



Instructions for Terrorism Risk Insurance Program (TRIP) 2021 Data Call Alien Surplus Lines Insurers

Form Overview

This reporting form is for Alien Surplus Lines Insurers that are not affiliated with a group that is otherwise required to complete the reporting template for either Insurer (Non-Small) Groups or Companies, or Small Insurers.

- If the Alien Surplus Lines Insurer is affiliated with a group, the experience of the Alien Surplus Lines insurer should be reported with that group on either the *Insurer (Non-Small) Groups or Companies* or *Small Insurers* template.
- If the Alien Surplus Lines Insurer is not affiliated with a group, it should complete this *Alien Surplus Lines Insurers* template.
- In addition, Federally Approved Insurers [see 31 CFR 50.4(o)(1)(i)(C)] should complete this form, subject to the specific instructions identified herein.

General Guidelines

- All information should be reported on a consolidated insurer group basis, unless reporting for a single insurer.
- When providing premium on a jurisdictional basis, premium should be allocated in the same fashion that it is for state reporting and premium tax purposes. Accordingly, coverage written on a non-admitted, surplus lines basis may be allocated in full to the home state of the policyholder, as defined by the Nonadmitted and Reinsurance Reform Act.
 - **Note:** This allocation method should not be applied on the Geographic Exposures worksheet, which seeks information based upon the location of the exposure, regardless of the manner in which the premium may have been allocated.
- For Federally Approved Insurers that do not report or charge premium in the conventional sense, provide anticipated Total Call figures as issued for the year in question to represent the relative premium for the insurance provided.
- When providing premium on a jurisdictional basis, for premium which is otherwise not allocable to a particular jurisdiction (e.g.: certain Ocean Marine, Inland Marine, and Aviation coverages; or coverages based upon foreign operations with a U.S. nexus), report this premium under "Other/Not Subject to Allocation in a Particular Jurisdiction."
- 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 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)].
- Information is sought concerning policies that will or would have responded to “certified acts of terrorism” during the reporting period. The fact that the policy did not in fact make payments for claims associated with any certified acts of terrorism is not relevant to the obligation to report information.
- Policy count should be calculated based on the number of policies incepting in 2020 (or in effect for the entire year). For reporting other elements apart from DEP, where the reporting of information (e.g., exposures) under policies in effect during 2020 would result in double counting for the year as a whole, utilize a reporting date of December 31, 2020.
- 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.
- Hypothetical policy situations demonstrating proper data completion are available on the TRIP website (<https://home.treasury.gov/policy-issues/financial-markets-financial-institutions-and-fiscal-service/federal-insurance-office/terrorism-risk-insurance-program/annual-data-collection>).

Summary of Changes from 2020 Templates

- Reinsurance (Nationwide) Worksheet:
 - Replaced modeled loss scenario.

Summary of Changes from 2020 Instructions

- Reinsurance (Nationwide) Worksheet:
 - Revised instructions to comport with modeled loss scenario.

Instructions for Insurer Group Affiliations Worksheet

<i>Insurer Group Affiliations</i>		
Section	Field Name	Comments
B4	NAIC Group Code	<p>Provide the NAIC Group Code used for state regulatory reporting purposes.</p> <ul style="list-style-type: none"> If the insurer is not part of a group, leave blank and report the individual company's NAIC Company Code in Cell B9. Groups that have no such number will be assigned a number by the aggregator.
C4	Insurer Group Name	<p>Provide name as used by reporting insurance group.</p> <ul style="list-style-type: none"> If the insurer is not part of a group, leave blank and report the individual company's name in Cell C9.
B9-B27	NAIC Company Code	<p>Provide the NAIC Company Code used for state regulatory reporting purposes.</p> <ul style="list-style-type: none"> Enter information for each company within an affiliated group of insurers (as reported in Cells B4 and C4) or enter information for individual company if not part of a group. Companies that have no such number will be assigned a number by the aggregator.
C9-C27	Insurance Company Name	<p>Provide name as used by reporting insurance company.</p> <ul style="list-style-type: none"> Enter information for each company within an affiliated group of insurers (as reported in Cells B4 and C4), or report for individual company if not part of a group.
D9-D27	Type of Insurer	<p>Select from drop-down list the item that best describes the operations of the reporting insurer with respect to the Terrorism Risk Insurance Program (Alien Surplus Lines or Federally Approved Insurer).</p>
H3	Total 2019 Policyholder Surplus	<p>Enter total 2019 policyholder surplus as reported by the insurance group or company for state regulatory purposes on its Annual Statement for 2019 at Page 3, Line 37, Column 1.</p> <ul style="list-style-type: none"> To the extent the insurer does not report this figure for state regulatory purposes, report a policyholder surplus figure for 2019 based upon an equivalent methodology.
H4	Total 2019 TRIP-Eligible DEP (all lines)	<p>Provide the insurance group or company's total 2019 TRIP-Eligible Direct Earned Premium (DEP), for all lines and all jurisdictions.</p> <ul style="list-style-type: none"> If the insurer reported in the 2020 TRIP Data Call, this field has already been populated with the information that was previously provided.

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

<i>Policies and Direct Earned Premium (DEP) (Jurisdiction)</i>		
Section	Field Name	Comments
B2	Jurisdiction	<p>Provide policy and DEP information by jurisdiction (U.S. state, the District of Columbia, or U.S. territory) on separate worksheets.</p> <ul style="list-style-type: none"> • Complete an additional worksheet to provide policy and DEP information for data which is otherwise not allocable to a particular jurisdiction. • No additional worksheet is required to provide aggregate data for the United States, as the sum of all premiums should equal the aggregate totals.
B7-B11 C7-C11	TRIP-Eligible Line of Coverage	Cells B7-B11 list the TRIP-eligible lines of coverage presently included in the Program. Cells C7-C11 list the NAIC lines (as reported on the <i>NAIC Exhibit of Premiums and Losses</i> , commonly known as Statutory Page 14) which generally correspond to these TRIP-eligible lines.
D7-D12	Total 2020 TRIP-Eligible DEP (all policies)	<p>The figures in Column D will show the total 2020 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.</p> <p>Cell D12 will show the insurance group or company's total 2020 TRIP-eligible DEP for all lines of insurance.</p>
E7-E11	Total 2020 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B7-B11, provide total 2020 DEP of policies, where terrorism risk coverage was not provided to the policyholder.</p> <ul style="list-style-type: none"> • 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 2020 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 2020 DEP of policies, where terrorism risk coverage was provided by the insurer to the policyholder for a disclosed charge of \$0.

<i>Policies and Direct Earned Premium (DEP) (Jurisdiction)</i>		
Section	Field Name	Comments
G7-G11	Total 2020 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 2020 of policies, where terrorism risk coverage was provided by the insurer to the policyholder for a disclosed charge of more than \$0.
H7-H11	Total 2020 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. <ul style="list-style-type: none"> This figure, representing premium charged for terrorism risk, should be a component of the amount provided in Column G.
I7-I11	Total 2020 Number of Policies (Terrorism Risk Coverage Declined)	For each corresponding TRIP-eligible line of insurance listed in Cells B7-B11, provide the policy count for the DEP reported in Cells E7-E11 (where terrorism risk coverage was not provided to the policyholder.) <ul style="list-style-type: none"> Count policies containing multiple lines of TRIP-eligible coverage as separate policies for each line.
J7-J11	Total 2020 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 policy count for the DEP reported in Cells F7-F11, where terrorism risk coverage was provided for a disclosed charge of \$0. <ul style="list-style-type: none"> Count policies containing multiple lines of TRIP-eligible coverage as separate policies for each line.
K7-K11	Total 2020 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 policy count for the DEP reported in Cells G7-G11, where terrorism risk coverage was provided by the insurer for a disclosed charge of more than \$0. <ul style="list-style-type: none"> Count policies containing multiple lines of TRIP-eligible coverage as separate policies for each line.
L7-L11	Total 2020 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.

<i>Policies and Direct Earned Premium (DEP) (Jurisdiction)</i>		
Section	Field Name	Comments
C14	Total 2020 Number of Policies Containing TRIP-Eligible Coverage	<p>Provide the policy count for the total TRIP-eligible DEP shown in Cell D12.</p> <ul style="list-style-type: none"> 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 group or company issued any policies containing multiple lines of TRIP-eligible coverage.

Instructions for Standalone Terrorism (Nationwide) Worksheet

<i>Standalone Terrorism (Nationwide)</i>		
Section	Field Name	Comments
C3	2020 DEP for Standalone Terrorism Policies	<p>Provide 2020 DEP for standalone terrorism policies for the United States as a whole.</p> <ul style="list-style-type: none"> Enter information here if the insurance group or 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 <i>Policies and DEP (Juris.) Worksheet</i>. <p>The figure entered in Cell C3 must equal the sum of the figures entered in Cells C4 and C5.</p>
C4	Portion of 2020 DEP Providing Coverage for Losses for Certified Acts of Terrorism under TRIP	Identify the portion of the 2020 standalone terrorism DEP provided in Cell C3 which was subject to TRIP (if any).
C5	Portion of 2020 DEP Providing Coverage for Losses Arising from Other (Non-Certified) Acts of Terrorism	Identify the portion of the 2020 standalone terrorism DEP provided in Cell C3 which was not subject to TRIP (if any).
C6	2020 Number of Standalone Terrorism Policies Issued	Provide the 2020 policy count for the DEP provided in Cell C3.

<i>Standalone Terrorism (Nationwide)</i>		
Section	Field Name	Comments
C7	2020 Number of Standalone Terrorism Policies Issued Providing Coverage for Losses for Certified Acts of Terrorism under TRIP	Provide the 2020 policy count for the DEP provided in Cell C4.
C8	2020 Property Insurance Exposure for Standalone Terrorism Policies Providing Coverage for Losses for Certified Acts of Terrorism under TRIP	<p>Provide the insurer's total 2020 property insurance exposure for all property coverage provided in connection with the amount reported in Cell C3.</p> <ul style="list-style-type: none"> • 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	Total 2020 Limits of Liability for Standalone Terrorism Policies Providing Coverage for Losses for Certified Acts of Terrorism under TRIP	<p>Provide the insurer's total 2020 liability exposure for all liability coverage provided in connection with the amount reported in Cell C3.</p> <ul style="list-style-type: none"> • 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)		
Section	Field Name	Comments
C3-E3	Total 2020 TRIP-Eligible DEP (All Cyber Policies)	<p>Provide the amount of DEP charged for cyber coverage in TRIP-eligible lines.</p> <ul style="list-style-type: none"> • Enter totals for the United States as a whole. • Enter 2020 TRIP-eligible DEP for “standalone” cyber policies in Cell C3. • Enter 2020 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. <p>Cell E3 must show the sum of the values entered in Cells C3 and D3.</p> <p>Cells C3-E3 must show the sum of the values respectively entered in Cells C4-E4 and C5-E5.</p>
C4-E4	Total 2020 TRIP-Eligible DEP for Cyber Policies (Terrorism Risk Coverage Declined)	<p>Provide total 2020 DEP of cyber policies in TRIP-eligible lines, where terrorism risk coverage was <u>not</u> provided to the policyholder.</p> <ul style="list-style-type: none"> • Include premium in this row only if a cyber policy did not provide any coverage subject to TRIP. • Enter 2020 TRIP-eligible DEP for “standalone” cyber policies in Cell C4. • Enter 2020 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. <p>Cell E4 must show the sum of the values entered in Cells C4 and D4.</p>

Cyber (Nationwide)		
Section	Field Name	Comments
C5-E5	Total 2020 TRIP-Eligible DEP for Cyber Policies (Terrorism Risk Coverage Provided)	<p>Provide total 2020 DEP of cyber policies in TRIP-eligible lines where terrorism risk coverage was provided to the policyholder.</p> <ul style="list-style-type: none"> • Include premium in this row only if a cyber policy provided coverage subject to TRIP. • Enter 2020 TRIP-eligible DEP for “standalone” cyber policies in Cell C5. • Enter 2020 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 <p>Cell E5 must show the sum of the values entered in Cells C5 and D5.</p>
C6-E6	Total 2020 DEP Charged for Terrorism Risk Coverage Under Cyber Policies	<p>Provide the amount of DEP charged for terrorism risk in cyber policies providing terrorism risk coverage. Enter 2020 DEP charged for terrorism risk in “standalone” cyber policies in Cell C6. Enter 2020 DEP charged for terrorism risk in package policies containing cyber coverage in Cell D6.</p> <ul style="list-style-type: none"> • These figures, representing premium charged for terrorism risk, should be a component of the amounts provided in C5 and D5, respectively. • For purposes of cyber coverage provided as part of a package policy, do not provide as the terrorism risk coverage DEP the total amount of terrorism risk coverage DEP provided under the policy as a whole. Provide only the amount associated with the cyber portion of the coverage or estimate an appropriate amount from the amount charged under the policy as a whole. • 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. • Do not include premiums for terrorism coverage that is not subject to TRIP (“non-certified” coverage). <p>Cell E6 must show the sum of the values entered in Cells C6 and D6.</p>

<i>Cyber (Nationwide)</i>		
Section	Field Name	Comments
C7-E7	Total 2020 Number of Cyber Policies Issued	<p>Provide the corresponding 2020 policy count for the DEP provided in Cells C3-D3.</p> <p>Cell E7 must show the sum of the values entered in Cells C7 and D7.</p>
C8-E8	Total 2020 Number of Cyber Policies Issued (Terrorism Risk Coverage Provided)	<p>Provide the corresponding 2020 policy count for the DEP provided in Cells C5-D5.</p> <p>Cell E8 must show the sum of the values entered in Cells C8 and D8.</p>
C9-E9	Total 2020 Limits of Liability for Cyber Policies Providing Coverage for Losses for Certified Acts of Terrorism Under TRIP	<p>Provide the insurer's total 2020 liability exposure for all cyber liability coverage provided in connection with the corresponding amounts reported in Cells C5 and D5.</p> <ul style="list-style-type: none"> • 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 Bases by Jurisdiction Worksheet

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
B2	Jurisdiction	<p>Provide information by jurisdiction (U.S. state, the District of Columbia, or U.S. territory) on separate worksheets.</p> <ul style="list-style-type: none"> • Complete an additional worksheet to provide information for exposures which are not otherwise allocable to a particular jurisdiction. • Complete an additional worksheet to provide aggregate exposure for the United States as a whole (all locations covered by TRIP).

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
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 and included in the Program. Cells C6-C10 list the NAIC lines (as reported on the <i>NAIC Exhibit of Premiums and Losses</i> , commonly known as Statutory Page 14) which generally correspond to these TRIP-eligible lines.
D6-D10	Total 2020 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide total property exposure under all 2020 policies where terrorism risk coverage was provided in connection with property coverage.</p> <ul style="list-style-type: none"> • 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 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.

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
E6-E10	Total 2020 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide total property exposure under all 2020 policies where terrorism risk coverage was and where the policy does not exclude coverage for nuclear, biological, chemical, and radiological (NBCR) risks.</p> <ul style="list-style-type: none"> • 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 2020 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	<p>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 D6-D10.</p> <ul style="list-style-type: none"> • 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 2020 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide total 2020 property insurance exposure, where terrorism risk coverage was not obtained by the policyholder.</p> <ul style="list-style-type: none"> • Include exposure amounts in this column only if a policy did not provide any coverage subject to TRIP.

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
H6-H10	Total 2020 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	<p>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 G6-G10.</p> <ul style="list-style-type: none"> • 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 2020 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide the insurer's total 2020 liability exposure in TRIP-eligible lines, where terrorism risk coverage was provided to the policyholder.</p> <ul style="list-style-type: none"> • 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.

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
J6-J10	Total 2020 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide the insurer's total 2020 liability exposure under all 2020 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.</p> <ul style="list-style-type: none"> • Use the same instructions as identified above for reporting 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 2020 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	<p>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.</p> <ul style="list-style-type: none"> • 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.

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
L6-L10	Total 2020 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B10, provide the insurer's total 2020 liability exposure in TRIP-eligible lines, where terrorism risk coverage was not obtained by the policyholder.</p> <ul style="list-style-type: none"> • 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 2020 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	<p>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.</p> <ul style="list-style-type: none"> • 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.
N7	Total 2020 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	Provide total 2020 payroll for workers' compensation and excess workers' compensation.

Instructions for Policyholder Industry Code (Nationwide) Worksheet

<i>Policyholder Industry Code (Nationwide)</i>		
Section	Field Name	Comments
C4-C24 D4-D24 C25-C35 D25-D35	NAICS Code SIC Code	<p>Reporting insurers should categorize information under either NAICS Codes or SIC Codes (not both) to allocate premium on this worksheet.</p> <ul style="list-style-type: none"> 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 System (SIC) industry code numbers and description. 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 <i>Policies and Direct Earned Premium by Jurisdiction</i> Worksheet.
E4-E24 E25-E35	Total 2020 DEP Charged for Terrorism Risk Coverage (Property)	<p>For each corresponding industry code, provide the amount of 2020 DEP charged for terrorism risk under property policies.</p> <ul style="list-style-type: none"> This figure, representing premium charged for terrorism risk, should be a component of the amount provided in Column G.
F4-F24 F25-F35	Total 2020 TRIP-Eligible DEP (Terrorism Risk Coverage Declined) (Property)	<p>For each corresponding industry code, provide the total 2020 DEP of property policies, where terrorism risk coverage was not provided to the policyholder.</p> <ul style="list-style-type: none"> Include premium in this column only if a policy did not provide any coverage subject to TRIP.
G4-G24 G25-G35	Total 2020 TRIP-Eligible DEP (Terrorism Risk Coverage Provided) (Property)	<p>For each corresponding industry code, provide the total 2020 DEP of property policies, where terrorism risk coverage was provided to the policyholder.</p> <ul style="list-style-type: none"> Include premium in this column only if a property policy provided coverage subject to TRIP. Include policies where terrorism risk coverage was provided at no charge.
I4-I24 I25-I35	Total 2020 DEP Charged for Terrorism Risk Coverage (Liability)	<p>For each corresponding industry code, provide the amount of 2020 DEP charged for terrorism risk under liability policies.</p> <ul style="list-style-type: none"> This figure, representing premium charged for terrorism risk, should be a component of the amount provided in Column K.

<i>Policyholder Industry Code (Nationwide)</i>		
Section	Field Name	Comments
J4-J24 J25-J35	Total 2020 TRIP-Eligible DEP (Terrorism Risk Coverage Declined) (Liability)	For each corresponding industry code, provide the total 2020 DEP of liability policies, where terrorism risk coverage was not provided to the policyholder. <ul style="list-style-type: none"> • Include premium in this column only if a policy did not provide any coverage subject to TRIP.
K4-K24 K25-K35	Total 2020 TRIP-Eligible DEP (Terrorism Risk Coverage Provided) (Liability)	For each corresponding industry code, provide the total 2020 DEP of liability policies, where terrorism risk coverage was provided to the policyholder. <ul style="list-style-type: none"> • 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 2020 DEP Charged for Terrorism Risk Coverage (Workers' Compensation)	For each corresponding industry code, provide the total 2020 DEP charged for terrorism risk under workers' compensation policies. <ul style="list-style-type: none"> • These figures, representing premium charged for terrorism risk, should be a component of the amounts provided in Column N. • Include both primary and excess workers' compensation policies, including any excess workers' compensation policies where terrorism risk coverage was declined.
N4-N24 N25-N35	Total 2020 TRIP-Eligible DEP (Workers' Compensation)	For each corresponding industry code, provide the total 2020 DEP of workers' compensation policies, where terrorism risk coverage was obtained by the policyholder. <ul style="list-style-type: none"> • Include policies where terrorism risk coverage was provided at no charge. • Include both primary and excess workers' compensation policies, including any excess workers' compensation policies where terrorism risk coverage was declined.

Instructions for Places of Worship (Nationwide) Worksheet

<i>Places of Worship (Nationwide)</i>		
Section	Field Name	Comments
C4 D4 C5 D5 C6 D6 C7 D7	NAICS Code 813110 SIC Code 8661 ISO Class Codes 0900 (Property) or 41650 (Liability) Other	<p>Reporting insurers should categorize information under: (1) NAICS Codes, (2) SIC Codes, (3) ISO Class Codes, or (4) Other to allocate premium on this worksheet.</p> <ul style="list-style-type: none"> • Cells C4 and D4 list the North American Industrial Classification System (NAICS) industry code number for Religious Organizations. • Cells C5 and D5 list the Standard Industrial Classification System (SIC) industry code number for Religious Organizations. • Cells C6 and D6 list the individual ISO class codes (property and liability) for Religious Organizations. • Other permits a reporting insurer to use a different methodology to identify the requested premium information for Places of Worship, such as a manual sorting of individual policyholder names, or some other method calculated to identify the premium of the reporting insurer associated with Places of Worship. When using this methodology, do not include premium associated with affiliated operations, such as schools or hospitals.
E4 E5 E6 E7	Total 2020 DEP Charged for Terrorism Risk Coverage (Property)	<p>For each corresponding industry code, provide the amount of 2020 DEP charged for terrorism risk under property policies issued to Places of Worship. Only utilize one of the reporting methods (NAICS, SIC, ISO, or Other) identified.</p> <ul style="list-style-type: none"> • To the extent your premium is coded by the specific identified NAICS, SIC, or ISO codes, you may report all of the premium associated with those specific codes. • Follow these same instructions for reporting for the balance of the reporting fields in this worksheet. • This figure, representing premium charged for terrorism risk, should be a component of the amount provided in Column G.
F4 F5 F6 F7	Total 2020 TRIP-Eligible DEP (Terrorism Risk Coverage Declined) (Property)	<p>For each corresponding industry code, or utilizing the Other category for some other calculation, provide the total 2020 DEP of property policies, where terrorism risk coverage was not provided to the policyholder.</p> <ul style="list-style-type: none"> • Include premium in this column only if a policy did not provide any coverage subject to TRIP.

<i>Places of Worship (Nationwide)</i>		
Section	Field Name	Comments
G4 G5 G6 G7	Total 2020 TRIP-Eligible DEP (Terrorism Risk Coverage Provided) (Property)	For each corresponding industry code, or utilizing the Other category for some other calculation, provide the total 2020 DEP of property policies, where terrorism risk coverage was provided to the policyholder. <ul style="list-style-type: none"> • Include premium in this column only if a property policy provided coverage subject to TRIP. • Include policies where terrorism risk coverage was provided at no charge.
I4 I5 I6 I7	Total 2020 DEP Charged for Terrorism Risk Coverage (Liability)	For each corresponding industry code, or utilizing the Other category for some other calculation, provide the amount of 2020 DEP charged for terrorism risk under liability policies. <ul style="list-style-type: none"> • This figure, representing premium charged for terrorism risk, should be a component of the amount provided in Column K.
J4 J5 J6 J7	Total 2020 TRIP-Eligible DEP (Terrorism Risk Coverage Declined) (Liability)	For each corresponding industry code, or utilizing the Other category for some other calculation, provide the total 2020 DEP of liability policies, where terrorism risk coverage was not provided to the policyholder. <ul style="list-style-type: none"> • Include premium in this column only if a policy did not provide any coverage subject to TRIP.
K4 K5 K6 K7	Total 2020 TRIP-Eligible DEP (Terrorism Risk Coverage Provided) (Liability)	For each corresponding industry code, or utilizing the Other category for some other calculation, provide the total 2020 DEP of liability policies, where terrorism risk coverage was provided to the policyholder. <ul style="list-style-type: none"> • 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 M5 M6 M7	Total 2020 DEP Charged for Terrorism Risk Coverage (Workers' Compensation)	No entry required. This information will be reported on the insurer's behalf by NCCI, the California WCIRB, and/or the New York CIRB. <ul style="list-style-type: none"> • Do not report information in these cells, even if the insurer issues Excess Workers' Compensation insurance.
N4 N5 N6 N7	Total 2020 TRIP-Eligible DEP (Workers' Compensation)	No entry required. This information will be reported on the insurer's behalf by NCCI, the California WCIRB, and/or the New York CIRB. <ul style="list-style-type: none"> • Do not report information in these cells, even if the insurer issues Excess Workers' Compensation insurance.

Instructions for Geographic Exposures (Nationwide) Worksheet

<i>Geographic Exposures (Nationwide)</i>		
Section	Field Name	Comments
B3-B30	Region	<p>This field shows the specified metropolitan regions of the United States (Cells B3-B28) for which exposure information should be recorded.</p> <ul style="list-style-type: none"> • 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. • Although information is sought on other worksheets by where the premium is allocated for state reporting and tax purposes, the information sought in this sheet should be reported based upon where the exposures are actually located.
C3-C30	Description	<p>This field outlines locations (by ZIP code) in the metropolitan regions listed in Cells B3-B28.</p> <ul style="list-style-type: none"> • The descriptions are based upon definitions currently in use by private rating agencies. • To the extent the insurance group or 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. • A complete listing of ZIP codes, counties, and regions is available on the TRIP website (https://home.treasury.gov/policy-issues/financial-markets-financial-institutions-and-fiscal-service/federal-insurance-office/terrorism-risk-insurance-program/annual-data-collection).
D3-D30	Total 2020 Payroll for TRIP-Eligible Primary WC Policies (Terrorism Risk Coverage Provided)	For each corresponding region listed in Cells B3-B30, provide total 2020 payroll for primary workers' compensation coverage.
E3-E30	Total 2020 Payroll for TRIP-Eligible Excess WC Policies (Terrorism Risk Coverage Provided)	For each corresponding region listed in Cells B3-B30, provide total 2020 payroll for excess workers' compensation policies.

<i>Geographic Exposures (Nationwide)</i>		
Section	Field Name	Comments
F3-F30	Total 2020 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	<p>For each corresponding region listed in Cells B3-B30, provide total property insurance exposure under all 2020 policies where terrorism risk coverage was provided in connection with property coverage.</p> <ul style="list-style-type: none"> • 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 2020 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	<p>For each corresponding region listed in Cells B3-B30, provide total 2020 property insurance exposure, where terrorism risk coverage was not obtained by the policyholder.</p> <ul style="list-style-type: none"> • 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)	<p>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.</p> <ul style="list-style-type: none"> • 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)	<p>For each corresponding ZIP code listed in Cells C35-C39, provide the total accumulated payroll exposure within that ZIP code.</p>

<i>Geographic Exposures (Nationwide)</i>		
Section	Field Name	Comments
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. <ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> If total non-allocated exposures from Row 30 fall within the top 5 aggregations, enter them using a ZIP code of 99999.

<i>Geographic Exposures (Nationwide)</i>		
Section	Field Name	Comments
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)	<p>Provide the ZIP code for the insurer group or company's largest Probable Maximum Loss (for all lines) at a single street level address location.</p> <ul style="list-style-type: none"> 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 <i>Reinsurance (Nationwide) Worksheet</i>, Line 27.
D50	Largest PML at a Single Location (Amount)	<p>Provide the amount of the insurer group or company's largest Probable Maximum Loss (for all lines) at the location identified in Cell D49.</p> <ul style="list-style-type: none"> 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.

<i>Reinsurance (Nationwide)</i>		
Section	Field Name	Comments
C3-D3	Size of TRIP 2020 Deductible (Cell H4 of Insurer Group Affiliations Worksheet x 20%)	Provide the insurance group or company's 2020 TRIP deductible. <ul style="list-style-type: none"> This figure is calculated based upon the 2019 TRIP-Eligible DEP, which is reported in Cell H4 of the <i>Insurer Group Affiliations Worksheet</i>.
C4-D4	Total 2020 Limits Any One Loss of Purchased Treaty Reinsurance Covering TRIP Loss	For reinsurance purchased by the insurance group or company, provide the per loss limit for losses subject to TRIP.
C5-D5	Total 2020 Aggregate Limits of Purchased Treaty Reinsurance Covering TRIP Loss	For reinsurance purchased by the insurance group or company, provide the 2020 maximum aggregate reinsurance limit per calendar year for losses subject to TRIP.
C6-D6	2020 Attachment Point Any One Loss of Purchased Treaty Reinsurance Covering TRIP Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2020 attachment point for losses subject to TRIP.
C7-D7	2020 Co-Participation Share Any One Loss of Purchased Treaty Reinsurance Covering TRIP Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2020 co-participation share for losses subject to TRIP exposure.
C8-D8	Total 2020 Limits Any One Loss of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss	For reinsurance purchased by the insurance group or company, provide the per loss limit for losses subject to TRIP. <ul style="list-style-type: none"> Include losses in all lines of insurance, whether or not subject to TRIP.

<i>Reinsurance (Nationwide)</i>		
Section	Field Name	Comments
C9-D9	Total 2020 Aggregate Limits of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2020 maximum aggregate reinsurance limit per calendar year for natural catastrophe losses. <ul style="list-style-type: none"> • Include losses in all lines of insurance, whether or not subject to TRIP.
C10-D10	2020 Attachment Point Any One Loss of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2020 attachment point for natural catastrophe losses. <ul style="list-style-type: none"> • Include losses in all lines of insurance, whether or not subject to TRIP.
C11-D11	2020 Co-Participation Share Any One Loss of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2020 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 2020 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 2020 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 2020 provided 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, 2020 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. <ul style="list-style-type: none"> • 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.

<i>Reinsurance (Nationwide)</i>		
Section	Field Name	Comments
C16-D16	If Yes, 2020 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 2020 attachment point for workers' compensation losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C17-D17	If Yes, 2020 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 2020 co-participation share any one loss 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 2020 provided any coverage for property losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C19-D19	If Yes, 2020 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. <ul style="list-style-type: none"> The figure in C19 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.
C20-D20	If Yes, 2020 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 2020 attachment point for property losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C21-D21	If Yes, 2020 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 2020 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 2020 provided any coverage for liability losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.

<i>Reinsurance (Nationwide)</i>		
Section	Field Name	Comments
C23-D23	If Yes, 2020 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. The figure in C23 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.
C24-D24	If Yes, 2020 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 2020 attachment point for liability losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C25-D25	If Yes, 2020 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 2020 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 group or company’s 2020 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 27-36	Loss to Group or 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 responding insurer group or reporting insurer, in terms of the total projected loss it would likely sustain (Line 30), with that amount divided into six categories: <ul style="list-style-type: none"> • Deductible or retention obligation of insureds under triggered policies (Line 31); • Net loss to group or 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 insurer group or reporting individual insurer above its deductible within the co-pay obligation (Line 35); and

Reinsurance (Nationwide)		
Section	Field Name	Comments
		<ul style="list-style-type: none"> • 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 and these Instructions. • 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. • Because the total projected loss (Line 30) is meant to be the sum of the various components identified in Lines 30-34, the figures entered in C30 must equal the sum of the figures entered in C30-C36.