lines._

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TRIA PROTECTS SOUTH DAKOTA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

South Dakota is at risk for terrorism. According to a 2005 Government Accountability Office report, Mount Rushmore “could be targeted for symbolic reasons and for the purpose of harming people.” The U.S. Attorney for the District of South Dakota said that the state also faces a real threat of agro-terrorism, whereby one attack could shut down the entire economy. “Livestock are the number one target for terrorists attacking the agriculture system.”

South Dakota’s Economy Depends on TRIA

TRIA protects U.S. consumers including South Dakota’s 420,000 workers and privately owned businesses such as restaurants, lodging and retail shops that exist in large part because of the state’s tourist attractions that draw millions of visitors each year. These attractions, all potential terrorism targets, include Mount Rushmore, Crazy Horse Memorial, Corn Palace, the Sturgis Rally and the Badlands. Tourism is vital to South Dakota’s economy. The industry contributes about $2.6 billion to its GDP each year; travel spending generated $281.8 million in tax receipts and supported 26,000 jobs in 2011.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in South Dakota might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the Sturgis Rally (in Sturgis, attracting about a half-million participants), JazzFest (in Sioux Falls) and the Corn Palace Stampede Rodeo (in Mitchell) – all benefit from TRIA.

- **Example of Planned Construction Project:** Minnesota-based Eagle Creek Software Services plans to build a new $10 million, 200-employee office in Vermillion, South Dakota. Eagle Creek provides Web and app development and technical support to large health care, financial services and other companies. This project is expected to bring 1,000 information technology consultant jobs.

**South Dakota Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- South Dakota has 82,447 miles of public roads, 5,877 bridges and 1,754 miles of railroad used for freight transport. Each year, $27 billion worth of commodities are delivered from South Dakota sites, mostly by trucks.

- There are 74 public-use airports in South Dakota.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). There are six state-regulated investor-owned utility companies that provide electric service to specific areas in South Dakota and surrounding states. For example, Northwestern Energy serves 403,600 customers in South Dakota, Montana and Nebraska, and Black Hills Power, Inc. serves 68,000 customers in 34 communities in western South Dakota and nearby areas in Wyoming and Montana.

**State-Regulated Dams:** South Dakota has 190 high hazard and significant hazard dams, whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In South Dakota, PCI members write 40 percent of the total p/c business, 36 percent of the commercial lines market and 50 percent of the workers compensation market.

South Dakota is home to 9 companies (or 7 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS TENNESSEE’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Tennessee is at risk for terrorism.** U.S. attorneys secured one terrorism conviction in Tennessee from Sept. 11, 2001 through March 2010, according to the Justice Department. This state has two of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism: Memphis and Nashville. Tennessee has the 5th largest and fastest growing immigrant population in the nation, a measure that the Department of Homeland Security and the FBI associate with potential threats.

**Tennessee’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Tennessee’s 2.8 million workers and private commercial properties such as Nashville’s Pinnacle at Symphony Place (construction cost: $170 million, 2010) and the new luxury Omni Nashville Hotel (construction cost: over $270 million, 2012). TRIA also provides economic security to thousands of other hotels, restaurants and retail stores that exist in large part to serve the state’s approximately 50 million visitors each year. Tourism generated a $15.4 billion economic impact on Tennessee’s economy in 2011 and supports over 177,800 jobs.

Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and
construction projects in Tennessee might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular events – such as Elvis Week in Memphis, attracting thousands of people, and the Jack Daniels World Championship Invitational Barbeque in Lynchburg that draws about 25,000 people each year – all benefit from TRIA.

- **Examples of Planned Construction Projects:**
  - Philadelphia-based Aramark plans to build a new business services center in Nashville, creating more than 1,000 new jobs and representing an investment of $20 million.
  - Meharry Medical College (privately owned, in Nashville) is undergoing several projects:
    - (1) a $25 million facility that will create jobs for 1,000 people who will be employed on the construction site (expected completion date: August 2014);
    - (2) renovation of the historic Hulda Margaret Lyttle Hall that will create 200 jobs on the construction site; and
    - (3) new student apartments that will employ 350 people on the construction site.

**Tennessee Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Tennessee has 94,207 miles of public roads, 19,937 road bridges and 2,656 miles of railroad used for freight transport. Each year, $433 billion in goods are shipped from sites in Tennessee, mostly by truck.
- Tennessee has 950 inland waterway miles. Its ports handled 38.2 million short tons of cargo in 2009, ranking this state 19th highest in the nation.
- There are 81 public-use airports in Tennessee.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). The Tennessee Valley Authority provides electricity in seven southeastern states. Nashville Electric Service (a leading electric utility) is a TVA company that distributes energy to over 360,000 customers in Middle Tennessee.

**State-Regulated Dams:** Tennessee has 356 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Tennessee, PCI members write 46 percent of the total p/c business and 43-44 percent of the commercial lines and workers compensation markets.

Tennessee is home to 14 companies (or 12 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS TEXAS’ ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Texas’ citizens, buildings and infrastructure are at risk for terrorism. Texas had 26 terrorism-related convictions from Sept. 11, 2001 through March 2010, according to the Justice Department, and ranks 7th in the nation in terms of terrorism threat. Five of the state’s metropolitan areas have been designated by the Federal Government as “high-threat, high-density:” Houston; Dallas/Fort Worth/Arlington; Austin; El Paso; and San Antonio. The Texas Homeland Security Strategic Plan (2010-2015) reports: “The state’s vast size, immediate proximity to Mexico and the Gulf of Mexico, ever-growing population, demographic diversity, and unique role in the nation’s economy combine to generate a homeland security challenge found nowhere else in America.” High-dollar, high-loss targets vulnerable to terrorism include NASA, Texas Medical Center, Reliant Houston Astrodome, Dallas’ AT&T Stadium and other sporting venues, Gulf Coast industrial facilities and 25 major U.S. military installations.

Texas’ Economy Depends on TRIA

TRIA protects U.S. consumers including Texas’ 11.1 million workers and commercial properties such as the $354 million AT&T Performing Arts Center and Comerica Bank Tower, valued at $134 million (both located in Dallas). Also at risk are the large upscale shopping malls, such as the Galleria Plaza in Houston (the state’s largest) that attracts 35 million visitors each year, and the hundreds of thousands of hotels and restaurants throughout the state. Tourism is vital to the Texas economy. Total direct travel spending was $65.7 billion in 2012, which in turn generated $4.4 billion in local and state tax revenues (excluding property taxes).
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Texas might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA**: Popular community events – such as the Houston Livestock Show and Rodeo and Fiesta San Antonio that respectively draw 2.2 million and 3.5 million people each year, and other events – all benefit from TRIA.

- **Examples of Ongoing or Upcoming Construction Projects**:
  - In mid-2012, Exxon began construction on a $1 billion super campus on 385 acres north of Houston. Approximately 10,000 employees are expected to work at the site by 2015.
  - National Instruments has plans for an $80 million facility expansion project at its Austin HQ campus that will create 1,000 new engineering/research jobs over the next 10 years.

**Texas Businesses Depend on Vulnerable Infrastructure**

**Transportation Services**:
- Texas has 311,249 miles of public roads, 51,874 road bridges and 10,384 miles of railroad used for freight transport. Each year, $1.2 trillion worth of commodities are shipped from Texas sites, mostly by trucks.
- Texas has 830 inland waterway miles. Its ports handled 451.8 million short tons of cargo in 2009, ranking this state 1st in the nation.
- There are 396 public-use airports in Texas.

**Power Grid**: A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). TXU Energy is Texas’ largest electrical provider and is part of Energy Future Holdings Corp., a privately held company in Dallas.

**State-Regulated Dams**: Texas has nearly 1,800 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Texas, PCI members write a third of the total p/c and commercial lines markets and a fifth of the workers compensation market.

*Texas is home to 105 companies (or 65 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS UTAH’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

*TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.* By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

*TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.* Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

*Utah’s citizens, buildings and infrastructure are at risk for terrorism.* Salt Lake City is one of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. According to the Utah Emergency Operations Plan (2005), “The threat of terrorism in Utah is increasing. Terrorism may include weapons of mass destruction, bio-terrorism, agro-terrorism or cyber-terrorism.” The state has 11 million acres of farmland, making it very vulnerable to an agro-terrorist attack. Potential targets vulnerable to terrorism include the state’s 16,600 farms, three major U.S. military installations and five national parks that, if destroyed or damaged, could greatly reduce the state’s tourism.

Utah’s Economy Depends on TRIA

TRIA protects U.S. consumers including Utah’s 1.3 million workers and commercial properties such as the City Creek Center, a $2 billion shopping mall backed by the Mormon Church, and the LDS Church Office Building and One Utah Center (respective construction costs of $167 million and $175 million in 2013 dollars) in Salt Lake City. TRIA also provides economic security to the many restaurants and lodging that exist in large part to serve the state’s millions of tourists. The travel and tourism sector supports 123,000 jobs in Utah and generated $842 million in state and local tax revenues in 2010.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Utah might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the annual music and arts festivals in Moab, Park City and Salt Lake City and the Sundance Film Festival (which drew close to 50,000 attendees in 2012) – all benefit from TRIA.

- **Example of Upcoming Construction Project:** The aircraft manufacturing company SyberJet has chosen Cedar City as the location for its corporate headquarters and new assembly plant, a move projected to bring approximately 1,200 jobs to Iron County.

**Utah Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Utah has 45,124 miles of public roads, 2,946 road bridges and 1,356 miles of railroad used for freight transport. Each year, $107 billion worth of commodities are shipped from Utah sites, mostly by trucks.

- There are 46 public-use airports in Utah.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Rocky Mountain Power is a leading provider of electricity, with 35,000 miles of power lines serving 1 million customers in Utah, Wyoming and Idaho.

**State-Regulated Dams:** Utah has nearly 400 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Utah, PCI members write 37 percent of the total p/c business, 40 percent of the commercial lines market and 65 percent of the workers compensation market.*

*Utah is home to 7 unaffiliated insurance companies and 2 insurer groups that write TRIA-covered lines.*
TRIA PROTECTS VERMONT’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

*TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.* By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

*TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.* Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

*Vermont is at risk for terrorism.* The threat of terrorism cannot be discounted in Vermont, which has 4.6 million acres of forests (roughly 80 percent of the land). Terrorist attacks could result in large fires clogging reservoirs and causing a water supply shortage. Other potential significant terrorist targets include the state’s granite, limestone and marble quarries and the Vermont Yankee nuclear reactor.

**Vermont’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Vermont’s 307,100 workers and private businesses such as ski resorts, restaurants and lodging that exist in large part to serve the state’s approximate 13.7 million tourists each year (the annual visitor spending is about $1.4 billion; state tax receipts total $251.8 million and 19,400 jobs are sustained by the travel and tourism industry). The Greater Burlington region contains hundreds of small manufacturers producing a wide variety of products; many national and international manufacturing businesses have plants there that also support attendant service businesses.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Vermont might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the Plymouth Cheese and Harvest Festival in Plymouth Notch that attracts more than a million people each year, and others – all benefit from TRIA.

- **Example of Construction Project in Progress:** Norwich University (a private institution) is building a $25 million dormitory, which should open by August 2014. Fifty jobs a day are currently created, and about six permanent, full time positions will then be added upon completion. These figures do not include other jobs created by the demand for wood chips and the impact on loggers and processors.

**Vermont Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Vermont has 14,437 miles of public roads, 2,717 road bridges and 590 miles of railroad used for freight transport. Each year, $18 billion worth of commodities are shipped from Vermont sites, mostly by trucks.

- There are 16 public-use airports in Vermont.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Vermont’s sole investor-owned utility, Green Mountain Power Corporation, serves about 80 percent of the state’s customers.

**State-Regulated Dams:** Vermont has almost 160 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Vermont, PCI members write 41 percent of the total p/c business, 33 percent of the commercial lines market and 48 percent of the workers compensation market.

Vermont is home to 52 companies (or 47 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS VIRGINIA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Virginia’s citizens, buildings and infrastructure are at risk for terrorism. The state had 34 terrorism-related convictions from Sept. 11, 2001 through March 2010, according to the Justice Department, and ranks 4th in the nation in terms of terrorism threat. Virginia has two of the 64 urban metropolitan areas that have been designated by the Federal Government as “high-threat, high-density:” Richmond and Norfolk. Arlington is home to the U.S. Pentagon, other federal buildings and many high-rise office and apartment complexes. Other high-dollar, high-loss exposures include the Chesapeake Bay Bridge, Hampton Roads Bridge Tunnel and more than 20 major U.S. military bases and installations.

Virginia’s Economy Depends on TRIA

TRIA protects U.S. consumers including Virginia’s 3.8 million workers and a multitude of high-value commercial properties such as Fashion Centre at Pentagon City (valued at $529.7 million and visited by about 1.4 million visitors a year), large office complexes and amusement parks. TRIA also provides economic security to the vast numbers of hotels, restaurants and other retail stores that exist in large part to serve the millions of tourists visiting the state. Tourism is vital to Virginia’s economy – travel spending generates $2.6 billion in local, state and federal taxes and directly supports 207,000 jobs in the state.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Virginia might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the Richmond Folk Festival, the Smith Mountain Lake Wine Festival in Moneta, and Holiday Lights at Virginia Beach (that attracts 100,000 people) – all benefit from TRIA.

- **Example of Planned Construction Project:**
  - Amazon Web Services plans to expand in Fairfax County by establishing an office as part of a multi-million dollar project that will create 500 engineering and IT jobs.
  - Digital Realty plans to build a 400,000 square foot data center at its Digital Loudoun campus in Ashburn. The company will invest at least $150 million in the new facility by 2015 and create 50 new jobs.

**Virginia Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Virginia has 74,378 miles of public roads, 13,524 road bridges and 3,214 miles of railroad used for freight transport. Each year, $194 billion of goods are shipped from Virginia sites, mostly by trucks.
- Virginia has 670 inland waterway miles. Its ports handled 67.2 million short tons of cargo in 2009, ranking this state 11th in the nation.
- There are 66 public-use airports in Virginia.

**Power Grid:** A terrorist attack on the US power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). The state’s largest energy provider, Dominion Virginia Power, serves 2.4 million customers; it has 61,000 miles of transmission and distribution power lines, 566,000 transformers and 1.1 million utility poles.

**State-Regulated Dams:** Virginia has 672 high hazard and significant hazard dams whose failure could result in the loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI)* is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Virginia, PCI members write 37 percent of the total p/c business, 35 percent of the commercial lines market and 43 percent of the workers compensation market.

Virginia is home to 28 companies (or 17 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS THE ECONOMY OF WASHINGTON STATE

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Washington State is at risk for terrorism.** Washington is one of 13 states or territories where U.S. attorneys secured one terrorism conviction from Sept. 11, 2001 through March 2010, according to the Justice Department. Seattle has been designated by the Federal Government as “high-threat, high-density” with regard to acts of terrorism. Potential significant terrorist targets include the Boeing Everett Factory, Seattle’s Space Needle, Columbia Generating Station Nuclear Power Plant and 25 major U.S. military installations. Another potential target is the 22.1 millions of acres of timberland (more than half of the state’s land area), about a third of which is privately owned; terrorist attacks could result in large fires clogging reservoirs and causing a water supply shortage.

**The Economy of Washington State Depends on TRIA**

TRIA protects U.S. consumers including Washington’s 2.9 million workers and skyscrapers such as Columbia Center and Russell Investments Center in Seattle, whose respective construction costs are $436 million and $432 million in 2013 dollars. TRIA also provides economic security to the thousands of hotels, and restaurants and retail stores that exist in large part to serve the state’s millions of visitors each year. In 2011, tourism generated $2 billion in tax receipts and supported over 103,000 jobs in Washington.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Washington State might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular events – such as the SeaFair in Seattle, the Snoqualmie Pass Music Festival, and the Skagit Valley Tulip Festival (the last one draws a million people each year) – all benefit from TRIA.

- **Examples of Planned Construction Projects:** Real estate developer Kemper Freeman plans to build a $1.2 billion expansion of his shopping and dining complex in downtown Bellevue. Construction is expected to begin in 2014 and be done by fall 2016. Plans to expand the Puyallup Tribe’s Emerald Queen Casino in Tacoma are also underway; the estimated cost is $150-$200 million. Both projects are certain to create many new jobs, both temporary and permanent.

**Washington State Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Washington State has 83,822 miles of public roads, 7,743 road bridges and 3,215 miles of railroad used for freight transport. Each year, $216 billion in goods are shipped from sites in Washington, mostly by truck.

- Washington State has 1,060 inland waterway miles. Its ports handled 107.0 million short tons of cargo in 2009, ranking this state 6th highest in the nation.

- There are 137 public-use airports in Washington State.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). The Bonneville Power Administration provides about 35 percent of the electricity used in the Pacific Northwest.

**State-Regulated Dams:** Washington State has roughly 385 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Washington State, PCI members write 36 percent of the total p/c business and 32 percent of the commercial lines market.

Washington is home to 14 companies (or 10 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS WEST VIRGINIA’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

West Virginia is at risk for terrorism. According to the West Virginia Homeland Security Advisor, this state is “home to over 100 chemical plants, multiple coal-fired power plants, hundreds of miles of natural gas transmission lines, a port that is 6th busiest in America in terms of tonnage, miles of coal mines, and a burgeoning coal bed methane gas industry and robust locks and dams systems. West Virginia occupies a critical place in the nation’s electric grid.” Along with the state’s 36 power plants and more than 50 coal seams, roughly 80 percent of West Virginia (i.e., 12.5 million acres) consists of timberland that is vulnerable to terrorism; one or more attacks on the forests here could result in large fires clogging reservoirs and causing a water supply shortage.

West Virginia’s Economy Depends on TRIA

TRIA protects U.S. consumers including West Virginia’s 769,300 workers and commercial properties such as the Greenbrier Hotel (purchased in 2009 for $20 million). Other hotels and motels, along with thousands of restaurants and retail shops that exist in large part to serve the state’s tourists, are protected by TRIA as well. Tourism is vital to the West Virginia economy; in 2010, the economic impact was $4.27 billion. Traveler spending directly supports about 44,400 jobs and generates $582 million in tax receipts (excluding property taxes).
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in West Virginia might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as the Upper Ohio Valley Italian Heritage Day in Wheeling and Bridge Day in New River Gorge that respectively attract 175,000 and 80,000 people each year – all benefit from TRIA.

- **Examples of Planned Construction Projects:** WVU Hospitals, Inc., a member of the West Virginia United Health System, will be financing 20 healthcare projects in partnership with WV University. A sum of $742.9 million has been budgeted for these projects; when completed in November 2015, they are expected to have an economic impact of $1 billion on the state. They would create more than 7,100 jobs and $35 million in local and state tax revenue.

**West Virginia Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- West Virginia has 38,625 miles of public roads, 7,099 road bridges and 2,228 miles of railroad used for freight transport. Each year, $50 billion worth of commodities are shipped from West Virginia sites, mostly by trucks.

- West Virginia has 680 inland waterway miles. Its ports handled 58.1 million short tons of cargo in 2009.

- There are 35 public-use airports in West Virginia.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Among the leading electric utilities in West Virginia is Appalachian Power Company which provided electric service to approximately 440,000 customers located in the southern 21 counties of the state.

**State-Regulated Dams:** West Virginia has about 340 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium. In West Virginia, PCI members write 42 percent of the total p/c business, 47 percent of the commercial lines market and 64 percent of the workers compensation market.

West Virginia is home to 11 companies (or 9 insurer groups) that write TRIA-covered lines.
TRIA PROTECTS WISCONSIN’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses. By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees. Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

Wisconsin is at risk for terrorism. U.S. attorneys secured one terrorism conviction in Wisconsin from Sept. 11, 2001 through March 2010, according to the Justice Department. Milwaukee has been designated “high-threat, high-density” by the Federal Government regarding acts of terrorism. The State of Wisconsin Homeland Safety Strategy (2009-2011) reports that this state “faces significant human-caused risks (with) extreme activist groups in the state...that pose an ongoing threat... (H)azardous material threats result from production and transportation of man-made chemicals. Finally, (there is) the risk to key infrastructure targets and Cyberterrorism.”

Wisconsin is also an important agricultural and timberland state, making it an inviting target for the intentional contamination of foods in the production and processing systems and fires that could clog reservoirs causing a water supply shortage. Other potential significant targets include the State Capitol, Lambeau Field in Green Bay, and 9 major U.S. military installations.

Wisconsin’s Economy Depends on TRIA

TRIA protects U.S. consumers including Wisconsin’s 2.8 million workers and commercial properties such as Johnson Wax Headquarters ($19.6 million, estimated cost in 2013 dollars). TRIA also provides economic security to the thousands of hotels, restaurants and retail stores that exist in large part to serve Wisconsin’s 97 million visitors. Tourism had a $16.8 billion impact on the state’s economy in 2012, creating $1.3 billion in state and local revenues and supporting 1 out of 13 jobs.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Wisconsin might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as Summerfest in Milwaukee and Oktoberfest in La Crosse, respectively attracting 700,000 and 150,000 people each year, and others – all benefit from TRIA.

- **Examples of Planned Construction Projects:** In La Crosse, plans call for the Chart Energy & Chemicals plant expansion and possible renovation of Trane Plant 7 – both would create 150 jobs each. Conversion of the Trane property into a retail, office and housing complex would cost $15 to $18 million. There are also plans for a new downtown boutique hotel and a possible fourth downtown Riverside Center office building in La Crosse. In Green Bay, there are plans for an $11 million 145,000-sq.-ft. apartment project on the Fox River.

**Wisconsin Businesses Depend on Vulnerable Infrastructure**

*Transportation Services:*
- Wisconsin has 114,963 miles of public roads, 14,024 road bridges and 3,387 miles of railroad used for freight transport. Each year, $264 billion worth of commodities are shipped from Wisconsin sites, mostly by trucks.

- Wisconsin has 230 inland waterway miles. Its ports handled 30.6 million short tons of cargo in 2009, ranking this state 22nd in the nation.

- There are 133 public-use airports in Wisconsin.

*Power Grid:* A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Wisconsin Energy Corp. serves over 1.1 million electric customers in this state and Michigan’s Upper Peninsula.

*State-Regulated Dams:* Wisconsin has about 360 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

*The Property Casualty Insurers Association of America (PCI) is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Wisconsin, PCI members write 55 percent of the total p/c business, 49 percent of the commercial lines market and 53 percent of the workers compensation market.*

*Wisconsin is home to 62 companies (or 39 insurer groups) that write TRIA-covered lines.*
TRIA PROTECTS WYOMING’S ECONOMY

The Terrorism Risk Insurance Act (TRIA) lends critical support to American economic growth by reducing the financial risk associated with significant employment activity. It guarantees the availability of terrorism coverage for most commercial insurance, which is essential for economic growth and security, and cushions the economic shock of a large terrorist attack or series of attacks.

**TRIA mitigates U.S. taxpayers’ exposure to private terrorism losses.** By requiring insurers to offer terrorism coverage, TRIA helps keep a significant portion of terrorism risk in the private market. Without TRIA, many insurers would not offer terrorism coverage where it could be legally excluded, and where it cannot, insurers might exit certain lines altogether. Without extensive private insurer involvement, the Federal Government would be subject to overwhelming pressure to cover uninsured losses, putting taxpayers on the hook with no hope of recoupment. TRIA creates a terrorism response plan that replaces significant government exposure with private capital.

**TRIA makes it possible to provide workers compensation coverage for locations with large numbers of employees.** Dollar costs from employee deaths and injuries can easily dwarf the cost of building and infrastructure damage. State workers compensation laws do not allow insurers to limit coverage for employees’ injuries or fatalities resulting from terrorism. Economic activity would be significantly impaired without affordable workers compensation insurance.

**Wyoming is at risk for terrorism.** One major terrorist plot in Wyoming, connected to the Michael Reynolds oil refinery and pipeline in Casper, was thwarted in 2005. The Wyoming Response Plan (2008) reported that the state and its people are subject to a variety of hazards due to its geographic and commercial situations. “The probability of a terrorist or war-related event would involve mass casualties, major devastation, and disruption of vital services.” Potential significant targets in the state include oil refineries, wind turbine generators, hydropower dams and more.

**Wyoming’s Economy Depends on TRIA**

TRIA protects U.S. consumers including Wyoming’s 290,500 workers and commercial properties such as the Wyoming Financial Center and Frontier Mall in Cheyenne. TRIA also provides economic security to the many restaurants, hotels/motels and retail shops that exist in large part to serve the state’s millions of tourists who visit Yellowstone and Grand Teton National Parks, Devils Tower, etc. each year. Tourism is vital to Wyoming’s economy – travel spending by all visitors was approximately $2.9 billion in 2011, generating about $120 million in local and state tax revenues (excluding property taxes) and supporting nearly 30,000 jobs.
Without TRIA, adequate terrorism coverage for current and future economic activity could be unavailable from private insurers. Future public events for consumers would be limited, and construction projects in Wyoming might not go forward. Some businesses may leave, hurting the economy and hampering job creation.

- **Large Public Events Need TRIA:** Popular community events – such as Cheyenne Frontier Days that draw nearly 200,000 people each year, and others – all benefit from TRIA.

- **Examples of Planned or Ongoing Construction Projects:**
  - Plans call for a $15-$18 million 121-room 8-story Hilton Garden Inn hotel in Cheyenne to begin construction on June 1, 2014 and completed by the spring or summer of 2015. This would be one of the city’s tallest buildings. The project would likely create new jobs, both temporary and permanent.
  - Greenhouse Data plans to add 25 employees at its data center in the Cheyenne Business Parkway with a 35,000-square-foot addition to its current data center. The project is currently under construction with the first phase coming to a close in the second quarter of 2014.

**Wyoming Businesses Depend on Vulnerable Infrastructure**

**Transportation Services:**
- Wyoming has 28,105 miles of public roads, 3,068 road bridges and 1,860 miles of railroad used for freight transport. Each year, $23.8 billion of goods are shipped from Wyoming sites and another $27.7 billion of goods are shipped to Wyoming sites, mostly by trucks.

- There are 41 public-use airports in Wyoming.

**Power Grid:** A terrorist attack on the U.S. power grid could cost hundreds of billions of dollars and lead to thousands of deaths (from heat stress or exposure to cold). Wyoming is one of the most important energy providers in the country, including electrical power generation. For example, Cheyenne Light, Fuel & Power is an investor-owned utility serving 40,000 customers in or near the capital city.

**State-Regulated Dams:** Wyoming has about 190 high hazard and significant hazard dams whose failure could result in loss of human life or economic/environmental loss.

**SUPPORT THE REAUTHORIZATION OF TRIA!**

The **Property Casualty Insurers Association of America (PCI)** is a national trade association of more than 1,000 insurers that write $196 billion of premium in the U.S. In Wyoming, PCI members write 39 percent of the total p/c business and 37 percent of the commercial lines market.

Wyoming is home to 2 companies (or 1 insurer group) that write TRIA-covered lines.