

Union Calendar No. 482

119TH CONGRESS
2^D SESSION

H. R. 7128

[Report No. 119–561]

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

MARCH 19, 2026

Additional sponsors: Mr. CLEAVER, Ms. VELÁZQUEZ, and Ms. PRESSLEY

MARCH 19, 2026

Reported with an amendment, committed to the Committee of the Whole
House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in *italic*]

[For text of introduced bill, see copy of bill as introduced on January 16, 2026]

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”.*

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

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

13 *(1) in subparagraph (B)—*

14 *(A) in clause (i), by striking “or” at the*
 15 *end;*

16 *(B) in clause (ii), by striking “exceed*
 17 *\$5,000,000.” and inserting: “exceed—*

18 *“(I) with respect to an act that*
 19 *occurred in a year before 2029,*
 20 *\$5,000,000; and*

21 *“(II) with respect to an act that*
 22 *occurred in 2029, or any year there-*
 23 *after, \$10,000,000; or”;* and

24 *(C) by adding at the end the following:*

1 “(iii) the Secretary did not certify
2 such act as an act of terrorism before the ex-
3 piration of the 90-day period following the
4 publication of a notice in the Federal Reg-
5 ister under subparagraph (D)(i).”; and

6 (2) by striking subparagraph (D) and inserting
7 the following:

8 “(D) NOTICE REQUIREMENTS.—

9 “(i) IN GENERAL.—The Secretary
10 shall, not later than 30 days after beginning
11 the process of determining whether to certify
12 an act as an act of terrorism, publish a no-
13 tice in the Federal Register that informs the
14 public that the Secretary is in the process
15 of determining whether to certify the act as
16 an act of terrorism.

17 “(ii) ADDITIONAL NOTICE PER-
18 MITTED.—The Secretary may, as the Sec-
19 retary determines appropriate, notify the
20 public, through publication in the Federal
21 Register, or otherwise, that an act is not
22 being evaluated by the Secretary to deter-
23 mine whether it should be certified as an
24 act of terrorism.”.

1 **SEC. 4. TECHNICAL AMENDMENTS.**

2 (a) *IN GENERAL.*—Section 103(e)(7)(E)(i) of the Ter-
 3 rorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note)
 4 is amended—

5 (1) in subclause (I)—

6 (A) by striking “2022” and inserting
 7 “2029”; and

8 (B) by striking “2024” and inserting
 9 “2031”;

10 (2) in subclause (II)—

11 (A) by striking “2023” and inserting
 12 “2030”;

13 (B) by striking “2029” and inserting
 14 “2036”; and

15 (C) by striking “2024” and inserting
 16 “2031”; and

17 (3) in subclause (III)—

18 (A) by striking “2029” and inserting
 19 “2036”; and

20 (B) by striking “2024” and inserting
 21 “2031”.

22 (b) *TECHNICAL CORRECTION.*—The Terrorism Risk
 23 Insurance Act of 2002 (15 U.S.C. 6701 note) is amended
 24 by striking “Terrorism Insurance Program” each place it
 25 appears in text or headings and inserting “Terrorism Risk
 26 Insurance Program”.

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