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The article starts with a flashback on the Terrorism Risk Insurance Program that developed after the 9/11 terror acts. It aimed at providing stability to a then very uncertain terrorism insurance market. Green gives a detailed account on the past attempts by members of Congress to renew the act. According to Green, an extension to the program enforced by the above-stated act is very much in many people’s hearts with concern on the future terrorist acts on private businesses, property and life. A different opinion, however, can be heard as some people believe the private insurance marketplace can now effectively cater for terrorism insurance policies. These will, therefore, be a major point of debate in congress later, though there is concern about its members having knowledge as to why the act had been put in place initially.
The concerns are put well by the author in reference to the Boston bombings. He questions when an act can be an act of terrorism. The author notes that the Tsarnaev brothers got labeled as terrorists even though their link to terror groups was absent. It is unknown when such acts are said to be acts of terror or the nature of the repercussions. If they get reported as such to the private insurers, then congress should consider these issues during the renewal debate. Cyber attack cases, which have been on the rise lately, should also be top on the debate. There are no policies in place to cater for these and congress should address this as a threat during the debate. The author puts across several issues congress should address. Should the program get extended? For how long is the program to be extended? What is the threshold for initiating assistance? Should the program also cover other acts generally associated with terrorism? Should there be a life cover?
In conclusion, heated discussions are expected as all stakeholders look at the different aspects on either decision to the fate of the program. A resolution should come very soon to reduce the growing anxiety among the stakeholders involved.

## Works Cited

Green, Brian, J. The future of TRIA. Risk Management, 2014. Web. 2014 Nov. 25. Retrieved from http://www. rmmagazine. com/2014/02/20/the-future-of-tria/