

and pillaging, of displacement of millions of innocent men, women and children. Today, the question that we must ask ourselves as Americans, and as human beings, is this: Will we respond with apathy or with action to stop this ongoing tragedy? I submit that there can be only one answer: We—and by “we” I mean the international community—cannot and must not turn a blind eye to the Darfurians’ suffering and plight.

Today’s measure—the Sudan Accountability and Divestment Act of 2007—is a call to action. It authorizes states, local governments and universities to divest from companies doing business in the military, power production, oil-related, or mineral extraction industries in partnership with the government of Sudan. Further, it provides safe harbor to mutual funds and pension plans choosing to divest their assets in such companies. And finally, it prohibits the federal government from entering into new federal contracts with these offending companies. No longer will Americans have to worry that their tax dollars are going to companies that support the inhumane regime in Khartoum.

The bill we will pass today and send to the President is just one piece of a multi-faceted effort to address the crisis in Darfur. This solution must include not only full and speedy implementation of the United Nations/African Union hybrid peacekeeping force, but also international support for a single, unified peacemaking process. I have been extremely disappointed in both the rebel leaders and government officials who continue to choose violence over peace and have declined to participate in peace talks. However, we must continue to push for progress toward a ceasefire and a viable political solution for this ravaged land. Finally, and equally importantly, a solution in Darfur must include a sustained and secure role for the courageous humanitarian workers, who risk their lives daily because they are so committed to alleviating the suffering of their fellow human beings.

I want to express my sincere gratitude to Congresswoman BARBARA LEE, who has been a leader in this Congress on the issue of Darfur, who traveled with me to Darfur in April, and who sponsored the original Darfur Divestment measure, H.R. 180—which I was so pleased to cosponsor and which passed the House 418 to 1. I urge Members on both sides of the aisle to support this important legislation.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Massachusetts (Mr. FRANK) that the House suspend the rules and pass the Senate bill, S. 2271.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. FRANK. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair’s prior announcement, further proceedings on this motion will be postponed.

TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007

Mr. ACKERMAN. Mr. Speaker, I move to suspend the rules and concur in the Senate amendment to the bill (H.R. 2761) to extend the Terrorism Insurance Program of the Department of the Treasury, and for other purposes.

The Clerk read the title of the bill.

The text of the Senate amendment is as follows:

Senate amendment:

Strike out all after the enacting clause and insert:

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) **SHORT TITLE.**—This Act may be cited as the “Terrorism Risk Insurance Program Reauthorization Act of 2007”.

(b) **TABLE OF CONTENTS.**—The table of contents for this Act is as follows:

Sec. 1. Short title; table of contents.

Sec. 2. Definition of act of terrorism.

Sec. 3. Reauthorization of the Program.

Sec. 4. Annual liability cap.

Sec. 5. Enhanced reports to Congress.

SEC. 2. DEFINITION OF ACT OF TERRORISM.

Section 102(1)(A)(iv) of the Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note) is amended by striking “acting on behalf of any foreign person or foreign interest”.

SEC. 3. REAUTHORIZATION OF THE PROGRAM.

(a) **TERMINATION DATE.**—Section 108(a) of the Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note) is amended by striking “2007” and inserting “2014”.

(b) **ADDITIONAL PROGRAM YEARS.**—Section 102(11) of the Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note) is amended by adding at the end the following:

“(G) **ADDITIONAL PROGRAM YEARS.**—Except when used as provided in subparagraphs (B) through (F), the term ‘Program Year’ means, as the context requires, any of Program Year 1, Program Year 2, Program Year 3, Program Year 4, Program Year 5, or any of calendar years 2008 through 2014.”.

(c) **CONFORMING AMENDMENTS.**—The Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note) is amended—

(1) in section 102(7)(F)—

(A) by inserting “and each Program Year thereafter” before “, the value”; and

(B) by striking “preceding Program Year 5” and inserting “preceding that Program Year”;

(2) in section 103(e)(1)(A), by inserting “and each Program Year thereafter” after “Year 5”;

(3) in section 103(e)(1)(B)(ii), by inserting before the period at the end “and any Program Year thereafter”;

(4) in section 103(e)(2)(A), by striking “of Program Years 2 through 5” and inserting “Program Year thereafter”;

(5) in section 103(e)(3), by striking “of Program Years 2 through 5,” and inserting “other Program Year”; and

(6) in section 103(e)(6)(E), by inserting “and any Program Year thereafter” after “Year 5”.

SEC. 4. ANNUAL LIABILITY CAP.

(a) **IN GENERAL.**—Section 103(e)(2) of the Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note) is amended—

(1) in subparagraph (A)—

(A) by striking “(until such time as the Congress may act otherwise with respect to such losses)”; and

(B) in clause (ii), by striking “that amount” and inserting “the amount of such losses”; and

(2) in subparagraph (B), by inserting before the period at the end “, except that, notwithstanding paragraph (1) or any other provision of Federal or State law, no insurer may be required to make any payment for insured losses in excess of its deductible under section 102(7)

combined with its share of insured losses under paragraph (1)(A) of this subsection”.

(b) **NOTICE TO CONGRESS.**—Section 103(e)(3) of the Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note) is amended—

(1) by adding at the end the following: “The Secretary shall provide an initial notice to Congress not later than 15 days after the date of an act of terrorism, stating whether the Secretary estimates that aggregate insured losses will exceed \$100,000,000,000.”; and

(2) by striking “and the Congress shall” and all that follows through the end of the paragraph and inserting a period.

(c) **REGULATIONS FOR PRO RATA PAYMENTS; REPORT TO CONGRESS.**—Section 103(e)(2)(B) of the Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note) is amended—

(1) by striking “For purposes” and inserting the following:

“(i) **IN GENERAL.**—For purposes”; and

(2) by adding at the end the following:

“(ii) **REGULATIONS.**—Not later than 240 days after the date of enactment of the Terrorism Risk Insurance Program Reauthorization Act of 2007, the Secretary shall issue final regulations for determining the pro rata share of insured losses under the Program when insured losses exceed \$100,000,000,000, in accordance with clause (i).

“(iii) **REPORT TO CONGRESS.**—Not later than 120 days after the date of enactment of the Terrorism Risk Insurance Program Reauthorization Act of 2007, the Secretary shall provide a report to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives describing the process to be used by the Secretary for determining the allocation of pro rata payments for insured losses under the Program when such losses exceed \$100,000,000,000.”.

(d) **DISCLOSURE.**—Section 103(b) of the Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note) is amended—

(1) by redesignating paragraphs (3) and (4) as paragraphs (4) and (5), respectively; and

(2) by inserting after paragraph (2) the following:

“(3) in the case of any policy that is issued after the date of enactment of the Terrorism Risk Insurance Program Reauthorization Act of 2007, the insurer provides clear and conspicuous disclosure to the policyholder of the existence of the \$100,000,000,000 cap under subsection (e)(2), at the time of offer, purchase, and renewal of the policy.”.

(e) **SURCHARGES.**—Section 103(e) of the Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note) is amended—

(1) in paragraph (7)—

(A) in subparagraph (C), by inserting “133 percent of” before “any mandatory recoupment”; and

(B) by adding at the end the following:

“(E) **TIMING OF MANDATORY RECOUPMENT.**—

“(i) **IN GENERAL.**—If the Secretary is required to collect terrorism loss risk-spreading premiums under subparagraph (C)—

“(I) for any act of terrorism that occurs on or before December 31, 2010, the Secretary shall collect all required premiums by September 30, 2012;

“(II) for any act of terrorism that occurs between January 1 and December 31, 2011, the Secretary shall collect 35 percent of any required premiums by September 30, 2012, and the remainder by September 30, 2017; and

“(III) for any act of terrorism that occurs on or after January 1, 2012, the Secretary shall collect all required premiums by September 30, 2017.

“(ii) **REGULATIONS REQUIRED.**—Not later than 180 days after the date of enactment of this subparagraph, the Secretary shall issue regulations describing the procedures to be used for collecting the required premiums in the time periods referred to in clause (i).

“(F) **NOTICE OF ESTIMATED LOSSES.**—Not later than 90 days after the date of an act of terrorism, the Secretary shall publish an estimate

of aggregate insured losses, which shall be used as the basis for determining whether mandatory recoupment will be required under this paragraph. Such estimate shall be updated as appropriate, and at least annually.”; and

(2) in paragraph (8)—

(A) in subparagraph (C)—

(i) by striking “(including any additional amount included in such premium” and inserting “collected”; and

(ii) by striking “(D)” and inserting “(D)”;

and

(B) in subparagraph (D)(ii), by inserting before the period at the end “, in accordance with the timing requirements of paragraph (7)(E)”.

SEC. 5. ENHANCED REPORTS TO CONGRESS.

(a) **STUDY AND REPORT ON INSURANCE FOR NUCLEAR, BIOLOGICAL, CHEMICAL, AND RADIOLOGICAL TERRORIST EVENTS.**—Section 108 of the Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note) is amended by adding at the end the following:

“(f) INSURANCE FOR NUCLEAR, BIOLOGICAL, CHEMICAL, AND RADIOLOGICAL TERRORIST EVENTS.—

“(1) STUDY.—The Comptroller General of the United States shall examine—

“(A) the availability and affordability of insurance coverage for losses caused by terrorist attacks involving nuclear, biological, chemical, or radiological materials;

“(B) the outlook for such coverage in the future; and

“(C) the capacity of private insurers and State workers compensation funds to manage risk associated with nuclear, biological, chemical, and radiological terrorist events.

“(2) REPORT.—Not later than 1 year after the date of enactment of the Terrorism Risk Insurance Program Reauthorization Act of 2007, the Comptroller General shall submit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives a report containing a detailed statement of the findings under paragraph (1), and recommendations for any legislative, regulatory, administrative, or other actions at the Federal, State, or local levels that the Comptroller General considers appropriate to expand the availability and affordability of insurance for nuclear, biological, chemical, or radiological terrorist events.”.

(b) **STUDY AND REPORT ON AVAILABILITY AND AFFORDABILITY OF TERRORISM INSURANCE IN SPECIFIC MARKETS.**—Section 108 of the Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note) is amended by adding at the end the following:

“(g) AVAILABILITY AND AFFORDABILITY OF TERRORISM INSURANCE IN SPECIFIC MARKETS.—

“(1) STUDY.—The Comptroller General of the United States shall conduct a study to determine whether there are specific markets in the United States where there are unique capacity constraints on the amount of terrorism risk insurance available.

“(2) ELEMENTS OF STUDY.—The study required by paragraph (1) shall contain—

“(A) an analysis of both insurance and reinsurance capacity in specific markets, including pricing and coverage limits in existing policies;

“(B) an assessment of the factors contributing to any capacity constraints that are identified; and

“(C) recommendations for addressing those capacity constraints.

“(3) REPORT.—Not later than 180 days after the date of enactment of the Terrorism Risk Insurance Program Reauthorization Act of 2007, the Comptroller General shall submit a report on the study required by paragraph (1) to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives.”.

(c) **ONGOING REPORTS.**—Section 108(e) of the Terrorism Risk Insurance Act of 2002 (15 U.S.C. 6701 note) is amended—

(1) in paragraph (1)—

(A) by inserting “ongoing” before “analysis”; and

(B) by striking “, including” and all that follows through the end of the paragraph, and inserting a period; and

(2) in paragraph (2)—

(A) by inserting “and thereafter in 2010 and 2013,” after “2006,”; and

(B) by striking “subsection (a)” and inserting “paragraph (1)”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from New York (Mr. ACKERMAN) and the gentleman from Alabama (Mr. BACHUS) each will control 20 minutes.

The Chair recognizes the gentleman from New York.

GENERAL LEAVE

Mr. ACKERMAN. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks on this legislation and to insert extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from New York?

There was no objection.

Mr. ACKERMAN. Mr. Speaker, I yield myself such time as I may consume.

First, I would like to extend thanks and appreciation for the effort and hard work of Mr. BACHUS and Mr. BAKER, as well as Mr. KANJORSKI, Mrs. MALONEY, the extraordinary efforts of my friend from New York, PETE KING, and of course to Chairman FRANK for his extraordinary leadership, as well as the entire New York legislative delegation, including our friends from New Jersey and Connecticut, who all know firsthand the anguish and the pain of regions suffering from a terrorist attack.

Mr. Speaker, the legislation before us today, the Terrorism Risk Insurance Revision and Extension Act, with Senate amendments, is not the outcome that most of us in the House on both sides of the aisle had wanted. In September, after a series of subcommittee and full committee hearings, a field hearing, and following both subcommittee and full committee markups, the House overwhelmingly passed H.R. 2761 by a strong bipartisan margin of 3–1. H.R. 2761 would have extended TRIA for 15 years. It would have eliminated the distinction between foreign and domestic acts of terrorism. It would have included coverage for human beings by adding group life, and for nuclear, chemical, biological, and radiological, the so-called NCBR attacks. Most importantly, H.R. 2761 included a reset mechanism, which would have addressed the types of increased capacity shortages that we have already seen following major terrorism attacks against our country.

I want to be clear about this. The reset mechanism is not a New York provision. In negotiations with Mr. BAKER of the minority, we worked out the reset mechanism that would be triggered for any future catastrophic attack anywhere in America. Under the

reset, if, heaven forbid, our country does suffer another catastrophic attack, the nationwide trigger would be reset and the nationwide deductible for any insurer that pays out losses related to that attack would be set at lower levels.

God willing, New York will never suffer a second time, and, God willing, your State will never suffer a catastrophic attack such as 9/11. But if it does, then you too would enjoy the so-called “benefit” of being attacked a second time by virtue of the existence of the reset mechanism.

Let’s take, for example, Alabama; Alabama, that fought so hard and received \$130.5 million in Homeland Security grants because it is at risk of an attack by terrorists. We know that for a fact because its Senators and others told us so. God forbid, terrorists blow up the Medical Center at the University of Alabama at Birmingham. Under this legislation, you will be covered. Without a reset, however, after a catastrophic attack, the supply of terrorism insurance could be so scarce that you would not be able rebuild the medical center, which had been in Birmingham, and rebuild it in Birmingham, Alabama. I only pick Alabama, I think, because I went in alphabetical order. Sometimes bad things happen in alphabetical order. I don’t read the obituaries because people die in alphabetical order.

In short, the House bill, which included the reset, would have met the needs of our country and prepared the Nation to better cope with some of the grave financial issues that would have arisen if there were another terrorist attack on our Nation.

Mr. Speaker, when the House passed H.R. 2761 in September, we presented the Senate with an historic opportunity to protect our homeland from some of the economic consequences of terrorism, and specifically to safeguard the developers and the insurers and the re-insurers, who will bear the highest financial burden if our Nation is attacked again. The financial stability of these industries is the cornerstone of our economy, and they are absolutely essential to our capacity to recover from an attack.

Sadly, the U.S. Senate didn’t seize the opportunity to protect our Nation and our markets. Instead, our colleagues on the other side of the Capitol operated to amend our bill to extend the TRIA program by only 7 years, less than half of the extension period, and to strip out every beneficial provision in our bill, save one. The Senate did accept the House position that the distinction between foreign and domestic acts of terror, in today’s world, so often impossible to discern, would be included. Having passed the hollow shell of the bill and having done so only after the House had adjourned for Thanksgiving, our Senate counterparts abandoned the legislative process and they have refused to go to conference. Now, faced with the choice between accepting a bad bill and disrupting the

U.S. financial markets, the House went to work yet again, Democrats and Republicans, working together, to try to find a compromise with the Senate, and last week we passed a limited but still much-improved TRIA reauthorization over what they had done in the Senate.

The compromise legislation the House overwhelmingly passed last week by a vote of 303–116 acquiesced to the Senate's position on duration as well as coverage for nuclear, biological, chemical and radiological coverage. That compromise bill accepted the Senate's extension of TRIA, which was for only 7 years, and eliminated NCBR coverage. The House held firm, however, to the provisions we felt were absolutely necessary to allow for large-scale development to continue all across our country; the extension of a reset mechanism, group life insurance coverage, and lower program triggers.

Mr. Speaker, the House overwhelmingly passed the compromise TRIA reauthorization last week, and the Senate, as has been so often the case this year, did nothing. And so, today, we are faced with a very difficult reality: We can either accept the Senate's shell of a bill and ensure that our Nation's economy is somewhat protected against terrorist attacks, or we can let the program expire altogether in less than 2 weeks from today. Maybe that is considered good government in some parts of the country, but entrusting our Nation's economy to the terrorist roulette wheel would not be acceptable to the American people and it is not acceptable to the House, and we must do the responsible thing.

The Senate amendments to H.R. 2761 are unhelpful, shortsighted, and represent an unrealistic pre-9/11 outlook. The Senate amendments come from a naive world where there is no risk of terrorism and another attack like 9/11 is impossible. In the Senate's mythical world, developers build stadiums and malls and national landmarks without funding, banks lend money without insurance, insurers underwrite policies regardless of risk, and reinsurers do the same thing on an even larger scale.

In the Senate's fantasy world, the \$30 billion in insured losses from 9/11 can be easily underwritten and capitalized because unimaginable losses such as those that would come from an attack with weapons of mass destruction just can't happen, and the reason they can't happen is because the U.S. Senate said so.

Unfortunately, Mr. Speaker, Santa Claus is not going to give America terrorism risk insurance for Christmas, and we don't live with the Easter Bunny in the Senate's Candyland, where catastrophic risk can be comfortably ignored. Saying "the market will provide" just doesn't make it true. In the real world, it is critical to both our national security and to our economy that there is no gap in terrorism risk insurance. This House will not leave our Nation's developers, insurers

and reinsurers out in the cold when we adjourn for the year.

I therefore urge all of our colleagues to support this legislation out of the necessity to extend the TRIA program past its expiration date, with the understanding that this fight is not over.

We will continue to advocate for those provisions we know are critical to securing our homeland against terrorist attacks; namely, the reset mechanism, group life coverage, lower program triggers and NCBR coverage. To that extent, I have just introduced legislation entitled the Terrorism Risk Insurance Improvement Act that will add the reset mechanism to the TRIA program we are about to authorize here today, and I invite all of our colleagues to join me as cosponsors. We will continue to fight for a fully effective TRIA program until the Senate and the White House get the memo that the war on terror is not only fought on the other side of the world, but on the homeland as well.

Mr. Speaker, I reserve the balance of my time.

Mr. BACHUS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in support of the Senate amendment to H.R. 2761, the Terrorist Insurance Revision Extension Act of 2007. I think the legislation is critical to our Nation's economic security and the proper functioning of the insurance marketplace.

Let me thank Chairman FRANK and his staff and Representatives CAPUANO, PRICE, KANJORSKI and BAKER for all their leadership and hard work on TRIA this year. We would not have enacted TRIA this year had the House not acted several months ago before the Senate and set the stage for this current compromise.

I would also like to acknowledge the strong contributions of Mr. ACKERMAN and the New York City delegation, Mr. KING and Mr. FOSSELLA. I would also like to acknowledge their concern with regard to this bill. We all remember the attack on New York City more than 6 years ago. We are grateful that we have not suffered another attack on the homeland. I think there is recognition among many Members of this body that New York City is a symbol of our financial strength.

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It is not only that it is a symbol; it is a gateway to our country for many immigrants and it quite naturally was on September 11, and could be, again, chief among the targets. So I would say to Mr. ACKERMAN, I appreciate your passion and your participation, and we are dealing with a compromise here.

In the absence of further attacks, it would be easy to forget the chaos and the economic disruption that followed in the wake of 9/11 and, more importantly, the loss of life that we all witnessed in a very personal way, but New York City's residents in an even more personal and deadly experience for them.

In 2002, it was fresh in our minds, and we created TRIA, which did help to settle the markets and made possible the strong economic recovery that followed, and TRIA was and remains a central element of our commitment to the American people to do all that we can to ensure the stability of our economy in the event the unthinkable happens again.

In a moment I am going to call on Mr. KING, the gentleman from New York, who worked very hard on this bill. Terrorist acts are aimed at our Nation as a whole. The resulting damage and suffering inevitably fall on a relative few of our communities and citizens. We know that New York City is a primary target of these terrorists. And although I am an ardent supporter of free markets, I believe it is entirely appropriate for our government to minimize economic fallout and disruption sure to arise from any new attack. Terrorism is a relatively new phenomenon in America, and we are dealing with terrorist organizations which have both the intent and the potential to deliver deadly strikes against our homeland.

I reserve the balance of my time.

Mr. ACKERMAN. I yield to the chairman of the full committee 5 minutes, Mr. FRANK, whose extraordinary leadership has kept this issue alive.

Mr. FRANK of Massachusetts. I appreciate the indulgence of my colleagues.

I am glad that we will finally be acting on this. I share the frustration of my friend from New York and, indeed, all of my friends from New York and elsewhere, Connecticut, who wanted a more comprehensive bill. There is a consolation. I think 1 year or so ago there were people who thought even a 7-year extension was much too much and were talking about phasing this out. I am glad that we are moving forward. I want to address those who say, well, this was supposed to be a temporary program until the market could take over. I never believed that. I always wanted this to be a government program.

I am a believer in the market; I believe almost all of us are. I understand how the market principle works in insurance. If you have a greater risk, you pay more; your premiums go up. We do that because we want to discourage people from taking certain risks, or at least make them pay the full cost. We also want to give them an incentive to diminish the risk. Those principles don't apply to terrorism.

I don't want a situation to exist whereby, if you build a large building, because that is essentially what we are talking about here; people can't build large buildings without bank loans, and they can't get bank loans without insurance. I don't want the cost to go up in any particular part of this country because murderous, vicious thugs want to do this country ill.

I don't believe that those who have been the victims of these kinds of terrorism ought to bear that cost. That is

national defense. No more should any one State have to pay to protect itself against an invasion. We should have a national defense system that includes saying, we will hold you harmless against these murderous attacks. And it is, of course, because there is very little you can do to protect yourself against this. What do they do, put anti-aircraft guns on the roof? This is not a case where the market is failing. It is a case where national purpose is what is relevant, not the market.

Now, the other point to make is that I do regret the breakdown in the United States Senate of the legislative process. And, in particular, and I believe that the chairman of the banking committee, the Senator from Connecticut, wanted to move on this, but we were told, partly I think they made a mistake by waiting too long, but then they were told it had to be done unanimously. And we were told that the senior Republican on the committee, the Senator from Alabama, simply refused to deal with this.

Had this been up in the Senate and had the Senate voted "no" to nuclear, biological, chemical, and radiological coverage, had the Senate voted "no" to group life and the very important provision of our colleague, the gentlewoman from Florida (Ms. WASSERMAN SCHULTZ), to protect people against discrimination if they wanted to travel to Israel or elsewhere; if the Senate had voted against the reset mechanism, I would have been disappointed, but I would have said, well, that is the way it works. But to have the opposition of the senior Republican mean that no debate or discussion, much less a vote, could take place is a breakdown of the system.

We are in a position where something at this point is better than nothing. But I want to say, as chairman of the Committee on Financial Services, we will begin early next year to try to get this back on the Senate agenda, and I will be urging my Senate colleagues not to put themselves in a position where this kind of one-person veto can prevent, not an outcome, none of us have the right to an outcome, but the American people ought to have a right to debate and discussion.

Now, there is a problem, Mr. Speaker, that I acknowledge, and it is a problem that those of us who have been frustrated by this, really, I mentioned the Senator from Alabama. I disagree with his obstruction. But let's put the blame where it belongs also, on James Madison. We had an election last year, and we elected a new House and we elected one-third of the Senate, and that is part of the problem. We have a House that responded to the election of 2006. We have at this point a House and a Senate each responding to somewhat different electoral impulses. We are here as a result of the election of 2006, every single one of us. Or subsequent special elections, sadly, in some cases.

In the Senate, two-thirds of that Senate was elected in 2002 and 2004. That is

the disjunction. And it is not personal in general, it is electoral, and it is a frustration that cannot be overcome easily. But it does make me determined, as I go into the second year of this session, to pay more attention to that need. And we will be doing everything we can again. Again, we cannot guarantee outcome in the Senate or anywhere else, but the American people ought to be able to get the benefit of votes and debate.

So this is a recognition that terrorism insurance, in my judgment, should be here as long as terrorism is here. It is not a case of waiting for the market. It is a case of stepping up, as we should, for national defense purposes. And we will work, and I will be following the lead of my colleague from New York (Mr. ACKERMAN) and others as we try to make this bill an even better bill, reflecting what it was in the House.

Mr. BACHUS. Mr. Speaker, I yield 1 minute to the gentleman from Virginia, a member of our leadership team, Mr. CANTOR.

Mr. CANTOR. I thank the gentleman, and I too thank the gentleman and salute both sides of the aisle in bringing this bill to the floor. And I do rise in support of this bill.

I think, if one thing was clear on 9/11, we saw the unthinkable come to reality. And going forward, given the context of this bill, I don't think there is any way that we can quantify the risk posed by the terrorists in terms of coming up with, God forbid, their next scheme of attack on this country. That is why this bill is so important. Because, in addition to providing a security backstop, this legislation will encourage urban development and will bolster economic growth.

So, Mr. Speaker, again, given the challenges and complexities in a post-9/11 world, we are compelled to consider and pass this legislation, and I would again urge its passage.

Mr. BACHUS. Mr. Speaker, at this time I yield such time as he may consume to the gentleman from New York (Mr. KING), and I would like to acknowledge to him, publicly, and to the New York delegation that most of us in America probably do not realize the contribution and the special nature of the City of New York and its contributions, both financially and I think socially, to the United States. To many around the world, it does represent our leading city and is truly a target. When they target New York City, they target all of us.

Mr. KING of New York. Mr. Speaker, I thank the gentleman from Alabama for yielding. And let me at the outset thank him for the courtesy that he has shown me throughout this process. There were several differences that he and I had regarding what the exact nature of the legislation should be, but that never in any way interfered with either our professional or personal relationship. And I want to thank him for that, for his patience, and for the

effort he has put in to bring about this final product.

I also want to thank Chairman FRANK for, again, being totally bipartisan in trying to move this legislation forward and for always having an open door, and certainly, in my own case, allowing me to be part of the process from the start. Mr. ACKERMAN has been a stalwart fighter in this issue. And let me identify with certainly the points that Mr. ACKERMAN was making on this issue.

Also, let me thank Adam Paulson on my staff for putting in an extreme amount of time on this, on an issue that can be very mind-bending at times and at the same time is extremely, extremely vital for the rebuilding not just of New York City but for the protection of our entire Nation.

So let me say at the outset I support the legislation, and I will vote for it. I am glad that it is moving forward. I am glad we have the 7-year extension. It is certainly far better than what was being spoken of last year, which was either a phasing out all together or perhaps a 2-year extension.

Having said that, I agree with Mr. ACKERMAN that I wish this were for a 15-year term rather than 7, and I wish that the reset provision had not been taken out by the Senate. The 15-year provision in particular I fought for in the committee. It was a hard-fought battle. The vote was 39-30, but everything was on the table. We had the vote. If we had lost it, we would have lost it; but the fact is, we won it. And when the bill itself came to the House floor, it passed by an overwhelming vote.

I am not trying to impose our rules on theirs, but I really wish on an issue of this magnitude the Senate would have allowed that full breadth of democracy to play itself out to allow the people to be heard on this issue. Because, as Mr. ACKERMAN said, this is not a New York issue. It is an American issue; it is a national issue. It is an issue of national security and homeland security. And by making this 7 years rather than 15 years, by eliminating the reset provision, we have put New York in a weakened position, or certainly in not as strong a position as it should be. And by doing that, we are basically telling the terrorists that we will not give the same level of support that we should be giving. We are in effect allowing them to pick the playing field here. And we have to keep in mind that, yes, it was New York on September 11. It could be any other city or State at any time in the future. And as the former chairman of the Homeland Security Committee, as the ranking member of the Homeland Security, Mr. Speaker, I do receive regular briefings. I know how real these threats are. I also know that, no matter what analysis is used, New York is clearly number one on the target list of the Islamic terrorists.

So this legislation is vital, and it was so important that the other provisions,

the reset and the 15-year time period, be included. They were not. Having said that, this is still significant that we are going forward today. And I would hope that we can revisit it in the future, but again it is important that we pass this before it expires on December 31. It is important, again, for the people of New York, but also for the people of America. And if the rebuilding is to go forward, it is going to be difficult because certain provisions have been eliminated, but, again, we will find a way to go forward.

Again, I want to thank Mr. FRANK, Mr. BACHUS, Mr. ACKERMAN, all the members of the New York delegation and most of the members of the New Jersey and Connecticut delegations who stood together. Again, somewhat of a victory today, but let's work together in the future to have a total victory that we need, not as New Yorkers but as Americans.

Mr. ACKERMAN. Mr. Speaker, may I inquire how much time is remaining.

The SPEAKER pro tempore. The gentleman from New York has 5 minutes remaining; the gentleman from Alabama has 11 minutes remaining.

Mr. BACHUS. Mr. Speaker, at this time I yield 2 minutes to the gentleman from California (Mr. CAMPBELL).

Mr. CAMPBELL of California. Mr. Speaker, I opposed both the earlier versions of this bill, of the TRIA bill, but I support this one. This bill is shorter in duration, and it requires more participation by the private sector. Effectively, in the bill the Federal Government is a backstop, a reinsurer facilitating and allowing a private market in terrorism risk insurance.

Now, some that we have heard today say that in this bill the Federal Government doesn't do enough. I disagree. I think it is the goal of this bill, and the goal of this act should be, to facilitate a private market, not to stand in for or subsidize either insurance companies or property owners.

□ 1500

Then there are others who say the Federal Government shouldn't be involved at all in this issue. Again, I disagree. The Federal Government is involved. Does anybody really believe that if there were another terrorist attack on the United States that the Federal Government would not step in to help? Of course they would. The Federal Government always steps in when disasters are too big for State or local governments to handle. And there are similarly casualty events that are too big for the private sector to insure without Federal involvement. Terrorism is one of them.

The best alternative is not to have the government sail in later to facilitate a private market so that property owners and people can insure up front and know where they will be at a minimum if there is a terrorist act. That is what I believe this bill does, and I support it.

Mr. ACKERMAN. Mr. Speaker, I yield 2 minutes to the gentleman from Pennsylvania (Mr. KANJORSKI), the chairman of the subcommittee in whose jurisdiction this legislation originated.

Mr. KANJORSKI. Mr. Speaker, I rise in support of H.R. 2761, now known as the Terrorism Risk Insurance Program Reauthorization Act of 2007.

Terrorism insurance plays a critical role in protecting jobs and promoting our Nation's economic security. This bill will extend the terrorism insurance program for 7 years. This length is more than double the duration of the program to date. This length is also in line with my original position of a 6- to 8-year extension. Seven years is both long enough to provide greater certainty to the marketplace and short enough to encourage the private sector to develop our own solutions to the problems posed by conventional terrorism.

Importantly, the legislation eliminates the distinction between foreign and domestic terrorism. Terrorism, regardless of its cause or perpetrator, aims to destabilize the government. This change, therefore, has much merit, and the terrorism insurance program will now protect against these losses.

This Chamber has worked diligently and thoughtfully throughout this year on legislation to extend the terrorism insurance program. I am disappointed at the end of the day we are unable to incorporate some of the provisions that we initially agreed upon before. This final product, for example, fails to provide stronger coverage for nuclear, biological, chemical and radiological terrorism events. TRIA currently provides a backstop to insurers for these losses, but only if insurers cover the losses.

Our Nation needs to better plan for a potentially devastating act by NBCR means by putting in place an explicit program rather than an implicit promise now or a chaotic response later. Instead of taking action, as I would have preferred, the legislation before us requires a study and a report on the availability and affordability of insurance coverage for these losses. We will have a study. I look forward to it. I hope when we receive that study we will then get to work on this proposition.

Members of the Senate, however, have supported this provision, but it was not included in the final package, and that provision is the coverage for group life insurance. Nonetheless, I include this letter by four Members of the Senate, sent to the chairman and ranking member of the Senate Banking Committee, for the RECORD.

U.S. SENATE,

Washington, DC, December 12, 2007.

Chairman CHRISTOPHER DODD,
Senate Banking Committee, Dirksen Building,
Washington, DC.

Ranking Member RICHARD SHELBY,
Senate Banking Committee, Dirksen Building,
Washington, DC.

DEAR SENATORS DODD AND SHELBY: The risk of terrorism is a persistent and evolving

reality that we will be required to confront for many years to come. In light of this reality, we greatly appreciate your efforts to pass an extension of the Terrorism Risk Insurance Act before it expires.

Congress created the TRIA program in the aftermath of September 11th to ensure the viability of our nation's property and casualty insurance market in the event of another catastrophic terrorist attack. Without reinsurance through TRIA, these carriers could be forced to restrict the availability of the coverage they provide, or face losses that could undermine their ability to honor their policy commitments. Unfortunately, our economy remains vulnerable due to the current exclusion of group life insurance from the TRIA program.

Nearly 170 million Americans receive nearly \$8.3 trillion in group life insurance protection through their employers. For many, group life coverage is the only form of life insurance they have. But because of the concentration of employees at insured worksites, the companies which provide group life coverage are especially vulnerable to the catastrophic losses which could result from a terrorist strike. In this respect, group life insurance resembles workers' compensation insurance, which is a TRIA-covered line.

Before September 11th, group life insurers were able to purchase catastrophe reinsurance to protect against such losses. Since those attacks, the decreased availability and increased costs have made private reinsurance more difficult to obtain.

We believe that the inclusion of group life coverage in TRIA is prudent to ensure that life insurance benefits for American workers are not jeopardized by a terrorist attack. We understand and appreciate your efforts to secure a timely extension of the TRIA program, and respectfully request your support for inclusion of group life as the Senate resolves its differences with the House on this crucial legislation.

We thank you for your consideration of this matter.

Sincerely,

SUSAN M. COLLINS.
OLYMPIA J. SNOWE.
TIM JOHNSON.
BEN NELSON.

U.S. Senators.

Mr. BACHUS. Mr. Speaker, I yield such time as he may consume to the gentleman from Louisiana (Mr. BAKER) who worked very hard on this bill. And as many of us know, when Louisiana was hit by Hurricane Katrina, he worked very diligently on that. I think he also has played a yeoman's part in this process.

Mr. BAKER. I thank the gentleman for the gracious yielding of time and do appreciate his good leadership in this area, as well as that of the gentleman from New York (Mr. ACKERMAN) and the gentleman from Pennsylvania (Mr. KANJORSKI), and the entire New York delegation, which is understandably focused on the issue of how we best respond as a Federal Government to a tragic event of another terrorist assault on this great Nation.

I rise today not to be critical of the product but to say that we have moved far in our considerations. In the first response after 9/11, the first terrorism risk reinsurance proposal was only 3 years in duration, which was then extended for an additional 2-year term, without the inclusion of group life,

NBCR, and some of the other modifications now suggested as being appropriate.

I would point out that during that 5- to 6-year period after 9/11, contracts were entered into, loans were made by financial institutions and construction proceeded, only to make the point that having an absolute lifelong guarantee by the Federal taxpayer with any risk associated with a terrorist attack is not necessarily inherently a standard of operation which this Congress should consider.

Rather, as we go forward, as the chairman has indicated in the hearings of next year, we should strongly consider enabling companies to build up internal reserves specifically to addressing and responding to these types of horrific acts, without accounting consequence or tax liabilities, and enable them to build up appropriate reserves in their eye to meet the insured losses which they potentially could share.

There are alternatives to the plan currently in place, and we should re-engage and have discussions on all of those alternatives. Some might find my position on this matter unusual, but I would say in facing the losses that we struggle with and continue to struggle with in the Gulf States, Louisiana and Mississippi alike, post Katrina and Rita, I still don't believe we can ask the taxpayers of this great country to pay off all of our losses in the event of a higher loss.

We should build higher standards and adjust rates in accordance with the risks identified, and we should be smart in the enterprise, enabling market forces to function. The same should be said with terrorism risk.

We should do all we can before we open taxpayers' checkbooks and write those big checks out when market function should be the first and appropriate response to any loss in the insurance world. So I stand in defense of the product, and I believe the 7-year term is more than adequate and echo the comments of my chairman on capital markets. We need to be careful before we move, and we certainly need to understand before we act.

Mr. ACKERMAN. Mr. Speaker, I yield 1 minute to the gentlewoman from New York (Mrs. MALONEY) who has worked long, hard, and well on this issue.

(Mrs. MALONEY of New York asked and was given permission to revise and extend her remarks.)

Mrs. MALONEY of New York. I thank my colleague for his work on this bill.

The bill we are moving forward today is necessary, significant, and timely. There are few issues that are more important to our Nation's economy than a stable, long-term Federal support system for our terrorism risk insurance.

I am disappointed that this final TRIA bill omits key elements of our stronger House legislation, but this is a

solid compromise law that will help stabilize the market and ensure the ongoing availability of affordable terrorism risk insurance.

TRIA keeps Americans working, even in the face of terrorist threats. It is a powerful statement of our determination to keep our markets open, our cities vibrant, and our productivity strong.

What markets hate most is uncertainty. This longer term bill will allow our economy to grow while protecting our economic security, which is an important part of our homeland security and our national defense.

I am delighted to see this bill on the floor. I thank Chairman FRANK, the New York delegation, Ranking Member BACHUS and many, many others for their support of this important legislation.

By renewing TIRA with a long-term extension we stand strong in our resolve not to allow terrorists to destroy our economy and our way of life.

That requires a Federal commitment to provide a backstop and cut off the tail of an otherwise almost infinite risk curve so that the private sector can plan and put in place a framework of insurance that protects all of us.

Mr. BACHUS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I acknowledge the concerns of many of my House colleagues, the New York delegation, concerning certain aspects of this bill. It is not a perfect bill. It is the bill the Senate sent back over. I believe, despite the circumstances in which we find ourselves, it is a reasonable measure. I believe it will ensure the continued vitality of our commercial insurance markets as they operate under the threat of global terrorism. I believe it is fiscally responsible.

Many on my side would have preferred a 3-year bill, as the gentleman from Louisiana talked about. Originally, it was a 3-year bill. I believe the New York delegation can take satisfaction from the fact that it was a 7-year extension and that it does cover domestic acts of terrorism. I applaud them for that.

But I think, on the other hand, it does offer limits and improves taxpayer protections and prevents further intrusions by the government into a market-based system. For that, I thank many of my colleagues on my side, Mr. HENSARLING, Mr. CAMPBELL and others, who voiced their concerns.

Mr. Speaker, I again applaud the hard work and the willingness of the chairman of the Committee on Financial Services, Mr. FRANK, to work with Members on both sides of the aisle and to bring the bill here today before the House. He faced a hard decision. He has worked hard on this. He made, I think, a very passionate and, I think, in many respects, reasoned defense of his position.

We do know going forward that we need to pay particular attention, if the terrorists continue to threaten our largest city and target it, that we are

fully supportive of the people of New York City.

I thank all of my colleagues in both the House and the Senate who worked on TRIA for a long time. Whatever else has happened, we have come together today. It may have been an emotional journey, but we are going to pass legislation that I believe will be effective, and I urge adoption of the legislation.

Mr. Speaker, I will surrender any time I have left to the gentleman from New York (Mr. ACKERMAN).

Mr. ACKERMAN. I appreciate the gentleman's willingness to redistribute the wealth and attribute no social meaning to that, but those of us who are in need of the time are deeply appreciative, and we thank you for your cooperation.

May I inquire of the Speaker how much time indeed is left.

The SPEAKER pro tempore (Mr. HOLDEN). The gentleman from New York has 2 minutes remaining and the gentleman from Alabama just yielded 5 minutes to the gentleman from New York.

Mr. ACKERMAN. Thank you.

Mr. Speaker, I yield to the distinguished vice chair of the majority caucus, the gentleman from Connecticut (Mr. LARSON) for 1 minute.

Mr. LARSON of Connecticut. Mr. Speaker, I rise in strong support of this legislation, and I would like to associate myself with the remarks of Mr. ACKERMAN, Mr. FRANK, Mr. BACHUS, Mr. KING, and all those who have spoken so eloquently on this floor.

Mr. FRANK made two points; one essentially about the need for this legislation and the process we must go through. We all understand, for the economy to grow, banks need to make loans. In order for banks to make loans, they have to have insurance.

What this provides, as Mr. KING says, is a security backstop for the Nation, not only in New York City but all across this great country of ours.

Mr. FRANK made a second point as well about the process here, quoting Madison as being the problem here with our colleagues on the other side. I want to commend Senator DODD for his willingness to go forward, and also Mr. ACKERMAN for pointing out the need for the reset provision, 15 years being better than 7, and the importance of including group insurance as well. These were all vitally important to the success and ongoing future of this Nation and the great City of New York.

So I commend my colleagues, each and every one of them on the Committee on Financial Services, and thank them for this compromise piece of legislation that we know will go much further in the next session.

Mr. ACKERMAN. I thank the vice chairman.

Mr. Speaker, it is my pleasure to yield 1 minute to the gentleman from New York (Mr. CROWLEY), the distinguished county leader of Queen's County who has fought so long and passionately on this issue.

Mr. CROWLEY. I thank my friend from Queens, New York, as well. I thank all of those who have worked so hard on this particular issue and this bill before us today.

I wish, quite frankly, that the discussion and focus wasn't on the New York delegation. I wish I could stand here today and I didn't have the burden of the New York State and New York City delegation to craft and help make this legislation better legislation.

And at the same time, I don't wish to transpose that burden upon the delegation from Chicago, Illinois, or Los Angeles, California, or Birmingham, Alabama. I wish not to transpose it to anybody else. We accept that responsibility. We accept it because we are the financial capital of the world, and the focus of so much of the attention and hate of the world, that New York has become that focus, we recognize our place here in the Congress.

Having said that, I will note that this bill is better than what the White House proposed, which was no advancement, no extension of TRIA. The President's working group as well as the GAO report said no extension. We got a 7-year extension. I count our blessings. The best should not be the enemy of the good.

But having said that, I think the rejection of a reset provision is a mistake.

□ 1515

And we will be back here, we will be back because we need to do this. We ought not leave a hole in the ground in Manhattan as a monument to Osama bin Laden. Six years out, and this is not the only reason why there hasn't been a redevelopment in Lower Manhattan. But 6 years out we still have not seen the development of the Freedom Towers.

There is a message here, and the message ought not to be to our enemies that if you strike us we will cower, we will not redevelop. That's the message that's going out right now. And we will have an opportunity to change that, and I hope that our colleagues on the other side of the aisle understand this is not a New York City issue. This is not a New York issue, but an American issue; and to move forward we have to work together to see that come to fruition.

Mr. ACKERMAN. I yield myself the balance of the time.

Mr. Speaker, let me first thank Mr. BACHUS for the extraordinary cooperation between the majority and the minority on this particular issue. He led his caucus, along with Mr. BAKER, in crafting what was a very open process led by the distinguished chairman, Mr. FRANK, of the full committee, where everybody's voice was heard; everybody's opinion was allowed to be aired. We fought it out. Not everybody won every fight, but it was an extraordinary effort in goodwill. And the efforts of the Financial Services Committee should be something that set an

example for the rest of the committees in the Congress, especially on this particular issue, everybody exercising goodwill and good judgment.

Let me thank my staff especially Steve Boms, who, unfortunately, became one of our Nation's leading experts on terrorism risk insurance.

Much has been said about the New York delegation, because, I think, of our high profile on this issue. But allow me to thank our colleagues and offer this: do not feel sorry for us. We do not make this case for your pity, because we think that our city, we think that our communities, we think that our State and our neighbors acted in an exemplary fashion at a moment of extraordinary terror and pressure, not just to us but to the entire Nation and to the world. What we faced was absolutely extraordinary, and we are so proud to be New Yorkers, and we make this fight not because of what we suffered as a city and a State, but because we already know the pain and the problems that each and every one of our colleagues and other communities across this country might face in the event of a terrorist attack.

Much has been said of the courage of New York. We do not end this fight here because this fight is not for us.

First, to those who have expressed concern about the cost of money as taxpayer money, let me say that the way this has been added up by CBO, the taxpayers would actually gain \$200 million if there were a terrorist attack because of the scoring. Do this because it's the right thing.

The SPEAKER pro tempore. The time of the gentleman from New York has expired.

Mr. BACHUS. Mr. Speaker, I would ask unanimous consent that the gentleman be given another minute.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Alabama?

There was no objection.

Mr. ACKERMAN. I thank the gentleman.

Do this because it's the right thing to do, not because of New York. Because your community could be next, and it could be next yet again. That's what the reset is for.

We pass this today to provide our country with ongoing insurance so that major development can continue to take place, not to allow the terrorists to dictate when and where and how construction might take place in America.

Pass this, vote for this stripped-down version, provide this protection at least as a minimum for the next 7 years; and I guarantee we will all be back here next year to fight more and again and harder to include those provisions that will protect us all.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New York (Mr. ACKERMAN) that the House suspend the

rules and concur in the Senate amendment to the bill, H.R. 2761.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. BACHUS. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, this 15-minute vote on suspending the rules and concurring in the Senate amendment to H.R. 2761 will be followed by 5-minute votes on suspending the rules and passing S. 2271 and suspending the rules and adopting House Resolution 542.

The vote was taken by electronic device, and there were—yeas 360, nays 53, not voting 19, as follows:

[Roll No. 1178]
YEAS—360

Abercrombie	Costa	Hayes
Ackerman	Courtney	Heller
Aderholt	Cramer	Herger
Alexander	Crenshaw	Herseth Sandlin
Allen	Crowley	Higgins
Altman	Cuellar	Hill
Andrews	Cummings	Hinchey
Arcuri	Davis (AL)	Hinojosa
Baca	Davis (CA)	Hirono
Bachmann	Davis (IL)	Hobson
Bachus	Davis (KY)	Hodes
Baird	Davis, Lincoln	Hoekstra
Baker	Davis, Tom	Holden
Baldwin	Defazio	Holt
Barrow	DeGette	Honda
Bartlett (MD)	Delahunt	Hoyer
Bean	DeLauro	Hulshof
Becerra	Dent	Hunter
Berkley	Diaz-Balart, L.	Inslee
Berman	Diaz-Balart, M.	Israel
Biggert	Dicks	Issa
Bilirakis	Dingell	Jackson (IL)
Bishop (GA)	Doggett	Jackson-Lee (TX)
Bishop (NY)	Donnelly	Jefferson
Bishop (UT)	Doolittle	Johnson (GA)
Blumenauer	Doyle	Jones (NC)
Blunt	Drake	Jones (OH)
Boehner	Dreier	Kagen
Bonner	Edwards	Kanjorski
Bono	Ehlers	Keller
Boozman	Ellison	Kennedy
Boren	Ellsworth	Kildee
Boswell	Emanuel	Kilpatrick
Boucher	Emerson	Kind
Boustany	Engel	King (IA)
Boyd (FL)	English (PA)	King (NY)
Boyd (KS)	Eshoo	Kirk
Brady (PA)	Etheridge	Klein (FL)
Braley (IA)	Everett	Kline (MN)
Brown (SC)	Fallin	Knollenberg
Brown, Corrine	Farr	Kucinich
Brown-Waite,	Fattah	Kuhl (NY)
Ginny	Feeley	LaHood
Buchanan	Ferguson	Lampson
Buyer	Filner	Langevin
Calvert	Forbes	Lantos
Camp (MI)	Fortenberry	Larsen (WA)
Campbell (CA)	Fossella	Larson (CT)
Cantor	Frank (MA)	Latham
Capito	Frelinghuysen	LaTourette
Capps	Gallegly	Latta
Capuano	Garrett (NJ)	Lee
Cardoza	Gerlach	Levin
Carnahan	Giffords	Lewis (CA)
Carney	Gillibrand	Lewis (GA)
Carter	Gonzalez	Lewis (KY)
Castle	Goode	Lipinski
Castor	Goodlatte	LoBiondo
Chandler	Gordon	Loebsack
Clarke	Graves	Lofgren, Zoe
Clay	Green, Al	Lowey
Cleaver	Green, Gene	Lucas
Clyburn	Grijalva	Lungren, Daniel E.
Coble	Gutierrez	Lynch
Cohen	Hall (NY)	Mahoney (FL)
Cole (OK)	Hall (TX)	Maloney (NY)
Conaway	Hare	Manzullo
Conyers	Harman	
Cooper	Hastings (WA)	

