

# 2026 TRIP Data Call

## Sample Fact Patterns (for reference only)

### Scenario 1(a): Single Policy in Single State [Direct Earned Premium/Policy Count]

In 2025, a non-small insurer (Fifty States Insurance Group) writes a policy (valid from January 1, 2025 to December 31, 2025) to a policyholder (Widget Inc.) consisting of one commercial fire policy providing \$1 million in property coverage, with a \$100,000 deductible for Widget’s headquarters in California. The premium on the policy is \$3,000, which includes terrorism coverage for a charge of \$100. NBCR coverage is excluded from the policy.

Fifty States will fill out the following worksheets on the *Policies and DEP (Juris.)* tab: **California**

OMB No. 1505-0257  
Expiration: April 30, 2028

#### TERRORISM RISK INSURANCE PROGRAM 2026 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION

Jurisdiction:

B		C	D				E		F		G		H		I		J		K		L
			Direct Earned Premium												Number of Policies						
6	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible DEP (all policies)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 DEP Charged for Terrorism Risk Coverage	Total 2025 Number of Policies (Terrorism Risk Coverage Declined)	Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 Number of Policies										
7	Fire	1	\$ 3,000			\$ 3,000	\$ 100			1	1										
8	Allied Lines	2.1	\$ -								0										
9	Commercial Multiple Peril (non-liability portion)	5.1	\$ -								0										
10	Commercial Multiple Peril (liability portion)	5.2	\$ -								0										
11	Ocean Marine	8	\$ -								0										
12	Inland Marine	9	\$ -								0										
13	Workers' Compensation	16	\$ -								0										
14	Excess Workers' Compensation	17.3	\$ -								0										
15	Other Liability	17	\$ -								0										
16	Products Liability	18	\$ -								0										
17	Aircraft (all perils)	22	\$ -								0										
18	Boiler and Machinery	27	\$ -								0										
19	<b>TOTALS</b>		\$ 3,000	\$ -	\$ -	\$ 3,000	\$ 100	0	0	1	1										

20	Total 2025 Number of Policies Containing TRIP-Eligible Coverage	1
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**Scenario 1(b): Single Policy in Single State [Exposure]**

In 2025, a non-small insurer (Fifty States Insurance Group) writes a policy (valid from January 1, 2025 to December 31, 2025) to a policyholder (Widget Inc.) consisting of one (1) commercial fire policy providing \$1 million in property coverage, with a \$100,000 deductible for Widget’s new headquarters in California. The premium on the policy is \$3,000, which includes terrorism coverage for a charge of \$100. NBCR coverage is totally excluded from the policy.

Fifty States will fill out the following worksheets on the *Exposure Basis (Juris.)* tab: **United States, California**. Each worksheet will contain the same information because the information for the United States as a whole and California is the same. Because NBCR coverage is totally excluded from the policy, no limits are entered in Cell E6.

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**TERRORISM RISK INSURANCE PROGRAM 2026 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES  
EXPOSURE BASES BY JURISDICTION**

Jurisdiction:  
2 United States

	B	C	D	E	F	G	H	I	J	K	L	M	N
	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2025 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
6	Fire	1	\$ 1,000,000		\$ 100,000								
7	Allied Lines	2.1											
8	Commercial Multiple Peril (non-liability port)	5.1											
9	Commercial Multiple Peril (liability portion)	5.2											
10	Ocean Marine	8											
11	Inland Marine	9											
12	Workers' Compensation	16											
13	Excess Workers' Compensation	17.3											
14	Other Liability	17											
15	Products Liability	18											
16	Aircraft (all perils)	22											
17	Boiler and Machinery	27											
18	<b>TOTALS</b>		\$ 1,000,000	\$ -	\$ 100,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**Scenario 2(a): Single Policy (Multiple Lines) in One State [Direct Earned Premium/Policy Count]**

Widget Inc. purchases a commercial multi-peril policy (valid from January 1, 2025 to December 31, 2025) from Fifty States for its headquarters in California. The policy provides \$1 million of property coverage (per occurrence) and \$3 million of liability coverage (per occurrence), with a \$75,000 per occurrence deductible. The premium on the policy is \$78,000 (\$3,000 for the property portion and \$75,000 for the liability portion, which includes terrorism coverage for a charge of \$1,600 (\$100 for property and \$1,500 for liability). NBCR coverage is not totally excluded from the policy.

Fifty States will fill out the following worksheets on the *Policies and DEP (Juris.)* tab: **California**. Because the commercial multi-peril policy provides coverage in two lines, it will be entered in the premium count (Column K) on both lines, even though that results in double counting of this single policy. On Line 21, this policy will only be entered once in the policy count field in that line.

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**TERRORISM RISK INSURANCE PROGRAM 2026 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES  
POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION**

Jurisdiction:  
2 California

	B	C	D	E	F	G	H	I	J	K	L
	Direct Earned Premium							Number of Policies			
6	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible DEP (all policies)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 DEP Charged for Terrorism Risk Coverage	Total 2025 Number of Policies (Terrorism Risk Coverage Declined)	Total 2025 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 Number of Policies
7	Fire	1	\$ -								0
8	Allied Lines	2.1	\$ -								0
9	Commercial Multiple Peril (non-liability portion)	5.1	\$ 3,000			\$ 3,000	\$ 100			1	1
10	Commercial Multiple Peril (liability portion)	5.2	\$ 75,000			\$ 75,000	\$ 1,500			1	1
11	Ocean Marine	8	\$ -								0
12	Inland Marine	9	\$ -								0
13	Workers' Compensation	16	\$ -								0
14	Excess Workers' Compensation	17.3	\$ -								0
15	Other Liability	17	\$ -								0
16	Products Liability	18	\$ -								0
17	Aircraft (all perils)	22	\$ -								0
18	Boiler and Machinery	27	\$ -								0
19	<b>TOTALS</b>		\$ 78,000	\$ -	\$ -	\$ 78,000	\$ 1,600	0	0	2	2

20	Total 2025 Number of Policies Containing TRIP-Eligible Coverage	1
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**Scenario 2(b): Single Policy (Multiple Lines) in One State [Exposure]**

Widget Inc. purchases a commercial multi-peril policy (valid from January 1, 2025 to December 31, 2025) from Fifty States for its headquarters in California. The policy provides \$1 million of property coverage (per occurrence) and \$3 million of liability coverage (per occurrence), with a \$75,000 per occurrence deductible. The premium on the policy is \$78,000 (\$3,000 for the property portion and \$75,000 for the liability portion, which includes terrorism coverage for a charge of \$1,600 (\$100 for property and \$1,500 for liability). NBCR coverage is not totally excluded from the policy.

Fifty States will fill out the following worksheets on the *Exposure Basis (Juris.)* tab: **United States, California** (both will have the same content). Because the policy does not totally exclude NBCR coverage, the fully limits information for the policy will also appear in Column E and Column J.

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**TERRORISM RISK INSURANCE PROGRAM 2026 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES  
EXPOSURE BASES BY JURISDICTION**

Jurisdiction:

	B	C	D	E	F	G	H	I	J	K	L	M	N
	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2025 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
6	Fire	1											
7	Allied Lines	2.1											
8	Commercial Multiple Peril (non-liability portion)	5.1	\$ 1,000,000	\$ 1,000,000	\$ 75,000								
9	Commercial Multiple Peril (liability portion)	5.2						\$ 3,000,000	\$ 3,000,000	\$ 3,000,000			
10	Ocean Marine	8											
11	Inland Marine	9											
12	Workers' Compensation	16											
13	Excess Workers' Compensation	17.3											
14	Other Liability	17											
15	Products Liability	18											
16	Aircraft (all perils)	22											
17	Boiler and Machinery	27											
18	<b>TOTALS</b>		\$ 1,000,000	\$ 1,000,000	\$ 75,000	\$ -	\$ -	\$ 3,000,000	\$ 3,000,000	\$ 3,000,000	\$ -	\$ -	\$ -

**Scenario 3(a): Single Policy (Multiple Lines) in Multiple States [Direct Earned Premium/Policy Count]**

Widget has two offices, one in Oregon and one in California, and purchases a commercial multi-peril policy (valid from January 1, 2025 to December 31, 2025) to cover both offices. The policy provides \$1.5 million of property coverage and \$4 million of liability coverage (per occurrence), with a \$75,000 per occurrence deductible. The premium on the policy is \$104,500 (\$4,500 for the property portion and \$100,000 for the liability portion, which includes terrorism coverage for a charge of \$3,500 (\$1,000 for property and \$2,500 for liability). On its annual state filing, Fifty State allocates 60% of this premium to California and the remaining 40% to Oregon. NBCR coverage is excluded.

Fifty States will fill out the following worksheets on the *Policies and DEP (Juris.)* tab: **California, Oregon**. For the California worksheet, the allocation results in a property premium allocation of \$2,700 (and a terrorism risk premium of \$600) and a liability premium allocation of \$60,000 (and a terrorism risk premium of \$1,500).

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POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION**

Jurisdiction:  
2 California

		Direct Earned Premium						Number of Policies			
B	C	D	E	F	G	H	I	J	K	L	
6	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible DEP (all policies)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 DEP Charged for Terrorism Risk Coverage	Total 2025 Number of Policies (Terrorism Risk Coverage Declined)	Total 2025 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 Number of Policies
7	Fire	1	\$ -								0
8	Allied Lines	2.1	\$ -								0
9	Commercial Multiple Peril (non-liability portion)	5.1	\$ 2,700			\$ 2,700	\$ 600			1	1
10	Commercial Multiple Peril (liability portion)	5.2	\$ 60,000			\$ 60,000	\$ 1,500			1	1
11	Ocean Marine	8	\$ -								0
12	Inland Marine	9	\$ -								0
13	Workers' Compensation	16	\$ -								0
14	Excess Workers' Compensation	17.3	\$ -								0
15	Other Liability	17	\$ -								0
16	Products Liability	18	\$ -								0
17	Aircraft (all perils)	22	\$ -								0
18	Boiler and Machinery	27	\$ -								0
19	<b>TOTALS</b>		\$ 62,700	\$ -	\$ -	\$ 62,700	\$ 2,100	0	0	2	2

Total 2025 Number of Policies Containing TRIP-Eligible Coverage: 1

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For the Oregon worksheet, the allocation results in a property premium allocation of \$1,800 (and a terrorism risk premium of \$400) and a liability premium allocation of \$40,000 (and a terrorism risk premium of \$1,000).

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POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION**

Jurisdiction:										
2 Oregon										
B	C	D	E	F	G	H	I	J	K	L
Direct Earned Premium							Number of Policies			
6 TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible DEP (all policies)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 DEP Charged for Terrorism Risk Coverage	Total 2025 Number of Policies (Terrorism Risk Coverage Declined)	Total 2025 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 Number of Policies
7 Fire	1	\$ -								0
8 Allied Lines	2.1	\$ -								0
9 Commercial Multiple Peril (non-liability portion)	5.1	\$ 1,800			\$ 1,800	\$ 400			1	1
10 Commercial Multiple Peril (liability portion)	5.2	\$ 40,000			\$ 40,000	\$ 1,000			1	1
11 Ocean Marine	8	\$ -								0
12 Inland Marine	9	\$ -								0
13 Workers' Compensation	16	\$ -								0
14 Excess Workers' Compensation	17.3	\$ -								0
15 Other Liability	17	\$ -								0
16 Products Liability	18	\$ -								0
17 Aircraft (all perils)	22	\$ -								0
18 Boiler and Machinery	27	\$ -								0
<b>19 TOTALS</b>		\$ 41,800	\$ -	\$ -	\$ 41,800	\$ 1,400	0	0	2	2

  

20 Total 2025 Number of Policies Containing TRIP-Eligible Coverage	1
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**Scenario 3(b): Single Policy (Multiple Lines) in Multiple States [Exposure]**

Widget has two offices, one in Oregon and one in California, and purchases a commercial multi-peril policy (valid from January 1, 2025 to December 31, 2025) to cover both offices. The policy provides \$1.5 million of property coverage and \$4 million of liability coverage (per occurrence), with a \$75,000 per occurrence deductible. The premium on the policy is \$104,500 (\$4,500 for the property portion and \$100,000 for the liability portion, which includes terrorism coverage for a charge of \$3,500 (\$1,000 for property and \$2,500 for liability). On its annual state filing, Fifty State allocates 60% of this premium to California and the remaining 40% to Oregon. NBCR coverage is excluded.

Fifty States will fill out the following worksheets on the *Exposure Basis (Juris.)* tab: **United States, California, Oregon**. For the United States worksheet, full policy limits (and the policyholder deductible) are entered for the policy. No limits are entered in Cells E8 and J9 because NBCR coverage is totally excluded.

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**TERRORISM RISK INSURANCE PROGRAM 2026 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES  
EXPOSURE BASES BY JURISDICTION**

Jurisdiction:														
2	United States	B	C	D	E	F	G	H	I	J	K	L	M	N
5	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2025 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	
6	Fire	1												
7	Allied Lines	2.1												
8	Commercial Multiple Peril (non-liability portion)	5.1	\$ 1,500,000		\$ 75,000									
9	Commercial Multiple Peril (liability portion)	5.2						\$ 4,000,000		\$ 75,000				
10	Ocean Marine	8												
11	Inland Marine	9												
12	Workers' Compensation	16												
13	Excess Workers' Compensation	17.3												
14	Other Liability	17												
15	Products Liability	18												
16	Aircraft (all perils)	22												
17	Boiler and Machinery	27												
18	<b>TOTALS</b>		\$ 1,500,000	\$ -	\$ 75,000	\$ -	\$ -	\$ 4,000,000	\$ -	\$ 75,000	\$ -	\$ -	\$ -	

**Scenario 4(a): Multiple Policies in Multiple States, including Policies not Allocable to a Particular Jurisdiction [Direct Earned Premium/Policy Count]**

Widget has two offices, one in Oregon and one in California, and purchases a commercial multi-peril policy (valid from January 1, 2025 to December 31, 2025) to cover both offices. The policy provides \$1.5 million of property coverage and \$4 million of liability coverage (per occurrence), with a \$75,000 per occurrence deductible. The premium on the policy is \$104,500 (\$4,500 for the property portion and \$100,000 for the liability portion), which includes terrorism coverage for a charge of \$3,500 (\$1,000 for property and \$2,500 for liability). On its annual state filing, Fifty State allocates 60% of this premium to California and the remaining 40% to Oregon. NBCR coverage is excluded.

In addition, Widget has a contract to provide IT services at the U.S. Embassy in Ottawa and purchases a second CMP policy (valid from January 1, 2025 to December 31, 2025) to cover its equipment at the Embassy. The new policy for the equipment provides \$100,000 in property coverage, with a \$5,000 deductible. Fifty States charges Widget \$1,500 for the new policy. Widget does not obtain liability coverage for the new policy, and it declines to purchase terrorism risk coverage.

Fifty States will fill out the following worksheets on the *Policies and DEP (Juris.)* tab: **California, Oregon, Other/Not Subject to Allocation in a Particular Jurisdiction**. For the California worksheet, the allocated premium figures for California (based upon the 60% allocation) are entered, along with a policy count of 1 for each line and a policy count of 1, total, in Cell C21.

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POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION**

**Jurisdiction:**  
2 California

	B	C	D	E	F	G	H	I	J	K	L
	Direct Earned Premium							Number of Policies			
6	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible DEP (all policies)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 DEP Charged for Terrorism Risk Coverage	Total 2025 Number of Policies (Terrorism Risk Coverage Declined)	Total 2025 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 Number of Policies
7	Fire	1	\$ -								0
8	Allied Lines	2.1	\$ -								0
9	Commercial Multiple Peril (non-liability portion)	5.1	\$ 2,700			\$ 2,700	\$ 600			1	1
10	Commercial Multiple Peril (liability portion)	5.2	\$ 60,000			\$ 60,000	\$ 1,500			1	1
11	Ocean Marine	8	\$ -								0
12	Inland Marine	9	\$ -								0
13	Workers' Compensation	16	\$ -								0
14	Excess Workers' Compensation	17.3	\$ -								0
15	Other Liability	17	\$ -								0
16	Products Liability	18	\$ -								0
17	Aircraft (all perils)	22	\$ -								0
18	Boiler and Machinery	27	\$ -								0
19	<b>TOTALS</b>		\$ 62,700	\$ -	\$ -	\$ 62,700	\$ 2,100	0	0	2	2

20 Total 2025 Number of Policies Containing TRIP-Eligible Coverage 1

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For the Oregon worksheet, the allocated premium figures for Oregon (based upon the 40% allocation) are entered, along with a policy count of 1 for each line and a policy count of 1, total, in Cell C21.

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POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION**

Jurisdiction:  
2 Oregon

B		C	D	E	F G H			I	J K		L
			Direct Earned Premium				Number of Policies				
6	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible DEP (all policies)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 DEP Charged for Terrorism Risk Coverage	Total 2025 Number of Policies (Terrorism Risk Coverage Declined)	Total 2025 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 Number of Policies
7	Fire	1	\$ -								0
8	Allied Lines	2.1	\$ -								0
9	Commercial Multiple Peril (non-liability portion)	5.1	\$ 1,800			\$ 1,800	\$ 400			1	1
#	Commercial Multiple Peril (liability portion)	5.2	\$ 40,000			\$ 40,000	\$ 1,000			1	1
11	Ocean Marine	8	\$ -								0
#	Inland Marine	9	\$ -								0
#	Workers' Compensation	16	\$ -								0
#	Excess Workers' Compensation	17.3	\$ -								0
#	Other Liability	17	\$ -								0
#	Products Liability	18	\$ -								0
#	Aircraft (all perils)	22	\$ -								0
#	Boiler and Machinery	27	\$ -								0
#	<b>TOTALS</b>		\$ 41,800	\$ -	\$ -	\$ 41,800	\$ 1,400	0	0	2	2

#	Total 2025 Number of Policies Containing TRIP-Eligible Coverage	1
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For the Other/Not Subject to Allocation in a Particular Jurisdiction worksheet, the premium figures for the policy issued to cover property located at the U.S. Embassy in Ottawa are entered. Since terrorism risk insurance for this exposure was declined, the amounts are entered for premium and policy count in Columns E and I, with a policy count of 1 in Cell C21.

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POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION**

**Jurisdiction:**

**2** Other/Not Subject to Allocation in a Particular Jurisdiction

	B	C	D	E	F	G	H	I	J	K	L
	Direct Earned Premium						Number of Policies				
6	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible DEP (all policies)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 DEP Charged for Terrorism Risk Coverage	Total 2025 Number of Policies (Terrorism Risk Coverage Declined)	Total 2025 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 Number of Policies
7	Fire	1	\$ -								0
8	Allied Lines	2.1	\$ -								0
9	Commercial Multiple Peril (non-liability portion)	5.1	\$ 1,500	\$ 1,500				1			1
10	Commercial Multiple Peril (liability portion)	5.2	\$ -								0
11	Ocean Marine	8	\$ -								0
12	Inland Marine	9	\$ -								0
13	Workers' Compensation	16	\$ -								0
14	Excess Workers' Compensation	17.3	\$ -								0
15	Other Liability	17	\$ -								0
16	Products Liability	18	\$ -								0
17	Aircraft (all perils)	22	\$ -								0
18	Boiler and Machinery	27	\$ -								0
19	<b>TOTALS</b>		\$ 1,500	\$ 1,500	\$ -	\$ -	\$ -	1	0	0	1

20	Total 2025 Number of Policies Containing TRIP-Eligible Coverage	1
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**Scenario 4(b): Multiple Policies in Multiple States, including Policies not Allocable to a Particular Jurisdiction [Exposure]**

Widget has two offices, one in Oregon and one in California, and purchases a commercial multi-peril policy (valid from January 1, 2025 to December 31, 2025) to cover both offices. The policy provides \$1.5 million of property coverage and \$4 million of liability coverage (per occurrence), with a \$75,000 per occurrence deductible. The premium on the policy is \$104,500 (\$4,500 for the property portion and \$100,000 for the liability portion, which includes terrorism coverage for a charge of \$3,500 (\$1,000 for property and \$2,500 for liability). On its annual state filing, Fifty State allocates 60% of this premium to California and the remaining 40% to Oregon. NBCR coverage is excluded.

In addition, Widget has a contract to provide IT services at the U.S. Embassy in Ottawa and purchases a second CMP policy (valid from January 1, 2025 to December 31, 2025) to cover its equipment at the Embassy. The new policy for the equipment provides \$100,000 in property coverage, with a \$5,000 deductible. Fifty States charges Widget \$1,500 for the new policy. Widget does not obtain liability coverage for the new policy, and it declines to purchase terrorism risk coverage.

Fifty States will fill out the following worksheets on the Exposure Basis (Juris.) tab: **United States, California, Oregon, Other/Not Subject to Allocation in a Particular Jurisdiction**. On the United States worksheet, the limits and deductibles for the policy covering California and Oregon (reflecting that terrorism risk insurance was provided) are entered, and the limits and deductibles for the policy covering property at the U.S. Embassy in Ottawa (reflecting that terrorism risk insurance was declined) are entered.

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EXPOSURE BASES BY JURISDICTION**

Jurisdiction:  
2 United States

B	C	D	E	F	G	H	I	J	K	L	M	N
TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2025 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
6 Fire	1											
7 Allied Lines	2.1											
8 Commercial Multiple Peril (non-liability port	5.1	\$ 1,500,000		\$ 75,000	\$ 100,000	\$ 5,000						
9 Commercial Multiple Peril (liability portion)	5.2						\$ 4,000,000		\$ 75,000			
10 Ocean Marine	8											
11 Inland Marine	9											
12 Workers' Compensation	16											
13 Excess Workers' Compensation	17.3											
14 Other Liability	17											
15 Products Liability	18											
16 Aircraft (all perils)	22											
17 Boiler and Machinery	27											
18 TOTALS		\$ 1,500,000	\$ -	\$ 75,000	\$ 100,000	\$ 5,000	\$ 4,000,000	\$ -	\$ 75,000	\$ -	\$ -	\$ -

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On the California worksheet, the limits and deductibles for the policy covering California and Oregon (reflecting that terrorism risk insurance was provided) are entered. The same limits will also be entered on the Oregon worksheet.

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EXPOSURE BASES BY JURISDICTION**

**Jurisdiction:**  
2 California

	B	C	D	E	F	G	H	I	J	K	L	M	N
		NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2025 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
5	TRIP-Eligible Line of Coverage												
6	Fire	1											
7	Allied Lines	2.1											
8	Commercial Multiple Peril (non-liability portion)	5.1	\$ 1,500,000		\$ 75,000								
9	Commercial Multiple Peril (liability portion)	5.2						\$ 4,000,000		\$ 75,000			
10	Ocean Marine	8											
11	Inland Marine	9											
12	Workers' Compensation	16											
13	Excess Workers' Compensation	17.3											
14	Other Liability	17											
15	Products Liability	18											
16	Aircraft (all perils)	22											
17	Boiler and Machinery	27											
18	<b>TOTALS</b>		\$ 1,500,000	\$ -	\$ 75,000	\$ -	\$ -	\$ 4,000,000	\$ -	\$ 75,000	\$ -	\$ -	\$ -

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On the Other/Not Subject to Allocation in a Particular Jurisdiction worksheet, the limits and deductibles for the policy covering property at the U.S. Embassy in Ottawa (reflecting that terrorism risk insurance was declined) are entered.

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EXPOSURE BASES BY JURISDICTION**

Jurisdiction:												
2 Other/Not Subject to Allocation in a Particular Jurisdiction												
B	C	D	E	F	G	H	I	J	K	L	M	N
TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2025 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
5	1											
6	2.1											
7	5.1				\$ 100,000	\$ 5,000						
8	5.2											
9	8											
10	9											
11	16											
12	17.3											
13	17											
14	18											
15	22											
16	27											
17		\$ -	\$ -	\$ -	\$ 100,000	\$ 5,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
18	TOTALS											

**Scenario 5(a): Policy without Limits and Workers' Compensation [Direct Earned Premium/Policy Count]**

In addition to Widget's policies listed in Scenario 4 (two total), Fifty States sells two policies to a new client (Mountainside Air) that operates a small fleet of cargo planes (valued at \$4.5 million) providing air courier services between Los Angeles and San Francisco. The first policy provides for \$1 million in liability coverage per occurrence (no sublimit), and property coverage with no limit. Fifty States charges a premium of \$2,500 for this policy (\$1,500 for liability and \$1,000 for property), with a deductible of \$15,000. Terrorism risk coverage is provided for no charge. The second policy provides workers' compensation coverage for Mountainside employees (total payroll of \$500,000) for a premium of \$10,000. Terrorism risk coverage is provided at a premium of \$500. Both policies are effective January 1, 2025 to December 31, 2025. The first policy excludes NBCR coverage (and the second workers' compensation policy does not exclude NBCR coverage, pursuant to state law).

Fifty States will fill out the following worksheets on the *Policies and DEP (Juris.)* tab: **California, Oregon, Other/Not Subject to Allocation in a Particular Jurisdiction**. On the California worksheet, the same premium figures and policy count as entered in Example 4(a) for California are entered, as well as premium and policy count information for the Aircraft policy. No information is entered for the workers' compensation policy because that will be provided by NCCI, California WCIRB, and/or the New York CIRB.

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POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION**

**Jurisdiction:**  
2 California

B		C	D	E	F	G	H	I	J	K	L
Direct Earned Premium							Number of Policies				
6	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible DEP (all policies)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 DEP Charged for Terrorism Risk Coverage	Total 2025 Number of Policies (Terrorism Risk Coverage Declined)	Total 2025 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 Number of Policies
7	Fire	1	\$ -								0
8	Allied Lines	2.1	\$ -								0
9	Commercial Multiple Peril (non-liability portion)	5.1	\$ 2,700			\$ 2,700	\$ 600			1	1
10	Commercial Multiple Peril (liability portion)	5.2	\$ 60,000			\$ 60,000	\$ 1,500			1	1
11	Ocean Marine	8	\$ -								0
12	Inland Marine	9	\$ -								0
13	Workers' Compensation	16	\$ -								0
14	Excess Workers' Compensation	17.3	\$ -								0
15	Other Liability	17	\$ -								0
16	Products Liability	18	\$ -								0
17	Aircraft (all perils)	22	\$ -								0
18	Boiler and Machinery	27	\$ -								0
19	<b>TOTALS</b>		\$ 62,700	\$ -	\$ -	\$ 62,700	\$ 2,100	0	0	2	2

20	Total 2025 Number of Policies Containing TRIP-Eligible Coverage	1
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On the Oregon worksheet, the same premium figures and policy count as entered in Example 4(a) for Oregon are entered.

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POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION**

**Jurisdiction:**  
2 Oregon

	B	C	D	E	F	G	H	I	J	K	L
	Direct Earned Premium							Number of Policies			
6	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible DEP (all policies)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 DEP Charged for Terrorism Risk Coverage	Total 2025 Number of Policies (Terrorism Risk Coverage Declined)	Total 2025 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 Number of Policies
7	Fire	1	\$ -								0
8	Allied Lines	2.1	\$ -								0
9	Commercial Multiple Peril (non-liability portion)	5.1	\$ 1,800			\$ 1,800	\$ 400			1	1
10	Commercial Multiple Peril (liability portion)	5.2	\$ 40,000			\$ 40,000	\$ 1,000			1	1
11	Ocean Marine	8	\$ -								0
12	Inland Marine	9	\$ -								0
13	Workers' Compensation	16	\$ -								0
14	Excess Workers' Compensation	17.3	\$ -								0
15	Other Liability	17	\$ -								0
16	Products Liability	18	\$ -								0
17	Aircraft (all perils)	22	\$ -								0
18	Boiler and Machinery	27	\$ -								0
19	<b>TOTALS</b>		\$ 41,800	\$ -	\$ -	\$ 41,800	\$ 1,400	0	0	2	2

20	Total 2025 Number of Policies Containing TRIP-Eligible Coverage	1
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On the Other/Not Subject to Allocation in a Particular Jurisdiction worksheet, the same premium figures and policy count as entered in Example 4(a) in connection with the policy issued to cover property at the U.S. Embassy in Ottawa are entered.

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POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION**

**Jurisdiction:**

**2** Other/Not Subject to Allocation in a Particular Jurisdiction

	B	C	D	E	F	G	H	I	J	K	L
	Direct Earned Premium							Number of Policies			
		NAIC Line (Commercial Only)	Total 2025 TRIP- Eligible DEP (all policies)	Total 2025 TRIP- Eligible DEP (Terrorism Risk Coverage Declined)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 DEP Charged for Terrorism Risk Coverage	Total 2025 Number of Policies (Terrorism Risk Coverage Declined)	Total 2025 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2025 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2025 Number of Policies
6	TRIP-Eligible Line of Coverage										
7	Fire	1	\$ -								0
8	Allied Lines	2.1	\$ -								0
9	Commercial Multiple Peril (non-liability portion)	5.1	\$ 1,500	\$ 1,500				1			1
10	Commercial Multiple Peril (liability portion)	5.2	\$ -								0
11	Ocean Marine	8	\$ -								0
12	Inland Marine	9	\$ -								0
13	Workers' Compensation	16	\$ -								0
14	Excess Workers' Compensation	17.3	\$ -								0
15	Other Liability	17	\$ -								0
16	Products Liability	18	\$ -								0
17	Aircraft (all perils)	22	\$ -								0
18	Boiler and Machinery	27	\$ -								0
19	<b>TOTALS</b>		\$ 1,500	\$ 1,500	\$ -	\$ -	\$ -	1	0	0	1

20	Total 2025 Number of Policies Containing TRIP-Eligible Coverage	1
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**Scenario 5(b): Policy without Limits and Workers' Compensation [Exposure]**

In addition to Widget's policies listed in Scenario 4 (two total), Fifty States sells two policies to a new client (Mountainside Air) that operates a small fleet of cargo planes (valued at \$4.5 million) providing air courier services between Los Angeles and San Francisco. The first policy provides for \$1 million in liability coverage per occurrence (no sublimit), and property coverage with no limit. Fifty States charges a premium of \$2,500 for this policy (\$1,500 for liability and \$1,000 for property), with a deductible of \$15,000. Terrorism risk coverage is provided for no charge. The second policy provides workers' compensation coverage for Mountainside employees (total payroll of \$500,000) for a premium of \$10,000. Terrorism risk coverage is provided at a premium of \$500. Both policies are effective January 1, 2025 to December 31, 2025. The first policy excludes NBCR coverage (and the second workers' compensation policy does not exclude NBCR coverage, pursuant to state law).

Fifty States will fill out the following worksheets on the Exposure Basis (Juris.) tab: **United States, California, Oregon, Other/Not Subject to Allocation in a Particular Jurisdiction**. On the United States worksheet, the same limits and deductible figures from Example 4(b) for the policies covering California and Oregon and the property at U.S. Embassy in Ottawa are entered. In addition, for the Aircraft policy a figure of \$4.5 million (the value of the covered aircraft) is entered as the property exposure and the liability limit is entered. The payroll information for the workers' compensation policy will be entered by NCCI, the California WCIRB, and/or the New York CIRB.

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EXPOSURE BASES BY JURISDICTION**

Jurisdiction:												
2	United States											
B	C	D	E	F	G	H	I	J	K	L	M	N
	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2025 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
5	TRIP-Eligible Line of Coverage											
6	Fire	1										
7	Allied Lines	2.1										
8	Commercial Multiple Peril (non-liability portion)	5.1	\$ 1,500,000		\$ 75,000	\$ 100,000	\$ 5,000					
9	Commercial Multiple Peril (liability portion)	5.2					\$ 4,000,000		\$ 75,000			
10	Ocean Marine	8										
11	Inland Marine	9										
12	Workers' Compensation	16										
13	Excess Workers' Compensation	17.3										
14	Other Liability	17										
15	Products Liability	18										
16	Aircraft (all perils)	22	\$ 4,500,000		\$ 15,000		\$ 1,000,000		\$ 15,000			
17	Boiler and Machinery	27										
18	<b>TOTALS</b>		\$ 6,000,000	\$ -	\$ 90,000	\$ 100,000	\$ 5,000	\$ 5,000,000	\$ -	\$ 90,000	\$ -	\$ -

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On the California worksheet, the same limits and deductible figures from Example 4(b) for the policy covering California are entered. In addition, for the Aircraft policy a figure of \$4.5 million (the value of the covered aircraft) is entered as the property exposure and the liability limit and deductible is entered. The payroll information for the workers' compensation policy will be entered by NCCI, the California WCIRB, and/or the New York CIRB.

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EXPOSURE BASES BY JURISDICTION**

Jurisdiction:													
2 California													
	B	C	D	E	F	G	H	I	J	K	L	M	N
5	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2025 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
6	Fire	1											
7	Allied Lines	2.1											
8	Commercial Multiple Peril (non-liability portion)	5.1	\$ 1,500,000		\$ 75,000								
9	Commercial Multiple Peril (liability portion)	5.2						\$ 4,000,000		\$ 75,000			
10	Ocean Marine	8											
11	Inland Marine	9											
12	Workers' Compensation	16											
13	Excess Workers' Compensation	17.3											
14	Other Liability	17											
15	Products Liability	18											
16	Aircraft (all perils)	22	\$ 4,500,000		\$ 15,000			\$ 1,000,000		\$ 15,000			
17	Boiler and Machinery	27											
18	<b>TOTALS</b>		\$ 6,000,000	\$ -	\$ 90,000	\$ -	\$ -	\$ 5,000,000	\$ -	\$ 90,000	\$ -	\$ -	\$ -

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On the Oregon worksheet, the same limits and deductible figures from Example 4(b) for the policy covering Oregon are entered.

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EXPOSURE BASES BY JURISDICTION**

Jurisdiction:														
2	Oregon	B	C	D	E	F	G	H	I	J	K	L	M	N
5	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2025 Pagroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	
6	Fire	1												
7	Allied Lines	2.1												
8	Commercial Multiple Peril (non-liability port	5.1	\$ 1,500,000		\$ 75,000									
9	Commercial Multiple Peril (liability portion)	5.2						\$ 4,000,000		\$ 75,000				
10	Ocean Marine	8												
11	Inland Marine	9												
12	Workers' Compensation	16												
13	Excess Workers' Compensation	17.3												
14	Other Liability	17												
15	Products Liability	18												
16	Aircraft (all perils)	22												
17	Boiler and Machinery	27												
18	<b>TOTALS</b>		\$ 1,500,000	\$ -	\$ 75,000	\$ -	\$ -	\$ 4,000,000	\$ -	\$ 75,000	\$ -	\$ -	\$ -	

[\[continued from previous page\]](#)

On the Other/Not Subject to Allocation in a Particular Jurisdiction, the same limits and deductible figures from Example 4(b) for the policy covering the property at U.S. Embassy in Ottawa are entered.

OMB No. 1505-0257  
Expiration: April 30, 2028

**TERRORISM RISK INSURANCE PROGRAM 2026 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES  
EXPOSURE BASES BY JURISDICTION**

Jurisdiction:												
2 Other/Not Subject to Allocation in a Particular Jurisdiction												
B	C	D	E	F	G	H	I	J	K	L	M	N
TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	Total 2025 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2025 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined)	Total 2025 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2025 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
6	1											
7	2.1											
8	5.1				\$ 100,000	\$ 5,000						
9	5.2											
10	8											
11	9											
12	16											
13	17.3											
14	17											
15	18											
16	22											
17	27											
18	<b>TOTALS</b>	\$ -	\$ -	\$ -	\$ 100,000	\$ 5,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

## Scenario 6: Modeled Loss Question

Fifty States Insurance Group is a non-small insurer operating in multiple states, including Virginia. Relevant information for calculating the modeled loss scenario for Fifty States is as follows:

- Fifty States’ 2024 TRIP-eligible DEP was \$1 billion. It writes both TRIP-eligible lines Fire coverage, as well as cyber insurance.
- Fifty States uses modeling to determine that on June 10, 2025 (the date of the event), policyholders holding Fire policies affected by the plane crash in Ashburn, VA would suffer a gross total projected loss of \$300 million under the scenario described, and that policyholders holding cyber insurance from Fifty States suffer an additional \$500 million under the scenario.
- Fifty States determines that of this total loss (\$300 million + \$500 million), policyholders would owe \$15.0 million (\$5 million Fire; \$10 million cyber) in deductible/retention payments.
- Fifty States has purchased reinsurance to cover 20% of Fifty States’ losses up to its TRIP deductible following Treasury certification of an event as an act of terrorism.
- Fifty States also holds a second reinsurance contract that covers 75% of Fifty States’ losses in the co-pay layer, in excess of \$20 million, following Treasury certification of an act of terrorism.

	Property and WC Loss	Cyber Loss	Total (All Types of Policy Losses)
<b>32 Total Projected Loss</b>	\$ 300,000,000	\$ 500,000,000	\$ 800,000,000
<b>33 Deductible/Retention of Insureds under Policies issued by Group or Company</b>	\$ 5,000,000	\$ 10,000,000	\$ 15,000,000
<b>34 Net Loss to Group or Company within TRIP Deductible</b>	\$ 160,000,000	\$ 160,000,000	\$ 160,000,000
<b>35 Private Reinsurance Recovery within Deductible Layer</b>	\$ 40,000,000	\$ 40,000,000	\$ 40,000,000
<b>36 Claim under TRIP</b>	\$ 76,000,000	\$ 232,000,000	\$ 468,000,000
<b>37 Net Loss to Group or Company within Co-Pay Layer</b>	\$ 19,000,000	\$ 29,500,000	\$ 44,250,000
<b>38 Private Reinsurance Recovery within Co-Pay Layer</b>	\$ -	\$ 28,500,000	\$ 72,750,000

The modeled loss question would be completed as follows:

Values should be entered for Property and WC Loss, as a separate loss, then Cyber Loss, as a separate loss, and finally Total (All Types of Policy Losses) combined. The explanation for the values that should be entered is as follows:

Line 32: Total Projected Loss – Calculate total loss anticipated for the event under all policies providing coverage for insured losses under TRIP; in this case, \$300 million Property and WC Loss, \$500 million Cyber Loss, and \$800 million Total (All Types of Policy Losses). The fields will automatically populate with the sum of Lines 33-38 once those are calculated in light of the Total Projected Loss.

Line 33: Deductible/Retention of Insured under Policies issued by Group or Company – Total of all policyholder deductible/retention amounts under policies with insured losses. Do not enter information associated with policyholder obligations under policies which do not cover insured losses under TRIP.

Line 34: Net Loss to Group or Company within TRIP Deductible – The insurer’s deductible is 20% of \$1 billion, or \$200 million, and it has reinsurance for 20% of this amount, or \$40 million. The balance -- \$160 million – should be entered on Line 34, in each column.

Line 35: Private Reinsurance Recovery within the Deductible Layer – Enter the reinsurance recovery amount of \$40 million in each column.

[\[continued from previous page\]](#)

Line 36: Claim under TRIP – Calculated by taking

For the First Column: Total Projected Loss of \$300 million, minus the deductible/retention amount of policyholders of \$5 million, minus the TRIP Deductible of \$200 million, times 80% (the Federal Share amount in 2025) =  $\$300,000,000 - (\$5,000,000 + \$200,000,000) = \$95,000,000 \times .80 = \$76,000,000$ .

For the Second Column: Total Projected Loss of \$500 million, minus the deductible/retention amount of policyholders of \$10 million, minus the TRIP Deductible of \$200 million, times 80% (the Federal Share amount in 2025) =  $\$500,000,000 - (\$10,000,000 + \$200,000,000) = \$290,000,000 \times .80 = \$232,000,000$ .

For the Third Column: Total Projected Loss of \$300 million, minus the deductible/retention amount of policyholders of \$15 million, minus the TRIP Deductible of \$200 million, times 80% (the Federal Share amount in 2025) =  $\$800,000,000 - (\$15,000,000 + \$200,000,000) = \$585,000,000 \times .80 = \$468,000,000$ .

Line 37: Net Loss to Group or Company within Co-Pay Layer – Calculated by taking

For the First Column: Total insurer obligation within the Co-Pay layer, or 20% of \$95,000,000 = \$19,000,000. There is no reinsurance recovery because the \$20 million retention has not been met. The Net Co-Pay obligation of the insurer is thus \$19,000,000.

For the Second Column: Total insurer obligation within the Co-Pay layer, or 20% of \$290,000,000 = \$58,000,000. There is, however, a reinsurance recovery in connection with this amount of \$28,500,000, or .75 of the co-pay share of \$58,000,000 less the reinsurance deductible of \$20,000,000 =  $.75 \times (\$58,000,000 - \$20,000,000)$ , or \$38,000,000 = \$28,500,000. The net Co-Pay obligation is thus  $\$58,000,000 - \$28,500,000 = \$29,500,000$ .

For the Third Column: Total insurer obligation within the Co-Pay layer, or 20% of \$585,000,000 = \$117,000,000. There is, however, a reinsurance recovery in connection with this amount of \$72,250,000, or .75 of the co-pay share of \$117,000,000 less the reinsurance deductible of \$20,000,000 =  $\$97,000,000$ , or  $.75 \times \$97,000,000 = \$72,750,000$ . The net obligation is thus  $\$117,000,000 - \$72,750,000 = \$44,250,000$ .

Line 38: Private Reinsurance Recovery within Co-Pay Layer: Enter the reinsurance recovery amount for the Co-Pay Layer of

For the First Column: \$0

For the Second Column: \$28,500,000

For the Third Column: \$72,750,000