

119TH CONGRESS  
2D SESSION

# S. 3843

To amend the Federal Crop Insurance Act to direct the Federal Crop Insurance Corporation to conduct research and development on frost or cold weather insurance, and for other purposes.

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## IN THE SENATE OF THE UNITED STATES

FEBRUARY 11, 2026

Mrs. MOODY introduced the following bill; which was read twice and referred to the Committee on Agriculture, Nutrition, and Forestry

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## A BILL

To amend the Federal Crop Insurance Act to direct the Federal Crop Insurance Corporation to conduct research and development on frost or cold weather insurance, 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 “Temperature Event  
5 Mitigation Policy Act” or the “TEMP Act”.

1 **SEC. 2. RESEARCH AND DEVELOPMENT ON FROST OR COLD**  
 2 **WEATHER INSURANCE.**

3 Section 522(c) of the Federal Crop Insurance Act (7  
 4 U.S.C. 1522(c)) is amended by adding at the end the fol-  
 5 lowing:

6 “(20) FROST OR COLD WEATHER INSUR-  
 7 ANCE.—

8 “(A) IN GENERAL.—The Corporation shall  
 9 carry out research and development, or offer to  
 10 enter into 1 or more contracts with 1 or more  
 11 qualified persons to carry out research and de-  
 12 velopment, regarding an index-based policy to  
 13 insure crops (including tomatoes, peppers, sug-  
 14 arcane, strawberries, melons, citrus, peaches,  
 15 blueberries, and any other crop) on a nationally  
 16 available basis against losses due to a frost or  
 17 cold weather event.

18 “(B) RESEARCH AND DEVELOPMENT.—  
 19 Research and development under subparagraph  
 20 (A) shall—

21 “(i) evaluate the effectiveness of risk  
 22 management tools, such as the use of an  
 23 index, with respect to low frequency and  
 24 catastrophic loss weather events; and

25 “(ii) result in a policy that provides  
 26 protection for at least 1 of the following:

1 “(I) Production loss.

2 “(II) Revenue loss.

3 “(C) REPORT.—Not later than 1 year  
4 after the date of enactment of this paragraph,  
5 the Corporation shall submit to the Committee  
6 on Agriculture of the House of Representatives  
7 and the Committee on Agriculture, Nutrition,  
8 and Forestry of the Senate a report that de-  
9 scribes—

10 “(i) the results of the research and  
11 development carried out under this para-  
12 graph; and

13 “(ii) any recommendations with re-  
14 spect to those results.”.

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