NAIC International Insurers Department (IID)

Instructions for Terrorism Risk Insurance Program (TRIP) Reporting

Alien Surplus Lines Insurers

# Form Overview

This reporting form is for all Alien Surplus Lines Insurers listed on the NAIC *Quarterly Listing of Alien Insurers.* Any reference throughout this document to “insurer” or “company” will mean both an insurance company and a Lloyd’s syndicate.

Regardless whether a company or Lloyd’s syndicate is a part of a group that is reporting aggregated group data to the Treasury Department’s Federal Insurance Office or State Data Call, **the IID requires completion of this data template by all IID listed companies and syndicates on an individual entity basis.**

# General Guidelines

* **All information should be reported on an individual** **insurer basis.**
* When providing premium on any exhibit, with the exception of the Geographic Exposures worksheet, premium should be aggregated on a U.S. – Nationwide basis.
* **Note:** Premium data on the Geographic Exposures worksheet seeks information based upon the location of the exposure, regardless of the manner in which the premium may have been allocated.
* DEP should be included in this calculation to the extent that commercial property and casualty coverage is issued for losses occurring at the following locations: (1) Within the United States; (2) With respect to an air carrier (as defined in section 40102 of title 49, United States Code), or a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States); and (3) At the premises of any U.S. mission.
* TRIP-eligible lines to be included in DEP calculations generally correspond to certain NAIC lines (as reported on the *NAIC Exhibit of Premiums and Losses*, commonly known as Statutory Page 14). Alien Surplus Lines Insurers completing this form are permitted to report using identified reporting lines that they otherwise typically employ in their operations. The information reported on this worksheet should only include TRIP-eligible DEP. Any amounts otherwise reported for other purposes by Alien Surplus Lines Insurers in connection with the lines identified on the reporting template that are not within the scope of TRIP-eligible lines as defined by the Program regulations should not be reported here. Specifically:
* Fire and Other Damage to Property should not include federal crop insurance or any other type of crop insurance privately issued or reinsured.
* General Liability should not include Professional Errors and Omissions Liability Insurance [see 31 CFR 50.4(t)].
* Policy count should be calculated based on the number of policies incepting in 2019 (or otherwise in effect for the entire year). For reporting other elements apart from DEP, where the reporting of information (e.g., exposures) under all policies in effect during 2019 would result in double counting for the year as a whole, utilize a reporting date of December 31, 2019.
* Information subject to reporting under the Standalone Terrorism (Nationwide) Worksheet and Cyber (Nationwide) Worksheet should be considered a subset of an insurer’s TRIP-eligible policies, and should also be reported on additional worksheets, as appropriate.
* All exposure information should be reported gross of any private reinsurance, except where otherwise indicated.
* Questions on the Reinsurance (Nationwide) Worksheet are limited to reinsurance purchased from unaffiliated third-party companies, and do not include reinsurance transactions within a group of affiliated insurers.
* Blacked out cells indicate that no data will be reportable for that particular cell.

# Instructions for Insurer Identification and Group Affiliation Worksheet

| *Insurer Identification and Group Affiliation* | | |
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| Section | Field Name | Comments |
| B4 | NAIC Group Code | Provide the NAIC Group Code used for state regulatory reporting purposes.   * If the insurer is not part of a group, or the group code is unknown, report N/A. |
| C4 | Insurer Group Name | Provide name as used by reporting insurance group.   * If the insurer is not part of a group, report N/A. |
| B9 | Alien Insurer Identification Number | Provide the Alien Insurer Identification Number used for IID reporting purposes. |
| C9 | Insurance Company Name/Syndicate # | Provide name or # as used by reporting insurance company or syndicate. |
| D9 | Type of Insurer | Prefilled as Alien Surplus Lines Insurer. |
| H3 | Total 2019 Policyholder Surplus | Enter total 2019 policyholder surplus as reported by the company for IID reporting purposes for its 2017 fiscal year-end. |
| H4 | Total 2019 TRIP-Eligible DEP (all lines) | Provide the insurance company’s total 2019 TRIP-Eligible Direct Earned Premium (DEP), for all lines and all jurisdictions. |

# Instructions for Policies and Direct Earned Premium (DEP) Worksheet

| *Policies and Direct Earned Premium (DEP)* | | |
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| Section | Field Name | Comments |
| B2 | Jurisdiction | Prefilled with United States – Nationwide Aggregated |
| B7-B11  C7-C11 | TRIP-Eligible Line of Coverage | Cells B7-B11 list the TRIP-eligible lines of coverage presently used by Alien Surplus Lines Insurers. Cells C7-C11 list the NAIC lines (as reported on the *NAIC Exhibit of Premiums and Losses*, commonly known as Statutory Page 14) which generally correspond to these TRIP-eligible lines. |
| D7-D12 | Total 2019 TRIP-Eligible DEP (all policies) | The figures in Column D will show the total 2019 DEP charged for the corresponding TRIP-eligible line of insurance listed in Cells B7-B11. The figures reported in this column will equal the sum of the respective figures reported in Columns E-G.  Cell D12 will show the insurance company’s total 2019 TRIP-eligible DEP for all lines of insurance. |
| E7-E11 | Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Declined) | For each corresponding TRIP-eligible line of insurance listed in Cells B7-B11, provide total 2019 DEP of policies in which terrorism risk coverage was not provided to the policyholder.   * Include premium in this column only if a policy did not provide any coverage subject to TRIP. * If the policyholder declined the initial mandatory offer, but a different amount of coverage subject to TRIP was then negotiated, include that premium information in Column F or G, as appropriate. |
| F7-F11 | Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed $0 Charge) | For each corresponding TRIP-eligible line of insurance listed in Cells B7-B11, provide total 2019 DEP of policies in which terrorism risk coverage was provided by the insurer to the policyholder for a disclosed charge of $0. |
| G7-G11 | Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged) | For each corresponding TRIP-eligible line of insurance listed in Cells B7-B11, provide total DEP for 2019 of policies in which terrorism risk coverage was provided by the insurer to the policyholder for a disclosed charge of more than $0. |
| H7-H11 | Total 2019 DEP Charged for Terrorism Risk Coverage | For each corresponding TRIP-eligible line of insurance listed in Cells B7-B11, provide the amount of DEP charged for terrorism risk.   * This figure, representing premium charged for terrorism risk, should be a component of the amount provided in Column G. |
| I7-I11 | Total 2019 Number of Policies (Terrorism Risk Coverage Declined) | For each corresponding TRIP-eligible line of insurance listed in Cells B7-B11, provide the number of policies included in the DEP reported in Cells E7-E11 (where terrorism risk coverage was not provided to the policyholder).   * Count policies containing multiple lines of TRIP-eligible coverage as separate policies for each line. |
| J7-J11 | Total 2019 Number of Policies (Terrorism Risk Coverage Provided for Disclosed $0 Charge) | For each corresponding TRIP-eligible line of insurance listed in Cells B7-B11, provide the number of policies included in the DEP reported in Cells F7-F11 (where terrorism risk coverage was provided for a disclosed charge of $0).   * Count policies containing multiple lines of TRIP-eligible coverage as separate policies for each line. |
| K7-K11 | Total 2019 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged) | For each corresponding TRIP-eligible line of insurance listed in Cells B7-B11, provide the number of included in the DEP reported in Cells G7-G11 (where terrorism risk coverage was provided by the insurer for a disclosed charge of more than $0).   * Count policies containing multiple lines of TRIP-eligible coverage as separate policies for each line. |
| L7-L11 | Total 2019 Number of Policies | The figures in Column L will show the total policy count for the corresponding TRIP-eligible line of insurance listed in Cells B7-B11. The figures reported in this column will equal the sum of the respective figures reported in Columns I-K. |
| C14 | Total 2019 Number of Policies Containing TRIP-Eligible Coverage | Provide the total number of policies associated with the total TRIP-eligible DEP shown in Cell D12.   * Count policies containing multiple lines of TRIP-eligible coverage as single policies for purposes of calculating the total policy count. * The total in Cell C14 will not be equal to the figure in Cell L12 if the insurance company issued any policies containing multiple lines of TRIP-eligible coverage. |

# Instructions for Standalone Terrorism (Nationwide) Worksheet

| *Standalone Terrorism (Nationwide)* | | |
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| Section | Field Name | Comments |
| C3 | 2019 DEP for Standalone Terrorism Policies | Provide 2019 DEP for standalone terrorism policies for the United States as a whole.   * Enter information here if the insurance company issued "standalone" policies covering only terrorism risk. * Include all terrorism risk policies, whether or not subject to TRIP. * Policies that include additional non-terrorism risks should not be included in this worksheet. These should be included in the *Policies and DEP Worksheet*.   The figure entered in Cell C3 must equal the sum of the figures entered in Cells C4 and C5. |
| C4 | Portion of 2019 DEP Providing Coverage for Losses for Certified Acts of Terrorism under TRIP | Identify the portion of the 2019 standalone terrorism DEP provided in Cell C3 which was subject to TRIP (if any). |
| C5 | Portion of 2019 DEP Providing Coverage for Losses Arising from Other (Non-Certified) Acts of Terrorism | Identify the portion of the 2019 standalone terrorism DEP provided in Cell C3 which was not subject to TRIP (if any). |
| C6 | 2019 Number of Standalone Terrorism Policies Issued | Provide the 2019 policy count for the DEP provided in Cell C3. |
| C7 | 2019 Number of Standalone Terrorism Policies Issued Providing Coverage for Losses for Certified Acts of Terrorism under TRIP | Provide the 2019 policy count for the DEP provided in Cell C4. |
| C8 | 2019 Property Insurance Exposure for Standalone Terrorism Policies Providing Coverage for Losses for Certified Acts of Terrorism under TRIP | Provide the insurer’s total 2019 property insurance exposure for all property coverage provided in connection with the amount reported in Cell C3.   * Include the total amount of the reporting insurer's exposure for a property loss (and thus do not include amounts within a policyholder’s deductible, etc.). * To the extent the value of the policyholder’s property is not fully insured by the policy in question, use the limits of the property insurance to calculate the insurer’s exposure. |
| C9 | 2019 Total Limits of Liability for Standalone Terrorism Policies Providing Coverage for Losses for Certified Acts of Terrorism under TRIP | Provide the insurer’s total 2019 liability exposure for all liability coverage provided in connection with the amount reported in Cell C3.   * Include the total amount of the reporting insurer's liability exposure (and thus do not include amounts within a policyholder’s deductible, etc.). * Use the limits of the liability insurance to calculate the insurer’s exposure. * If the policy has an aggregate limit, use the aggregate limit. * If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit. * Where a policy is not subject to a defined limit of liability, estimate exposure using a maximum probable loss model. |

# Instructions for Cyber (Nationwide) Worksheet

| *Cyber (Nationwide)* | | |
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| Section | Field Name | Comments |
| C3-E3 | 2019 TRIP-Eligible DEP for Cyber Policies | Provide the amount of DEP charged for cyber coverage in TRIP-eligible lines.   * Enter totals for the United States as a whole. * Enter 2019 TRIP-eligible DEP for “standalone” cyber policies in Cell C3. * Enter 2019 TRIP-eligible DEP for package policies in Cell D3. Only include premium associated with the cyber coverage in the policy. If the policy does not specify the cyber premium, provide an estimate of the cyber component of the package policy. * Policies that may respond to a cyber loss but do not explicitly provide coverage for cyber risks (sometimes characterized as non-affirmative cyber or “silent cyber”) should not be included in this worksheet. * Policies that provide cyber coverage outside of TRIP-eligible lines should not be included.   Cell E3 must show the sum of the values entered in Cells C3 and D3.  Cells C3-E3 must show the sum of the values respectively entered in Cells C4-E4 and C5-E5. |
| C4-E4 | 2019 TRIP-Eligible DEP for Cyber Policies (Terrorism Risk Coverage Declined) | Provide total 2019 DEP of cyber policies in TRIP-eligible lines, where terrorism risk coverage was not provided to the policyholder.   * Include premium in this row only if a cyber policy did not provide any coverage subject to TRIP. * Enter 2019 TRIP-eligible DEP for “standalone” cyber policies in Cell C4. * Enter 2019 TRIP-eligible DEP for package policies containing cyber coverage in Cell D4. Only include premium associated with the cyber coverage in the policy. If the policy does not specify the cyber premium, provide an estimate of the cyber component of the package policy. * Policies that may respond to a cyber loss but do not explicitly provide coverage for cyber risks (sometimes characterized as non-affirmative cyber or “silent cyber”) should not be included in this worksheet. * Policies that provide cyber coverage outside of TRIP-eligible lines should not be included.   Cell E4 must show the sum of the values entered in Cells C4 and D4. |
| C5-E5 | 2019 TRIP-Eligible DEP for Cyber Policies (Terrorism Risk Coverage Provided) | Provide total 2019 DEP of cyber policies in TRIP-eligible lines where terrorism risk coverage **was** provided to the policyholder.   * Include premium in this row only if a cyber policy provided coverage subject to TRIP. * Enter 2019 TRIP-eligible DEP for “standalone” cyber policies in Cell C5. * Enter 2019 TRIP-eligible DEP for package policies containing cyber coverage in Cell D5. Only provide premium associated with the cyber coverage. If the policy does not specify the cyber premium, provide an estimate of the cyber component of the package policy. * Policies that may respond to a cyber loss but do not explicitly provide coverage for cyber risks (sometimes characterized as non-affirmative cyber or “silent cyber”)should not be included in this worksheet. * Policies that provide cyber coverage outside of TRIP-eligible lines should not be included   Cell E5 must show the sum of the values entered in Cells C5 and D5. |
| C6-E6 | Total 2019 DEP Charged for Terrorism Risk Coverage Under Cyber Policies | Provide the amount of DEP charged for terrorism risk in cyber policies providing terrorism risk coverage. Enter 2019 DEP charged for terrorism risk in “standalone” cyber policies in Cell C6. Enter 2019 DEP charged for terrorism risk in package policies containing cyber coverage in Cell D6.   * These figures, representing premium charged for terrorism risk, should be a component of the amounts provided in C5 and D5, respectively. * Do not include premiums charged for terrorism coverage provided that is not subject to TRIP.   Cell E6 must show the sum of the values entered in Cells C6 and D6. |
| C7-E7 | Total 2019 Number of Cyber Policies Issued | Provide the corresponding 2019 policy count for the DEP provided in Cells C3-D3.  Cell E7 must show the sum of the values entered in Cells C7 and D7. |
| C8-E8 | Total 2019 Number of Cyber Policies Issued (Terrorism Risk Coverage Provided) | Provide the corresponding 2019 policy count for the DEP provided in Cells C5-D5.  Cell E8 must show the sum of the values entered in Cells C8 and D8. |
| C9-E9 | Total 2019 Limits of Liability for Cyber Policies Providing Coverage for Losses for Certified Acts of Terrorism Under | Provide the insurer’s total 2019 liability exposure for all cyber liability coverage provided in connection with the corresponding amounts reported in Cells C5 and D5.   * Include the total amount of the reporting insurer's liability exposure (and thus do not include amounts within a policyholder’s deductible, etc.). * Use the limits of the liability insurance to calculate the insurer’s exposure. * For cyber coverage provided as part of a package policy, provide the limits associated with the cyber coverage provided. * If the policy has an aggregate limit, use the aggregate limit. * If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit. * Where a policy is not subject to defined limit of liability, estimate exposure using a maximum probable loss model. |

# Instructions for Exposure Base Worksheet

| *Exposure Base* | | |
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| Section | Field Name | Comments |
| B2 | Jurisdiction | * Prefilled with United States – Nationwide Aggregated |
| B6-B10  C6-C10 | TRIP-Eligible Line of Coverage | Cells B6-B10 list the TRIP-eligible lines of coverage presently used by Alien Surplus Lines insurers. Cells C6-C10 list the NAIC lines (as reported on the *NAIC Exhibit of Premiums and Losses*, commonly known as Statutory Page 14) which generally correspond to these TRIP-eligible lines. |
| D6-D10 | Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided) | For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide total property exposure under all 2019 policies where terrorism risk coverage was provided in connection with property coverage.   * In the response for the United States as a whole (all locations covered by TRIP), report the total aggregate limit exposure only. * Include the total amount of the reporting insurer's property exposure (and thus do not include amounts within a policyholder’s deductible, etc.). * Use the limits of the property insurance to calculate the insurer’s exposure. * If the policy has an aggregate limit, use the aggregate limit. * If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit. * To the extent the policy exposure is based upon property values or annual sales and is not otherwise subject to a policy limit, use the property values or annual sales figures. |
| E6-E10 | Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded) | For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide total property exposure under all 2019 policies where terrorism risk coverage was and where the policy **does not** exclude coverage for nuclear, biological, chemical, and radiological (NBCR) risks.   * Use the same instructions as identified above for reporting policy limits generally. * To the extent property policies that provide coverage for terrorism risk **do not** contain exclusions for NBCR risks ,the figures entered in E6-E10 will be the same as the figures reported in D6-D10. * To the extent property policies that provide coverage for terrorism risk **do** contain exclusions for NBCR, the figures entered in E6-E10 will be a lesser subset of the amount reported in D6-D10. * To the extent any of the insurer’s policies provide coverage for some, but not all, risks within the NBCR category, assume that policies provide full NBCR coverage. |
| F6-F10 | Total 2019 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided) | For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide total deductible or retention exposure retained by your policyholders under the policies reported in Cells D6-D10.   * Assume a maximum loss. * If the policy has a per occurrence deductible or per claim deductible, use the respective deductible. If the policy has an aggregate deductible limit, use the aggregate deductible limit rather than a per occurrence or per claim deductible. * For excess policies, do not include amounts of underlying insurance covered by other insurance policies, or the deductible amounts under those underlying policies. |
| G6-G10 | Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined) | For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide total 2019 property insurance exposure in which terrorism risk coverage was not obtained by the policyholder.   * Include exposure amounts in this column only if a policy did not provide any coverage subject to TRIP. |
| H6-H10 | Total 2019 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined) | For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide total deductible or retention exposure retained by your policyholders under the policies reported in Cells F6-F10.   * Assume a maximum loss. * If the policy has a per occurrence deductible or per claim deductible, use the respective deductible. If the policy has an aggregate deductible limit, use the aggregate deductible limit rather than a per occurrence or per claim deductible. * For excess policies, do not include amounts of underlying insurance covered by other insurance policies, or the deductible amounts under those underlying policies. |
| I6-I10 | Total 2019 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided) | For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide the insurer’s total 2019 liability exposure in TRIP-eligible lines, where terrorism risk coverage was provided to the policyholder.   * Enter the amount for each jurisdiction (based on the exposure as allocated for premium purposes) individually, even if an aggregate limit may limit exposure across multiple jurisdictions. * For exposures which are otherwise not allocable to a particular jurisdiction, report under “Other/Not Subject to Allocation in a Particular Jurisdiction.” * In the response for the United States as a whole (all locations covered by TRIP), report the policy’s total aggregate limit exposure. * Include the total amount of the reporting insurer's liability exposure (and thus do not include amounts within a policyholder’s deductible, etc.). * Use the limits of the liability insurance to calculate the insurer’s exposure. * If the policy has an aggregate limit, use the aggregate limit. * If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit. * Where a policy is not subject to a defined limit of liability, estimate exposure using a maximum probable loss model. |
| J6-J10 | Total 2019 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded) | For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide the insurer’s total 2019 liability exposure under all 2019 policies where terrorism risk coverage was provided in connection with liability coverage **and** where the policy does not exclude coverage for nuclear, biological, chemical, and radiological (NBCR) risks.   * Use the same instructions as identified above forreporting policy limits generally. * To the extent liability policies that provide coverage for terrorism risk **do not** contain exclusions for NBCR risks, the figures entered in J6-J10 will be the same as the figures reported in I6-I10. * To the extent liability policies that provide coverage for terrorism risk **do** contain exclusions for NBCR risks, the figures entered in J6-J10 will be a lesser subset of the amount reported in I6-I10. * To the extent any of the insurer’s policies provide coverage for some, but not all, risks within the NBCR category, assume that policies provide full NBCR coverage. |
| K6-K10 | Total 2019 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided) | For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide total deductible or retention exposure retained by policyholders under the policies reported in Cells I6-I10.   * Assume a maximum loss. * If the policy has a per occurrence deductible or per claim deductible, use the respective deductible. If the policy has an aggregate deductible limit, use the aggregate deductible limit rather than a per occurrence or per claim deductible. * For excess policies, **do not** include amounts of underlying insurance covered by other insurance policies, or the deductible amounts under those underlying policies. |
| L6-L10 | Total 2019 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined) | For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide the insurer’s total 2019 liability exposure in TRIP-eligible lines, where terrorism risk coverage was **not** obtained by the policyholder.   * Enter the amount for each jurisdiction (based on the exposure as allocated for premium purposes) individually, even if an aggregate limit may limit exposure across multiple jurisdictions. * For exposures which are otherwise not allocable to a particular jurisdiction, report under “Other/Not Subject to Allocation in a Particular Jurisdiction.” * In the response for the United States as a whole (all locations covered by TRIP), report the policy’s total aggregate limit exposure. * Include the total amount of the reporting insurer's liability exposure (and thus do not include amounts within a policyholder’s deductible, etc.). * Use the limits of the liability insurance to calculate the insurer’s exposure. * If the policy has an aggregate limit, use the aggregate limit. * If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit. * Where a policy is not subject to defined limit of liability, estimate exposure using a maximum probable loss model. |
| M6-M10 | Total 2019 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined) | For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide total deductible or retention exposure retained by policyholders under the policies reported in Cells L6-L10.   * Assume a maximum loss. * If the policy has a per occurrence deductible or per claim deductible, use the respective deductible. If the policy has an aggregate deductible limit, use the aggregate deductible limit rather than a per occurrence or per claim deductible. * For excess policies, **do not** include amounts of underlying insurance covered by other insurance policies, or the deductible amounts under those underlying policies. |
| N-7 | Total 2019 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided) | Provide total 2019 payroll for workers’ compensation and excess workers’ compensation. |

# Instructions for Policyholder Industry Code (Nationwide) Worksheet

| *Policyholder Industry Code (Nationwide)* | | |
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| Section | Field Name | Comments |
| C4-C24  D4-D24  C25-C35  D25-D35 | NAICS Code  SIC Code | Reporting insurers should categorize information under either NAICS Codes or SIC Codes (not both) to allocate premium on this worksheet.   * Cells C4-C24 and D4-D24 list the North American Industrial Classification System (NAICS) industry code numbers and descriptions. * Cells C25-C35 and D25-D35 list the Standard Industrial Classification (SIC) industry code numbers and descriptions. * If an industry code is unavailable for a policy, include that policy in the total for Row 24 (NAICS) or Row 35 (SIC). * The total TRIP-eligible DEP appearing in Cell O36 should match the value appearing in Cell D12 on the *Policies and Direct Earned Premium* Worksheet. |
| E4-E24  E25-E35 | Total 2019 DEP Charged for Terrorism Risk Coverage (Property) | For each corresponding industry code, provide the amount of 2019 DEP charged for terrorism risk under property policies.   * This figure, representing premium charged for terrorism risk, should be a component of the amount provided in Column G. |
| F4-F24  F25-F35 | Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Declined) (Property) | Allocate (by industry code) the amount of total 2019 DEP of property policies in which terrorism risk coverage was not provided to the policyholder. |
| G4-G24  G25-G35 | Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Provided) (Property) | Allocate (by industry code) the amount of total 2019 DEP of property policies in which terrorism risk coverage was obtained by the policyholder.   * Include policies where terrorism risk coverage was provided at no charge. |
| I4-I24  I25-I35 | Total 2019 DEP Charged for Terrorism Risk Coverage (Liability) | For each corresponding industry code, provide the amount of 2019 DEP charged for terrorism risk under liability policies.   * This figure, representing premium charged for terrorism risk, should be a component of the amount provided in Column K. |
| J4-J24  J25-J35 | Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Declined) (Liability) | For each corresponding industry code, provide the total 2019 DEP of liability policies, where terrorism risk coverage was **not** provided to the policyholder.   * Include premium in this column only if a policy did not provide any coverage subject to TRIP. |
| K4-K24  K25-K35 | Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Provided)(Liability) | For each corresponding industry code, provide the total 2019 DEP of liability policies, where terrorism risk coverage **was** provided to the policyholder.   * Include premium in this column only if a liability policy provided coverage subject to TRIP. * Include policies where terrorism risk coverage was provided at no charge. |
| M4-M24  M25-M35 | Total 2019 DEP Charged for Terrorism Risk Coverage (Workers’ Compensation) | For each corresponding industry cod, provide the total 2019 DEP charged for terrorism risk under workers’ compensation policies.   * These figures, representing premium charged for terrorism risk, should be a component of the amounts provided in Column N. |
| N4-N24  N25-N35 | Total 2019 TRIP-Eligible DEP (Workers’ Compensation) | For each corresponding industry code, provide the total 2017 DEP of workers’ compensation policies, where terrorism risk coverage was obtained by the policyholder.   * Include policies where terrorism risk coverage was provided at no charge. |

# Instructions for Geographic Exposures (Nationwide) Worksheet

| *Geographic Exposures (Nationwide)* | | |
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| Section | Field Name | Comments |
| B3-B30 | Region | This field shows the specified metropolitan regions of the United States (Cells B3-B28) for which exposure information should be recorded.   * Locations not listed in the identified metropolitan areas (including territories) should be listed in Row 29. * Policies for which location information is not available should be recorded in Row 30. * The information sought in this worksheet should be reported based upon where the exposures are actually located. |
| C3-C30 | Description | This field outlines locations (by ZIP code) in the metropolitan regions listed in Cells B3-B28.   * The descriptions are based upon definitions currently in use by private rating agencies. * To the extent the insurance company does not track its data in this fashion, report the information by the closest approximation of the U.S. county and city jurisdictions involved. |
| D3-D30 | Total 2019 Payroll for TRIP-Eligible Primary WC Policies (Terrorism Risk Coverage Provided) | For each corresponding region listed in Cells B3-B30, provide 2019 payroll figures included under policyholders’ primary workers' compensation coverage. |
| E3-E30 | Total 2019 Payroll for TRIP-Eligible Excess WC Policies (Terrorism Risk Coverage Provided) | For each corresponding region listed in Cells B3-B30, provide 2019 payroll figures included under policyholders’ excess workers' compensation coverage. |
| F3-F30 | Total 2019 Property Insurance Exposure (Terrorism Risk Coverage Provided) | For each corresponding region listed in Cells B3-B30, provide total property insurance exposure under all 2019 policies where terrorism risk coverage was provided in connection with property coverage.   * Include the total amount of the reporting insurer's property exposure (and thus do not include amounts within a policyholder’s deductible, etc.). * Use the limits of the property insurance to calculate the insurer’s exposure. * If the policy has an aggregate limit, use the aggregate limit. * If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit. * To the extent the policy exposure is based upon property values or annual sales and is not otherwise subject to a policy limit, use the property values or annual sales figures. * To the extent the value of the policyholder’s property is not fully insured by the policy in question, use the limits of the property insurance to calculate the insurer’s exposure. |
| G3-G30 | Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined) | For each corresponding region listed in Cells B3-B30, provide the insurer’s 2019 property exposure, where terrorism risk coverage was **not** obtained by the policyholder.   * Include exposure amounts in this column only if a policy did not provide any coverage subject to TRIP. |
| C35-C39 | ZIP Code of Top 5 Largest Accumulated Exposure Locations by Payroll (Metropolitan Areas) | For each corresponding region, provide the ZIP codes for the top 5 aggregations of payroll exposure within the metropolitan areas included in Rows 3-28.   * ZIP codes entered into this field will not necessarily correspond to 5 different regions (an insurer could conceivably have its top 5 aggregations by ZIP code within the same city). |
| D35-D39 | Amount of Top 5 Largest Accumulated Exposure Locations by Payroll (Metropolitan Areas) | For each corresponding ZIP code listed in Cells C35-C39, provide the total accumulated payroll exposure within that ZIP code. |
| E35-E39 | ZIP Code of Top 5 Largest Accumulated Exposure Locations by Property Insurance Exposure (Terrorism Risk Coverage Provided) (Metropolitan Areas) | For each corresponding region, provide the ZIP codes for the top 5 aggregations of property insurance exposure within the metropolitan areas included in Rows 3-28.   * ZIP codes entered into this field will not necessarily correspond to 5 different regions (an insurer could conceivably have its top 5 aggregations within the same city). |
| F35-F39 | Amount of Top 5 Largest Accumulated Exposure Locations by Property Insurance Exposure (Terrorism Risk Coverage Provided) (Metropolitan Areas) | For each corresponding ZIP code listed in Cells C35-C39, provide the total accumulated property insurance exposure within that ZIP code. |
| C43-C47 | ZIP Code of Top 5 Largest Accumulated Exposure Locations by Payroll (Non-Metropolitan Areas) | For non-metropolitan areas included in Row 29, provide the ZIP codes for the top 5 aggregations of payroll exposure.   * If total non-allocated exposures from Row 30 fall within the top 5 aggregations, enter them using a ZIP code of 99999. |
| D43-D47 | Amount of Top 5 Largest Accumulated Exposure Locations by Payroll (Non-Metropolitan Areas) | For each corresponding ZIP code listed in Cells C43-C47, provide the total accumulated payroll exposure within that ZIP code. |
| E43-E47 | ZIP Code of Top 5 Largest Accumulated Exposure Locations by Property Insurance Exposure (Terrorism Risk Coverage Provided) (Non-Metropolitan Areas) | For non-metropolitan areas included in Row 29, provide the ZIP codes for the top 5 aggregations of property insurance exposure.   * If total non-allocated exposures from Row 30 fall within the top 5 aggregations, enter them using a ZIP code of 99999. |
| F43-F47 | Amount of Top 5 Largest Accumulated Exposure Locations by Property Insurance Exposure (Terrorism Risk Coverage Provided)(Non-Metropolitan Areas) | For each corresponding ZIP code listed in Cells C43-C47, provide the total accumulated property insurance exposure within that ZIP code. |
| D49 | ZIP Code Associated with Largest Probable Maximum Loss (PML) | Provide the ZIP code for the company's largest Probable Maximum Loss (for all lines) at a single street level address location.   * Assume the detonation of a 5-6 ton truck bomb at that location (use the blast size within the range that the insurer typically uses in connection with such analyses). * If you do not typically perform such analyses, use the blast radius estimates found in the *Reinsurance (Nationwide) Worksheet*, Line 27. |
| D50 | Largest PML at a Single Location (Amount) | Provide the amount of the company's largest Probable Maximum Loss (for all lines) at the location identified in Cell D49.   * Assume the detonation of a 5-6 ton truck bomb at that location (use the blast size within the range that the insurer typically uses in connection with internal modeling projections. * Include the amount of the reporting insurer's gross loss (above any deductible or retention of the policyholder and not including private reinsurance recovery or TRIP claim). |

# Instructions for Reinsurance (Nationwide) Worksheet

**Note:** This Worksheet is set up as a questionnaire, with certain amounts requested, yes or no answers sought, and associated explanation to the extent necessary. As a result, and unlike the other worksheets, the data sought may be more easily obtainable from an individual with knowledge of the reinsurance arrangements of the reporting entity, as distinguished from the mechanism of data queries to existing systems. The questions are limited to reinsurance purchased from unaffiliated third-party companies, and do not include reinsurance transactions within a group of affiliated insurers. Figures should include only purchased treaty reinsurance, and not purchased facultative reinsurance.

| *Reinsurance (Nationwide)* | | |
| --- | --- | --- |
| Section | Field Name | Comments |
| C3-D3 | Size of TRIP 2019 Deductible (Cell H4 of Insurer Identification and Group Affiliation Worksheet x 20%) | Provide the insurance company’s 2019 TRIP deductible.   * This figure is calculated based upon the 2017 TRIP-Eligible DEP, which is reported in Cell H4 of the *Insurer Identification and Group Affiliation Worksheet*. |
| C4-D4 | Total 2019 Limits Any One Loss of Purchased Treaty Reinsurance Covering TRIP Loss | For reinsurance purchased by the insurance company, provide the per loss limit for losses subject to TRIP. |
| C5-D5 | Total 2019 Aggregate Limits of Purchased Treaty Reinsurance Covering TRIP Loss | For reinsurance purchased by the insurance company, provide the 2019 maximum aggregate reinsurance limit per calendar year for losses subject to TRIP. |
| C6-D6 | 2019 Attachment Point Any One Loss of Purchased Treaty Reinsurance Covering TRIP Loss | For treaty reinsurance purchased by the insurance company, provide the 2019 attachment point for losses subject to TRIP. |
| C7-D7 | 2019 Co-Participation Share Any One Loss of Purchased Treaty Reinsurance Covering TRIP Loss | For treaty reinsurance purchased by the insurance company, provide the 2019 co-participation share for losses subject to TRIP exposure. |
| C8-D8 | Total 2019 Limits Any One Loss of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss | For reinsurance purchased by the insurance company, provide the per loss limit for losses subject to TRIP.   * Include losses in all lines of insurance, whether or not subject to TRIP. |
| C9-D9 | Total 2019 Aggregate Limits of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss | For treaty reinsurance purchased by the insurance company, provide the 2019 maximum aggregate reinsurance limit per calendar year for natural catastrophe losses.   * Include losses in all lines of insurance, whether or not subject to TRIP. |
| C10-D10 | 2019 Attachment Point Any One Loss of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss | For treaty reinsurance purchased by the insurance company, provide the 2019 attachment point for natural catastrophe losses.   * Include losses in all lines of insurance, whether or not subject to TRIP. |
| C11-D11 | 2019 Co-Participation Share Any One Loss of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss | For treaty reinsurance purchased by the insurance company, provide the 2019 co-participation share, if any, for natural catastrophe losses. |
| C12-D12 | Any reinsurance exclusions for TRIP Certified Foreign Acts of Terrorism? | Select whether during any reinsurance purchased in 2019 had any exclusions for TRIP-certified acts of terrorism caused by foreign individuals or actors. |
| C13-D13 | Any reinsurance exclusions for TRIP Certified Domestic Acts of Terrorism? | Select whether during any reinsurance purchased in 2019 had any exclusions for TRIP-certified acts of terrorism caused by domestic acts of terrorism. |
| C14-D14 | Reinsurance for NBCR WC Exposures Resulting from Certified Acts of Terrorism? | Select whether any reinsurance purchased in 2019 included any coverage for workers' compensation losses involving TRIP-certified acts of terrorism resulting from nuclear, biological, chemical or radiological (NBCR) exposures. |
| C15-D15 | If Yes, Total 2019 Limits Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving WC Loss | If the response in Cell C14 was “yes”, provide the per loss limit for workers' compensation losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.   * The figure in C15 should be no more than the figure reported in C4, and may be less than the figure reported in C4 if reinsurance purchased for NBCR risk was less than reinsurance purchased for other types of terrorism claims. |
| C16-D16 | If Yes, 2019 Attachment Point Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving WC Loss | If the response in Cell C14 was “yes”, provide the 2019 attachment point for workers' compensation losses involving TRIP-certified acts of terrorism resulting from NBCR exposures. |
| C17-D17 | If Yes, 2019 Co-Participation Share (if any) Any One Loss of NBCR Reinsurance For Certified Acts of Terrorism involving WC Loss | If the response in Cell C14 was “yes”, provide the 2019 co-participation share for workers' compensation losses involving TRIP-certified acts of terrorism resulting from NBCR exposures. |
| C18-D18 | Reinsurance for NBCR Property Loss Resulting from Certified Acts of Terrorism? | Select whether any reinsurance purchased in 2019 included any coverage for property losses involving TRIP-certified acts of terrorism resulting NBCR exposures. |
| C19-D19 | If Yes, Total 2019 Limits Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving Property Loss | If the response in Cell C18 was “yes”, provide the per loss limit for property losses involving TRIP-certified acts of terrorism resulting from NBCR exposures. |
| C20-D20 | If Yes, 2019 Attachment Point Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving Property Loss | If the response in Cell C18 was “yes”, provide the 2019 attachment point for property losses involving TRIP-certified acts of terrorism resulting from NBCR exposures. |
| C21-D21 | If Yes, 2019 Co-Participation Share (if any) Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving Property Loss | If the response in Cell C18 was “yes”, provide the 2019 co-participation share for property losses involving TRIP-certified acts of terrorism resulting from NBCR exposures. |
| C22-D22 | Reinsurance for NBCR Liability Loss Resulting from Certified Acts of Terrorism? | Select whether any reinsurance purchased in 2019 included any coverage for liability losses involving TRIP-certified acts of terrorism resulting from NBCR exposures. |
| C23-D23 | If Yes, Total 2019 Limits Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving Liability Loss | If the response in Cell C22 was “yes”, provide the per loss limit for liability losses involving TRIP-certified acts of terrorism resulting from NBCR exposures. |
| C24-D24 | If Yes, 2019 Attachment Point Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving Liability Loss | If the response in Cell C22 was “yes”, provide the 2019 attachment point for liability losses involving TRIP-certified acts of terrorism resulting from NBCR exposures. |
| C25-D25 | If Yes, 2019 Co-Participation Share (if any) Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving Liability Loss | If the response in Cell C22 was “yes”, provide the 2019 co-participation share for liability losses involving TRIP-certified acts of terrorism resulting from NBCR exposures. |
| C26-D26 | Any other reinsurance exclusions specifically applicable to Certified Acts of Terrorism under TRIP? | In Cell C26, select whether the insurance company’s 2019 reinsurance contracts contained any additional exclusions that could preclude coverage for losses involving TRIP-certified acts of terrorism.  In Cell D26, identify the exclusion(s). |
| Lines  27-35 | Loss to Insurance Company within TRIP Deductible, Private Reinsurance Recovery, Deductible/Retention of Insureds, Claim under TRIP, Co-Pay Obligation | The last series of questions seeks information as to how a particular defined loss event (Line 27) would likely affect the reporting insurer, in terms of the total projected loss it would likely sustain (Line 30), with that amount divided into six categories:   * Deductible or retention obligation of insureds under triggered policies (Line 31); * Net loss to insurance company within TRIP deductible, net of policyholder obligations or private reinsurance (Line 32); * Any private reinsurance recovery of amounts within the reporting insurer's deductible (Line 33); * Projected claims under TRIP (Line 34); * The net loss of the reporting individual insurer above its deductible within the co-pay obligation (Line 35); and * Any private reinsurance recovery of amounts above the reporting insurer's deductible within the co-pay obligation (Line 36). * Use the definitions, instructions and assumptions found in the Worksheet at Line 27. * Use the blast size within the 5-6 ton range that the insurer typically uses in connection with internal modeling projections. * If the insurer does not typically employ such scenarios, provide estimates using the parameters identified in Line 27. * If the insurer’s exposure arises from a layered insurance program involving multiple carriers, in which the reporting insurer has assumed only a portion of the total loss sustained by the policyholder pro-rate the response amounts (including the deductible or retention obligations of the policyholder as requested in Line 31) based on the insurer’s level of involvement in the layered program. * Not all reporting insurers will anticipate losses under the stated scenario. |