

119TH CONGRESS
2D SESSION

H. R. 7128

IN THE SENATE OF THE UNITED STATES

JULY 13, 2026

Received; read twice and referred to the Committee on Banking, Housing, and
Urban Affairs

AN ACT

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,*

1 **SECTION 1. SHORT TITLE.**

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

4 **SEC. 2. EXTENSION.**

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

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

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

11 (1) in subparagraph (B)—

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

14 (B) in clause (ii), by striking “exceed
15 \$5,000,000.” and inserting: “exceed—

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

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

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

23 “(iii) the Secretary did not issue to
24 the public a final determination to certify
25 such act as an act of terrorism before the

1 expiration of the applicable period de-
2 scribed in subparagraph (D)(ii).”; and

3 (2) by striking subparagraph (D) and inserting
4 the following:

5 “(D) REVIEW AND DETERMINATIONS.—

6 “(i) NOTICE OF REVIEW.—

7 “(I) IN GENERAL.—The Sec-
8 retary shall, not later than 30 days
9 after beginning the process of deter-
10 mining whether to certify an act as an
11 act of terrorism, publish a notice in
12 the Federal Register that informs the
13 public that the Secretary is in the
14 process of determining whether to cer-
15 tify the act as an act of terrorism.

16 “(II) ADDITIONAL NOTICE PER-
17 MITTED.—The Secretary may, as the
18 Secretary determines appropriate, no-
19 tify the public, through publication in
20 the Federal Register, or otherwise,
21 that an act is not being evaluated by
22 the Secretary to determine whether it
23 should be certified as an act of ter-
24 rorism.

25 “(ii) PERIOD OF REVIEW.—

1 “(I) IN GENERAL.—Except as
2 described in subclause (II), the Sec-
3 retary shall conclude any process of
4 determining whether to certify an act
5 as an act of terrorism not later than
6 90 days after publishing a notice in
7 the Federal Register under clause
8 (i)(I).

9 “(II) EXCEPTION.—If, during
10 the 90-day period following the publi-
11 cation of a notice in the Federal Reg-
12 ister under clause (i)(I), the Secretary
13 determines there is insufficient infor-
14 mation available at that time to deter-
15 mine if an act is eligible for certifi-
16 cation as an act of terrorism, the Sec-
17 retary may, before the end of such 90-
18 day period, extend the process of de-
19 termining whether to certify an act as
20 an act of terrorism for a period not to
21 exceed 365 days following the date on
22 which the damage attributable to such
23 act occurred, as determined by the
24 Secretary, and shall notify the public
25 of any such extension.

1 “(iii) ISSUANCE OF FINAL DETER-
 2 MINATION.—If the Secretary decides to
 3 certify an act as an act of terrorism, the
 4 Secretary shall, before the expiration of the
 5 period applicable under clause (ii), issue to
 6 the public a final determination that cer-
 7 tifies such act as an act of terrorism and
 8 such determination shall be irrevocable.

9 “(iv) RULE OF CONSTRUCTION.—
 10 Nothing in this subparagraph may be con-
 11 strued to require to the Secretary to issue
 12 a final determination under clause (iii)
 13 about any act that the Secretary does not
 14 certify as an act of terrorism.”.

15 **SEC. 4. REPORTING.**

16 Section 104(h)(2) of the Terrorism Risk Insurance
 17 Act of 2002 (15 U.S.C. 6701 note) is amended—

18 (1) by redesignating subparagraphs (B), (C),
 19 (D), (E), and (F) as subparagraphs (C), (D), (E),
 20 (F), and (G), respectively; and

21 (2) by inserting after subparagraph (A) the fol-
 22 lowing:

23 “(B) a list of each act with respect to
 24 which the Secretary published a notice in the
 25 Federal Register under section 102(1)(D)(i)

1 during the preceding calendar year, that in-
 2 cludes—

3 “(i) any final determination issued by
 4 the Secretary under section 102(1)(D)(iii)
 5 with respect to such act; or

6 “(ii) a concise explanation of why the
 7 Secretary did not issue a final determina-
 8 tion under section 102(1)(D)(iii) with re-
 9 spect to such act;”.

10 **SEC. 5. TECHNICAL AMENDMENTS.**

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

14 (1) in subclause (I)—

15 (A) by striking “2022” and inserting
 16 “2029”; and

17 (B) by striking “2024” and inserting
 18 “2031”;

19 (2) in subclause (II)—

20 (A) by striking “2023” and inserting
 21 “2030”;

22 (B) by striking “2029” and inserting
 23 “2036”; and

24 (C) by striking “2024” and inserting
 25 “2031”; and

1 (3) in subclause (III)—

2 (A) by striking “2029” and inserting
3 “2036”; and

4 (B) by striking “2024” and inserting
5 “2031”.

6 (b) TECHNICAL CORRECTIONS.—

7 (1) TERRORISM RISK INSURANCE ACT.—The
8 Terrorism Risk Insurance Act of 2002 (15 U.S.C.
9 6701 note) is amended by striking “Terrorism In-
10 surance Program” each place it appears in text or
11 headings and inserting “Terrorism Risk Insurance
12 Program”.

13 (2) FEDERAL INSURANCE OFFICE.—Section
14 313(c)(1)(D) of title 31, United States Code, is
15 amended by striking “Terrorism Insurance Pro-
16 gram” and inserting “Terrorism Risk Insurance
17 Program”.

Passed the House of Representatives June 29, 2026.

Attest: KEVIN F. MCCUMBER,
Clerk.