

119TH CONGRESS
2D SESSION

H. R. 7128

To extend the Terrorism Risk Insurance Program, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 16, 2026

Mr. FLOOD (for himself and Mr. GARBARINO) introduced the following bill;
which was referred to the Committee on Financial Services

A BILL

To extend the Terrorism Risk Insurance Program, and for
other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “TRIA Program Reau-
5 thorization Act of 2026”.

6 **SEC. 2. EXTENSION.**

7 Section 108(a) of the Terrorism Risk Insurance Act
8 of 2002 (15 U.S.C. 6701 note) is amended by striking
9 “2027” and inserting “2034”.

1 **SEC. 3. IMPROVEMENTS TO CERTIFICATION PROCESS.**

2 Section 102(1) of the Terrorism Risk Insurance Act
3 of 2002 (15 U.S.C. 6701 note) is amended—

4 (1) in subparagraph (B)—

5 (A) in clause (i), by striking “or” at the
6 end;

7 (B) in clause (ii), by striking
8 “\$5,000,000.” and inserting “\$25,000,000; or”;
9 and

10 (C) by adding at the end the following:

11 “(iii) the Secretary did not certify
12 such act as an act of terrorism before the
13 expiration of the 90-day period following
14 the publication of a notice in the Federal
15 Register under subparagraph (D)(i).”; and

16 (2) by striking subparagraph (D) and inserting
17 the following:

18 “(D) NOTICE REQUIREMENTS.—

19 “(i) IN GENERAL.—The Secretary
20 shall, not later than 30 days after begin-
21 ning the process of determining whether to
22 certify an act as an act of terrorism, pub-
23 lish a notice in the Federal Register that
24 informs the public that the Secretary is in
25 the process of determining whether to cer-
26 tify an act as an act of terrorism.

1 “(ii) ADDITIONAL NOTICE PER-
 2 MITTED.—The Secretary may, as the Sec-
 3 retary determines appropriate, notify the
 4 public, through publication in the Federal
 5 Register, or otherwise, that an act is not
 6 being evaluated by the Secretary to deter-
 7 mine whether it should be certified as an
 8 act of terrorism.”.

9 **SEC. 5. TECHNICAL AMENDMENTS.**

10 (a) IN GENERAL.—Section 103(e)(7)(E)(i) of the
 11 Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701
 12 note) is amended—

13 (1) in subclause (I)—

14 (A) by striking “2022” and inserting
 15 “2029”; and

16 (B) by striking “2024” and inserting
 17 “2031”;

18 (2) in subclause (II)—

19 (A) by striking “2023” and inserting
 20 “2030”;

21 (B) by striking “2029” and inserting
 22 “2036”; and

23 (C) by striking “2024” and inserting
 24 “2031”; and

25 (3) in subclause (III)—

1 (A) by striking “2029” and inserting
2 “2036”; and

3 (B) by striking “2024” and inserting
4 “2031”.

5 (b) CLARIFICATION.—The Terrorism Risk Insurance
6 Act of 2002 (15 U.S.C. 6701 note) is amended by striking
7 “Terrorism Insurance Program” each place it appears and
8 inserting “Terrorism Risk Insurance Program”.

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