2020 TRIP Data Call Sample Fact Patterns (for reference only)

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

In 2019, a non-small insurer (Fifty States Insurance Group) writes a policy (valid from January 1, 2019 to December 31, 2019) 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

27

OMB No. 1505-0257 Expiration: September 30, 2020 TERRORISM RISK INSURANCE PROGRAM 2020 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION

Jurisdiction:										
2 California										
-										
В В	C	D	l F	F	[G	Н	1	· · · · · ·	[K	L
				Direct Earned Prem	ium			Number	of Policies	
		Total 2019 TRIP-	Total 2019 TRIP- Eligible DEP	Total 2019 TRIP-Eligible DEP (Terrorism Risk	Total 2019 TRIP-Eligible DEP (Terrorism Risk	Total 2019 DEP Charged	Total 2019 Number of	Total 2019 Number of Policies (Terrorism Risk	Total 2019 Number of Policies by Line (Terrorism Risk	
1 1	NAIC Line	Eligible DEP (all	(Terrorism Risk	Coverage Provided for	Coverage Provided with	for Terrorism Risk	Policies (Terrorism Risk	Coverage Provided for	Coverage Provided with	Total 2019 Number o
6 TRIP-Eligible Line of Coverage	(Commercial Only)	policies)	Coverage Declined)	Disclosed \$0 Charge)	a Premium Charged)	Coverage	Coverage Declined)	Disclosed \$0 Charge)	a Premium Charged)	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

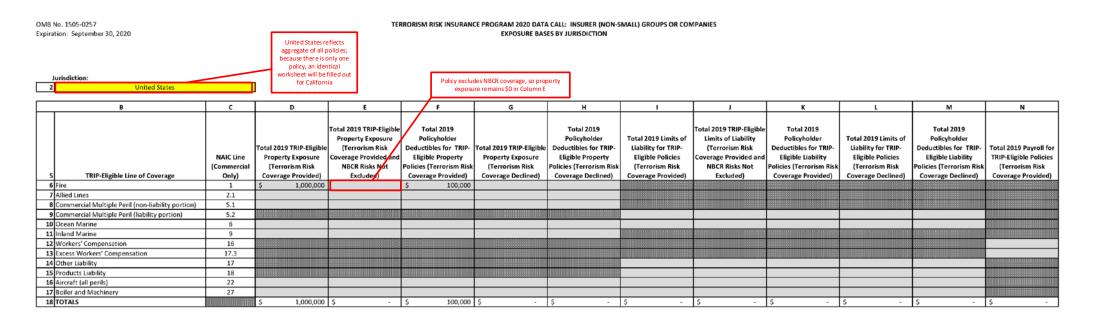
18 Boiler and Machinery

19 TOTALS

Scenario 1(b): Single Policy in Single State [Exposure]

In 2019, a non-small insurer (Fifty States Insurance Group) writes a policy (valid from January 1, 2019 to December 31, 2019) 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 excluded from the policy.

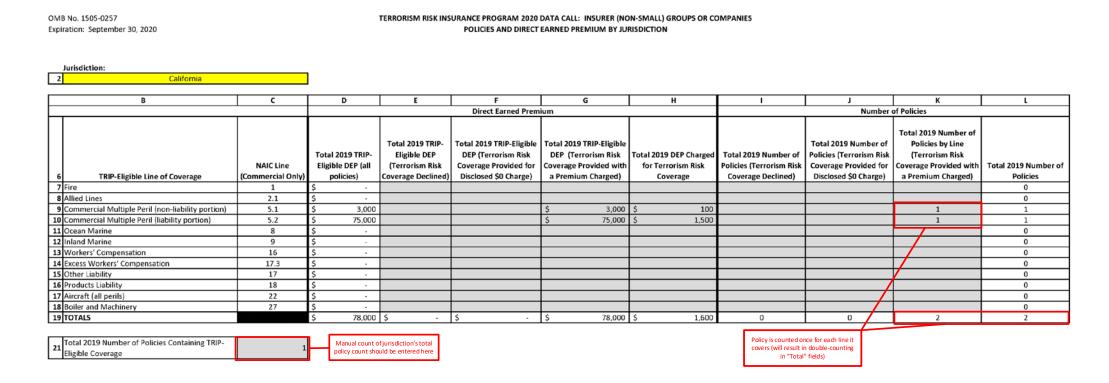
Fifty States will fill out the following worksheets on the Exposure Basis (Juris.) tab: United States, California



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, 2019 to December 31, 2019) 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 excluded from the policy.

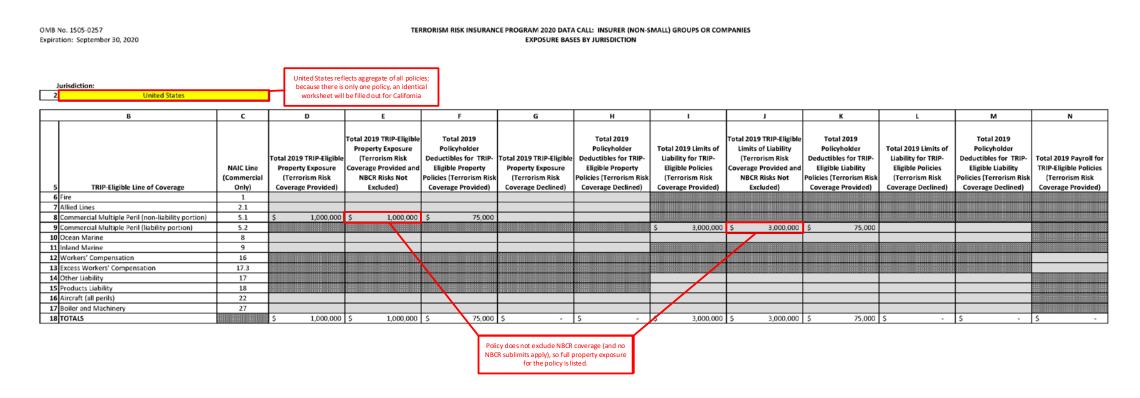
Fifty States will fill out the following worksheets on the Policies and DEP (Juris.) tab: California



Scenario 2(b): Single Policy (Multiple Lines) in One State [Exposure]

Widget Inc. purchases a commercial multi-peril policy (valid from January 1, 2019 to December 31, 2019) 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 excluded from the policy.

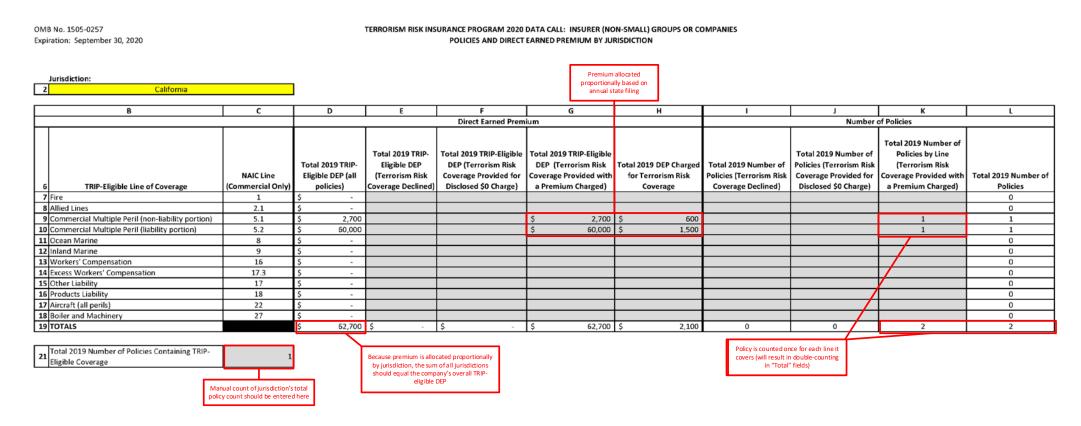
Fifty States will fill out the following worksheets on the Exposure Basis (Juris.) tab: United States, California (both will have the same content)



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, 2019 to December 31, 2019) 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



OMB No. 1505-0257 Expiration: September 30, 2020

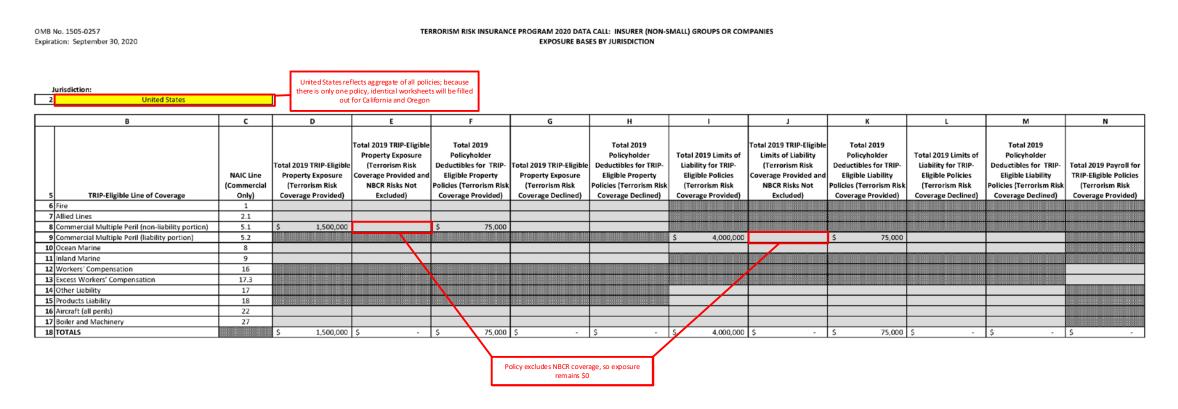
TERRORISM RISK INSURANCE PROGRAM 2020 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION

	Jurisdiction: 2 Oregon		I				allocated illy based on tate filing				
	В	С	D	E	F	G	Н	ı	J	К	L
\perp					Direct Earned Prem	ium			Number	of Policies	
	6 TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2019 TRIP- Eligible DEP (all policies)	Total 2019 TRIP- Eligible DEP (Terrorism Risk Coverage Declined)	Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2019 DEP Charged for Terrorism Risk Coverage	Total 2019 Number of Policies (Terrorism Risk Coverage Declined)	Total 2019 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2019 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2019 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
1	O Commercial Multiple Peril (liability portion)	5.2	\$ 40,000			\$ 40,000	\$ 1,000			1	1
	1 Ocean Marine	8	\$ -								0
1	12 Inland Marine	9	\$ -								0
1	L3 Workers' Compensation	16	\$ -								0
	14 Excess Workers' Compensation	17.3	\$ -								0
_	L5 Other Liability	17	\$ -							/	0
	L6 Products Liability	18	\$ -						/		0
_	L7 Aircraft (all perils)	22	\$ -								0
_	18 Boiler and Machinery	27	\$ -								0
_1	19 TOTALS		\$ 41,800	\$ -	\$ -	\$ 41,800	\$ 1,400	0	0	2	2
2		anual count of jurisdiction's		Because premium is allo by jurisdiction, the sur should equal the com eligible	m of all jurisdictions pany's over all TRIP-			Policy is counted on covers (will result in in "Total"	double-counting		

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, 2019 to December 31, 2019) 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

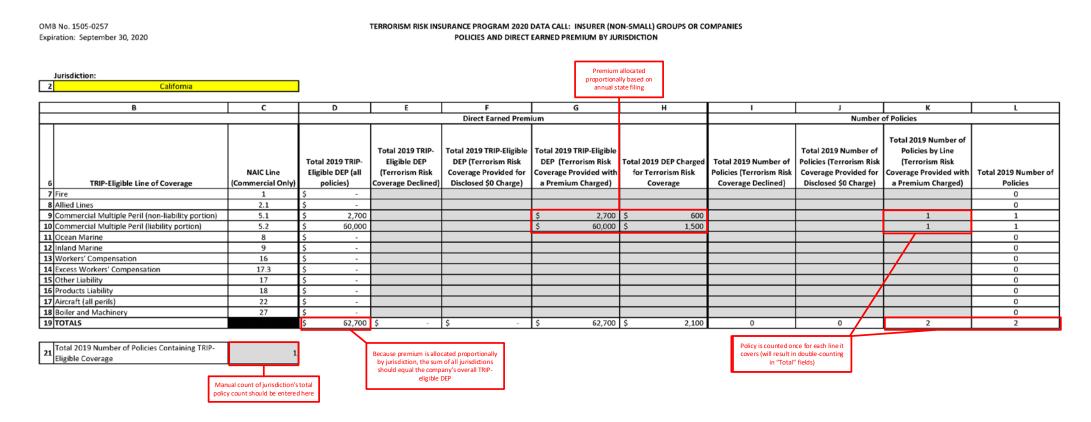


Scenario 4(a): Multiple Policies in Multiple States, including Policies not Allocable to a Particular Jurisdiction [Direct Earned Premium/Policy Count]

Widget has two offices, one in Oregon and one in California, and purchases a commercial multi-peril policy (valid from January 1, 2019 to December 31, 2019) 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, 2019 to December 31, 2019) 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



OMB No. 1505-0257 Expiration: September 30, 2020

TERRORISM RISK INSURANCE PROGRAM 2020 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION

Jurisdiction:	Oregon		l			proportiona	n allocated ally based on itate filing				
	В	С	D	E	F	G	Н	ı	J	К	L
					Direct Earned Prem	ium			Number	of Policies	
6 TRIP-EI	igible Line of Coverage	NAIC Line (Commercial Only)	Total 2019 TRIP- Eligible DEP (all policies)	Total 2019 TRIP- Eligible DEP (Terrorism Risk Coverage Declined)	Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2019 DEP Charged	Total 2019 Number of Policies (Terrorism Risk Coverage Declined)	Total 2019 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2019 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2019 Number of Policies
7 Fire		1	\$ -								0
8 Allied Lines		2.1	\$ -								0
	iple Peril (non-liability portion)	5.1	\$ 1,800			\$ 1,800				1	1
10 Commercial Multi	iple 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' Compen	nsation	16	\$ -								0
14 Excess Workers' C	Compensation	17.3	\$ -								0
15 Other Liability		17	\$ -								0
16 Products Liability		18	\$ -								0
17 Aircraft (all perils)		22	\$ -								0
18 Boiler and Machin	nery	27	\$ -								0
19 TOTALS			\$ 41,800	\$ -	\$ -	\$ 41,800	\$ 1,400	0	0	2	2
21 Total 2019 Numbi Eligible Coverage	м	anual count of jurisdiction's		Because premium is allo by jurisdiction, the sur should equal the com eligible	m of all jurisdictions pany's over all TRIP-			Policy is counted on covers (will result in in "Total"	double-counting		

Jurisdiction:

OMB No. 1505-0257 TERRORISM RISK INSURANCE PROGRAM 2020 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION Expiration: September 30, 2020

Any premium that can not be allocated to a specific U.S. jurisdiction (such as a policy covering an Embassy) is entered in the "Other" category 2 Other/Not Subject to Allocation in a Particular Jurisdiction

_											
	В	С	D	E	F	G	Н	I	J	К	L
					Direct Earned Prem	ium			Number	of Policies	
		NAIC Line	Total 2019 TRIP- Eligible DEP (all	Total 2019 TRIP- Eligible DEP (Terrorism Risk	DEP (Terrorism Risk	Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with	Total 2019 DEP Charged	Total 2019 Number of Policies (Terrorism Risk	Total 2019 Number of Policies (Terrorism Risk Coverage Provided for	Total 2019 Number of Policies by Line (Terrorism Risk Coverage Provided with	Total 2019 Number of
L	TRIP-Eligible Line of Coverage	(Commercial Only)	policies)	Coverage Declined)	Disclosed \$0 Charge)	a Premium Charged)	Coverage	Coverage Declined)	Disclosed \$0 Charge)	a Premium Charged)	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
1:	1 Ocean Marine	8	\$ -								0
1	Inland Marine	9	\$ -								0
13	Workers' Compensation	16	\$ -								0
14	4 Excess Workers' Compensation	17.3	\$ -								0
1	5 Other Liability	17	\$ -								0
10	6 Products Liability	18	\$ -								0
1	7 Aircraft (all perils)	22	\$ -								0
13	Boiler and Machinery	27	\$ -								0
19	TOTALS		\$ 1,500	\$ 1,500	\$ -	\$ -	\$ -	1	0	0	1

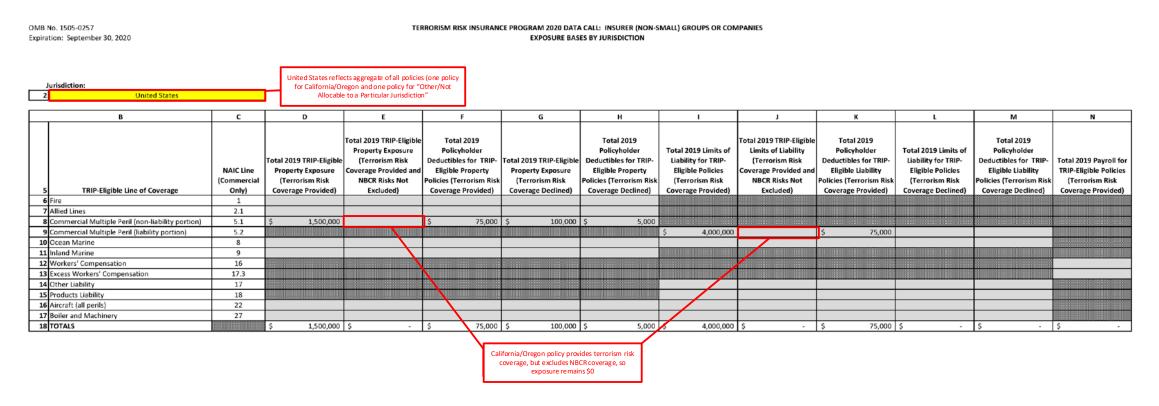
	21	Total 2019 Number of Policies Containing TRIP- Eligible Coverage	1
ı	21	Eligible Coverage	1

Scenario 4(b): Multiple Policies in Multiple States, including Policies not Allocable to a Particular Jurisdiction [Exposure]

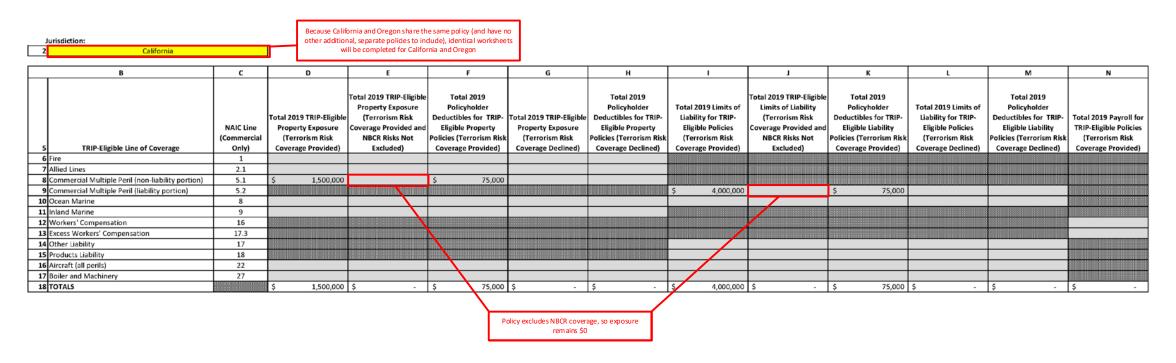
Widget has two offices, one in Oregon and one in California, and purchases a commercial multi-peril policy (valid from January 1, 2019 to December 31, 2019) to cover both offices. The policy provides \$1.5 million of property coverage and \$4 million of liability coverage (per occurrence), with a \$75,000 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, 2019 to December 31, 2019) 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



OMB No. 1505-0257 Expiration: September 30, 2020



OMB No. 1505-0257 Expiration: September 30, 2020

Jurisdiction: 2 Other/Not Subject to Allocation in a Particular	Jurisdiction		an notbe allocated to a specific covering an Embassy) is eategory									
В	С	D	E	F	G	н	ı	J	K	L	м	N
5 TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Policyholder Deductibles for TRIP-	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2019 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2019 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Provided)	Total 2019 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2019 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2019 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Declined)	Total 2019 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2019 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				\$ 100,000	\$ 5,000						
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 TOTALS		\$ -	\$ -	\$ -	\$ 100,000	\$ 5,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

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, 2019 to December 31, 2019. 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

OMB No. 1505-0257 TERRORISM RISK INSURANCE PROGRAM 2020 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES Expiration: September 30, 2020 POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION Jurisdiction: 2 California Direct Earned Premium Number of Policies Total 2019 Number of Total 2019 TRIP-Total 2019 TRIP-Eligible Total 2019 TRIP-Eligible Total 2019 Number of Policies by Line Total 2019 TRIP-Eligible DEP DEP (Terrorism Risk DEP (Terrorism Risk Total 2019 DEP Charged Total 2019 Number of Policies (Terrorism Risk (Terrorism Risk **NAIC Line** Eligible DEP (all Policies (Terrorism Risk (Terrorism Risk Coverage Provided for Coverage Provided with for Terrorism Risk Coverage Provided for Coverage Provided with Total 2019 Number of a Premium Charged) Disclosed \$0 Charge) TRIP-Eligible Line of Coverage Commercial Only policies) Coverage Declined Disclosed \$0 Charge) Coverage **Coverage Declined)** a Premium Charged) **Policies** 7 Fire 0 8 Allied Lines 2.1 0 9 Commercial Multiple Peril (non-liability portion) 5.1 2,700 2,700 600 1 10 Commercial Multiple Peril (liability portion) 5.2 60.000 60.000 1.500 11 Ocean Marine 0 12 Inland Marine 13 Workers' Compensation 16 Ω 14 Excess Workers' Compensation 17.3 0 15 Other Liability 17 16 Products Liability 18 0 17 Aircraft (all perils) 22 2,500 2,500 18 Boiler and Machinery 27 0 19 TOTALS 65,200 2,500 62,700 2,100 Total 2019 Number of Policies Containing TRIP-Workers' compensation policy information should not be provided. It will be provided Eligible Coverage separately by NCCI, California WCIRB, and/or the New York CIRB.

OMB No. 1505-0257 TERRORISM RISK INSURANCE PROGRAM 2020 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES Expiration: September 30, 2020 POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION

Jurisdiction: 2 Oregon		l				allocated ally based on tate filing				
В	С	D	E	F	G	Н	ı	J	K	L
				Direct Earned Prem	ium			Number	of Policies	
6 TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2019 TRIP- Eligible DEP (all policies)	Total 2019 TRIP- Eligible DEP (Terrorism Risk Coverage Declined)	Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2019 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2019 DEP Charged for Terrorism Risk Coverage	Total 2019 Number of Policies (Terrorism Risk Coverage Declined)	Total 2019 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	Total 2019 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	Total 2019 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 TOTALS		\$ 41,800	\$ -	\$ -	\$ 41,800	\$ 1,400	0	0	2	2
	1 nual count of juris diction's cy count should be entered		Because premium is allo by jurisdiction, the sur should equal the comp eligible	n of all jurisdictions pany's over all TRIP-			Policy is counted on covers (will result in in "Total"	double-counting		

OMB No. 1505-0257 Expiration: September 30, 2020

TERRORISM RISK INSURANCE PROGRAM 2020 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION

Any premium that can not be allocated to a specific U.S. jurisdiction (such as a policy covering an Embassy) is entered in the "Other" category

Jurisdiction:

2 Other/Not Subject to Allocation in a Particular Jurisdiction

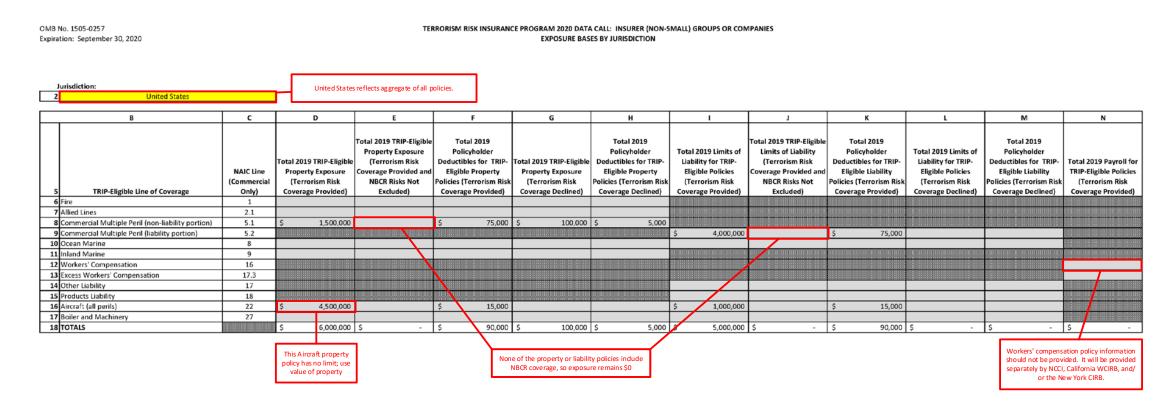
Г	В	С	D	E	F	G	н	I	J	K	L
					Direct Earned Prem	ium	•		Number	of Policies	
			Total 2019 TRIP-	Total 2019 TRIP- Eligible DEP	Total 2019 TRIP-Eligible DEP (Terrorism Risk	Total 2019 TRIP-Eligible DEP (Terrorism Risk	I	Total 2019 Number of	Total 2019 Number of Policies (Terrorism Risk	Total 2019 Number of Policies by Line (Terrorism Risk	
1		NAIC Line	Eligible DEP (all	(Terrorism Risk	Coverage Provided for	Coverage Provided with	for Terrorism Risk	Policies (Terrorism Risk	Coverage Provided for	Coverage Provided with	Total 2019 Number of
6	TRIP-Eligible Line of Coverage	(Commercial Only)	policies)	Coverage Declined)	Disclosed \$0 Charge)	a Premium Charged)	Coverage	Coverage Declined)	Disclosed \$0 Charge)	a Premium Charged)	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	TOTALS		\$ 1,500	\$ 1,500	\$ -	\$ -	\$ -	1	0	0	1

	21	Total 2019 Number of Policies Containing TRIP- Eligible Coverage	1
ı	21	Eligible Coverage	1

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, 2019 to December 31, 2019. 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



OMB No. 1505-0257 Expiration: September 30, 2020

	Jurisdiction:												
2	California												
	В	c	D	F	F	G	н			к	1	I м	N
5	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Policyholder Deductibles for TRIP-	Total 2019 TRIP-Eligible Property Exposure	Total 2019 Policyholder	Total 2019 Limits of Liability for TRIP- Eligible Policies	Total 2019 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2019 Policyholder Deductibles for TRIP-	Total 2019 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Declined)	Total 2019 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2019 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
-	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											<u>/</u>
	Products Liability	18			\								
_	Aircraft (all perils)	22	\$ 4,500,000		\$ 15,000			\$ 1,000,000		\$ 15,000			
_	Boiler and Machinery	27											<mark>/</mark>
18	TOTALS		\$ 6,000,000	\$ -	\$ 90,000	\$ -	\$ -	5,000,000	\$ -	\$ 90,000	\$ -	\$ -	\$ -
			This Aircraft property policy has no limit; use value of property			ne of the property or liabili NBCR coverage, so exposu						should not be prov separately by NCC	ation policy information ided. It will be provided , California WCIRB, and/ ew York CIRB.

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Jurisdiction: 2 Oregon		1										
В	С	D	E	F	G	н	1	J	К	L	M	N
5 TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Policyholder Deductibles for TRIP-	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2019 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2019 Limits of Liability for TRIP- Eligible Policies	Total 2019 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2019 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2019 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Declined)	Total 2019 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2019 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
6 Fire	1	coverage Provided)	Excided	Coverage Provided/	coverage Decinieu)	Coverage Declined)	Coverage Provided)	Excidued)	coverage Provided)	Coverage Declined)	Coverage Declined)	Coverage Provided)
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 TOTALS		\$ 1,500,000	\$ -	\$ 75,000	\$ -	\$ -	\$ 4,000,000	\$ -	\$ 75,000	\$ -	\$ -	\$ -

OMB No. 1505-0257 Expiration: September 30, 2020

Jurisdiction: 2 Other/Not Subject to Allocation in a Particular	r Jurisdiction		an notbe allocated to a sp covering an Embassy) is e category									
В	С	D	E	F	G	н	ı	J	К	L	м	N
5 TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	Coverage Provided and	Policyholder Deductibles for TRIP-	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2019 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2019 Limits of Liability for TRIP- Eligible Policies	Total 2019 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2019 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2019 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Declined)	Total 2019 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2019 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				\$ 100,000	\$ 5,000						
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 TOTALS		\$ -	s -	\$ -	\$ 100,000	\$ 5.000	s -	S -	s -	s -	s -	s -

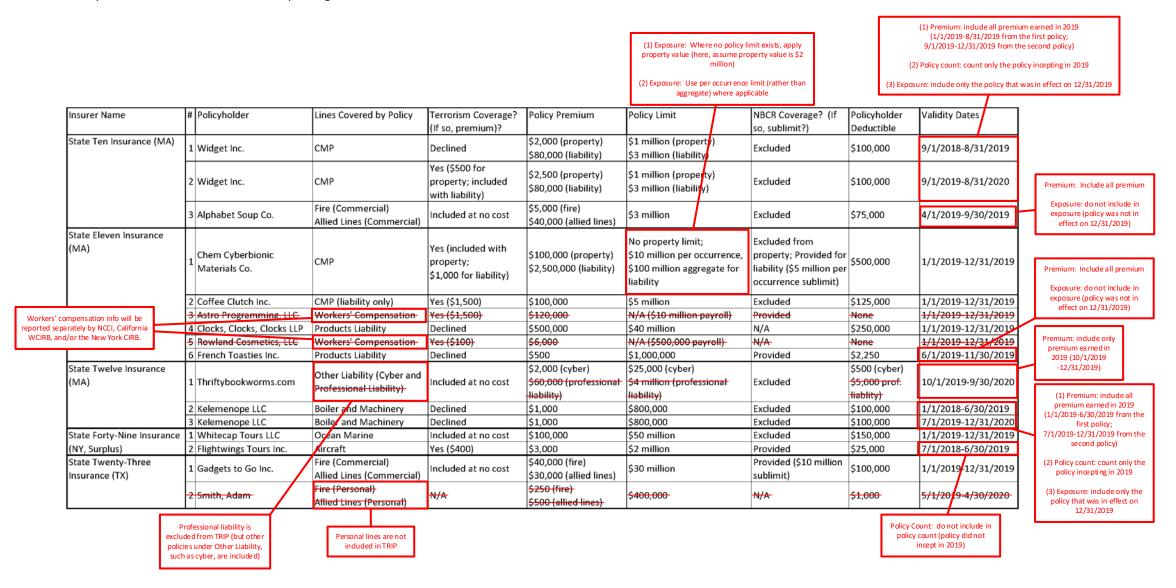
Scenario 6: Group with Alien Surplus Lines Insurer; Policy Inception Dates

Fifty States Insurance Group consists of total of 50 insurance companies in countries around the world. Three of Fifty States' insurers (State Ten Insurance, State Eleven Insurance, State Twelve Insurance) write commercial property/casualty policies in the state of Massachusetts and one (State Twenty-Three Insurance) writes commercial property/casualty policies in the state of Texas (other insurers operating in various U.S. states write business only in personal lines). One of Fifty States' insurers (State Forty-Nine Insurance) also writes policies in New York as an alien surplus lines insurer.

The following policies were written by these five insurers:

Insurer Name	# Policyholder	Lines Covered by Policy	Terrorism Coverage?	Policy Premium	Policy Limit	NBCR Coverage? (If so, sublimit?)	Policyholder Deductible	Validity Dates
State Ten Insurance (MA)	1 Widget Inc.	СМР	(If so, premium)? Declined	\$2,000 (property) \$80,000 (liability)	\$1 million (property) \$3 million (liability)	Excluded	\$100,000	9/1/2018-8/31/2019
	2 Widget Inc.	СМР	Yes (\$500 for property; included with liability)	\$2,500 (property) \$80,000 (liability)	\$1 million (property) \$3 million (liability)	Excluded	\$100,000	9/1/2019-8/31/2020
	3 Alphabet Soup Co.	Fire (Commercial) Allied Lines (Commercial)	Included at no cost	\$5,000 (fire) \$40,000 (allied lines)	\$3 million	Excluded	\$75,000	4/1/2019-9/30/2019
State Eleven Insurance (MA)	1 Chem Cyberbionic Materials Co.	СМР	Yes (included with property; \$1,000 for liability)	\$100,000 (property) \$2,500,000 (liability)	No property limit; \$10 million per occurrence, \$100 million aggregate for liability	Excluded from property; Provided for liability (\$5 million per occurrence sublimit)	\$500,000	1/1/2019-12/31/2019
	2 Coffee Clutch Inc.	CMP (liability only)	Yes (\$1,500)	\$100,000	\$5 million	Excluded	\$125,000	1/1/2019-12/31/2019
	3 Astro Programming, LLC	Workers' Compensation	Yes (\$1,500)	\$120,000	N/A (\$10 million payroll)	Provided	None	1/1/2019-12/31/2019
	4 Clocks, Clocks, Clocks LLP	Products Liability	Declined	\$500,000	\$40 million	N/A	\$250,000	1/1/2019-12/31/2019
	5 Rowland Cosmetics, LLC	Workers' Compensation	Yes (\$100)	\$6,000	N/A (\$500,000 payroll)	N/A	None	1/1/2019-12/31/2019
	6 French Toasties Inc.	Products Liability	Declined	\$500	\$1,000,000	Provided	\$2,250	6/1/2019-11/30/2019
State Twelve Insurance (MA)	1 Thriftybookworms.com	Other Liability (Cyber and Professional Liability)	Included at no cost	\$2,000 (cyber) \$60,000 (professional liability)	\$25,000 (cyber) \$4 million (professional liability)	Excluded	\$500 (cyber) \$5,000 prof. liablity)	10/1/2019-9/30/2020
	2 Kelemenope LLC	Boiler and Machinery	Declined	\$1,000	\$800,000	Excluded	\$100,000	1/1/2018-6/30/2019
	3 Kelemenope LLC	Boiler and Machinery	Declined	\$1,000	\$800,000	Excluded	\$100,000	7/1/2019-12/31/2020
State Forty-Nine Insurance	1 Whitecap Tours LLC	Ocean Marine	Included at no cost	\$100,000	\$50 million	Excluded	\$150,000	1/1/2019-12/31/2019
(NY, Surplus)	2 Flightwings Tours Inc.	Aircraft	Yes (\$400)	\$3,000	\$2 million	Provided	\$25,000	7/1/2018-6/30/2019
State Twenty-Three Insurance (TX)	1 Gadgets to Go Inc.	Fire (Commercial) Allied Lines (Commercial)	Included at no cost	\$40,000 (fire) \$30,000 (allied lines)	\$30 million	Provided (\$10 million sublimit)	\$100,000	1/1/2019-12/31/2019
	2 Smith, Adam	Fire (Personal) Allied Lines (Personal)	N/A	\$250 (fire) \$500 (allied lines)	\$400,000	N/A	\$1,000	5/1/2019-4/30/2020

Certain policies will be excluded from reporting, as shown below:



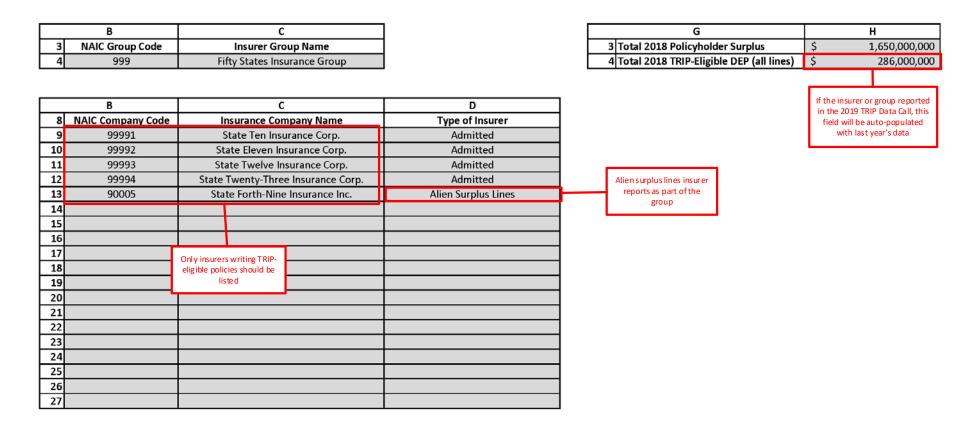
Scenario 6(a): Affiliation

See introduction to Scenario 6 for policy detail.

Fifty States will fill out the Affiliations Sheet as follows:

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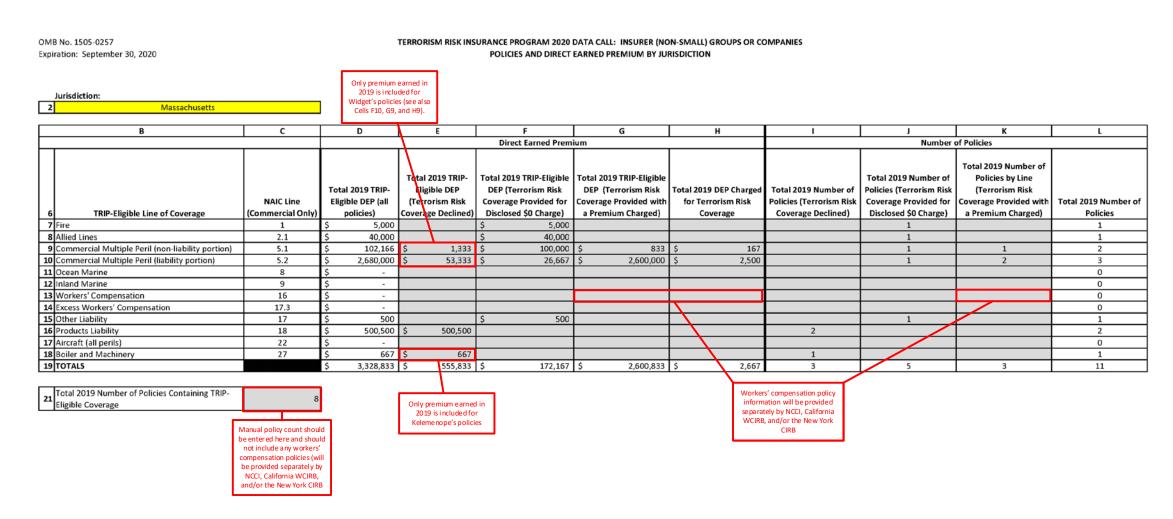
TERRORISM RISK INSURANCE PROGRAM 2020 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES INSURER GROUP AFFILIATIONS



Scenario 6(b): Direct Earned Premium/Policy Count

See introduction to Scenario 6 for policy detail.

Fifty States will fill out the following worksheets on the Policies and DEP (Juris.) tab: Massachusetts, New York, Texas



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TERRORISM RISK INSURANCE PROGRAM 2020 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION

	Jurisdiction:										
2	New York										
\perp	В	С	D	E	F	G	Н	I	J	K	L
\perp					Direct Earned Prem	ium			Number	of Policies	
										Total 2019 Number of	
				Total 2019 TRIP-	T-4-1 2010 TRID FII-Ibla	Total 2019 TRIP-Eligible			Total 2019 Number of	Policies by Line	
			T-4-1 2040 TDID					T-1-12010 N		· '	
		NAIC Line	Total 2019 TRIP-	Eligible DEP	DEP (Terrorism Risk	DEP (Terrorism Risk	Total 2019 DEP Charged for Terrorism Risk		Policies (Terrorism Risk	(Terrorism Risk	Total 2019 Number of
Ι,	TRIP FILE II		Eligible DEP (all	(Terrorism Risk	Coverage Provided for	Coverage Provided with		Policies (Terrorism Risk	I -	Coverage Provided with	
	TRIP-Eligible Line of Coverage	(Commercial Only)	^	Coverage Declined)	Disclosed \$0 Charge)	a Premium Charged)	Coverage	Coverage Declined)	Disclosed \$0 Charge)	a Premium Charged)	Policies
_	Fire	1	\$ -								0
_	Allied Lines	2.1	\$ -								0
	Commercial Multiple Peril (non-liability portion)	5.1	\$ -								0
_	Commercial Multiple Peril (liability portion)	5.2	\$ -								0
_	Ocean Marine	8	\$ 100,000		\$ 100,000				1		1
_	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	\$ 1,500			\$ 1,500	\$ 200				0
18	Boiler and Machinery	27	\$ -								0
19	TOTALS		\$ 101,500	\$ -	\$ 100,000	\$ 1,500	\$ 200	0	1	0	1
				_							
	Total 2019 Number of Policies Containing TRIP-		l			Г		1			
21	Eligible Coverage	1					Only premium earned in		Flightwings		
_	Englishe coverage		ı				2019 is included for		incepted outside		
							Flightwings Tours' policy		not included i	n policy count	

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TERRORISM RISK INSURANCE PROGRAM 2020 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION

Jurisdiction:

2 Texas											
В	С	D	E	F	G	Н	ı	J	K	L	
			Direct Earned Premium Number of Policies								
			Total 2019 TRIP-	Total 2019 TRIP-Eligible	Total 2019 TRIP-Eligible			Total 2019 Number of	Total 2019 Number of Policies by Line		
		Total 2019 TRIP-	Eligible DEP	DEP (Terrorism Risk	DEP (Terrorism Risk	Total 2019 DEP Charged	Total 2019 Number of	Policies (Terrorism Risk	(Terrorism Risk		
	NAIC Line	Eligible DEP (all	(Terrorism Risk	Coverage Provided for	Coverage Provided with		Policies (Terrorism Risk		Coverage Provided with	Total 2019 Number of	
6 TRIP-Eligible Line of Coverage	(Commercial Only)		Coverage Declined)	· ·	a Premium Charged)	Coverage	Coverage Declined)	Disclosed \$0 Charge)	a Premium Charged)	Policies	
7 Fire	1	\$ 40,000		\$ 40,000				1	a r r a managa a y	1	
8 Allied Lines	2.1	\$ 30,000		\$ 30,000				1		1	
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 TOTALS		\$ 70,000	\$ -	\$ 70,000	\$ -	\$ -	0	2	0	2	

71	Total 2019 Number of Policies Containing TRIP- Eligible Coverage	1
	Eligible Coverage	1

Scenario 6(c): Exposure

See introduction to Scenario 6 for policy detail.

Fifty States will fill out the following worksheets on the Exposure Basis (Juris.) tab: United States, Massachusetts, New York, Texas

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Ju 2	urisdiction: United States		——Г		tes reflects of all policies									
$\overline{}$	В	с	D	agg regate t	E	F	G	н	ı	J	к	ι	М	N
		NAIC Line (Commercial	Total 2019 TRIP Property Expo (Terrorism F	Eligible osure C	otal 2019 TRIP-Elig Property Exposur (Terrorism Risk Joverage Provided NBCR Risks Not	e Policyholder Deductibles for TRIF and Eligible Property Policies (Terrorism Ri	,	Eligible Property Policies (Terrorism Risk	l .		Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk		Total 2019 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk	1 '
5	TRIP-Eligible Line of Coverage	Only)	Coverage Prov	00,000	Excluded) \$ 10,000,0	Coverage Provided)		Coverage Declined)	Coverage Provided)	Excluded)	Coverage Provided)	Coverage Declined)	Coverage Declined)	Coverage Provided)
\rightarrow	Allied Lines	2.1		00,000	\$ 10,000,0		_							
8	Commercial Multiple Peril (non-liability portion)	5.1	\$ 3,0	00,000		\$ 600,00	0							
9	Commercial Multiple Peril (liability portion)	5.2							\$ 18,000,000	\$ 5,000,000	\$ 725,000			
10	Ocean Marine	8	\$ 50,0	00,000		\$ 150,00	0							
11	nland Marine	9												
12	Workers' Compensation	16												
13	Excess Workers' Compensation	17.3												
14	Other Liability	17							\$ 25,000		\$ 500			
\rightarrow	Products Liability	18										\$ 40,000,000	\$ 250,000	
-	Aircraft (all perils)	22												
\rightarrow	Boiler and Machinery	27					\$ 8,000,000							
18	TOTALS		\$ 113,0	00,000	\$ 20,000,0	000 \$ 950,00	0 \$ 8,000,000	\$ 100,000	\$ 18,025,000	\$ 5,000,000	\$ 725,500	\$ 40,000,000	\$ 250,000	\$ -

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Jurisdiction:												
Massachusetts												
R	T c 1	р	F	F	G	н	-	T 1	Т к		Тм	N
5 TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2019 TRIP-Eligib Property Exposure (Terrorism Risk Coverage Provided	Coverage Provided and NBCR Risks Not	Policyholder Deductibles for TRIP-	Total 2019 TRIP-Eligible Property Exposure	Total 2019 Policyholder	Total 2019 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Provided)	Total 2019 TRIP-Eligibl Limits of Liability (Terrorism Risk Coverage Provided an NBCR Risks Not Excluded)	e Total 2019 Policyholder Deductibles for TRIP-	Total 2019 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Declined)	Total 2019 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2019 Payroll fo TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
6 Fire	1	coverage riovace	Excidency	coverage riovided/	coverage becamed)	coverage becomedy	coverage rioriace)	Excluded	corcinge rioriacu,	Coverage Decimedy	coverage beames,	coverage riovided)
7 Allied Lines	2.1											
8 Commercial Multiple Peril (non-liability portion)	5.1	\$ 3,000,00	0	\$ 500,000								
Commercial Multiple Peril (liability portion)	5.2	/ · · · · · · · · · · · · · · · · · · ·					\$ 18,000,000	5,000,000	\$ 725,000			
Ocean Marine	8											
Inland Marine	9											
Workers' Compensation	16						<mark>/</mark>					
Excess Workers' Compensation	17.3											
4 Other Liability	17											
Products Liability	18									\$ 40,000,000	\$ 250,000	
6 Aircraft (all perils)	22											
7 Boiler and Machinery	27											
8 TOTALS		\$,000,00	0 \$ -	\$ 600,000	\$ -	\$ -	\$ 18,000,000	5,000,000	\$ 725,000	\$ 40,000,000	\$ 250,000	\$ -
limits (ind	perbionic policy has no dude property value of \$2 million)					Include the per occurrence limit (\$10 million) for Chem Cyberbionic policy rather than the aggregate			The Chem Cyberbionic NBCR sublimit is a component of the overall limit]		
						amount (\$100 million)	J		overall limit	J		

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TERRORISM RISK INSURANCE PROGRAM 2020 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES
EXPOSURE BASES BY JURISDICTION

NBCR coverage is excluded from the Whitecap Tours' policy so this amount remains \$0

	В	С	D	E		F	G	н	ı	J	К	L	м	N
		NAIC Line (Commercial	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk	Coverage Pr NBCR Ri	xposure m Risk ovided and iks Not	Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk	Total 2019 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk	Total 2019 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk	Total 2019 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not	Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk	,	Total 2019 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk	'
5	TRIP-Eligible Line of Coverage	Only)	Coverage Provided)	Exclu	ded)	Coverage Provided)	Coverage Declined)	Coverage Declined)	Coverage Provided)	Excluded)	Coverage Provided)	Coverage Declined)	Coverage Declined)	Coverage Provided)
6 Fire		1												
7 Allie	ied Lines	2.1												
8 Cor	mmercial Multiple Peril (non-liability portion)	5.1												
9 Cor	mmercial Multiple Peril (liability portion)	5.2												
10 Oce	ean Marine	8	\$ 50,000,000			\$ 150,000								
11 Inla	and Marine	9												
12 Wo	orkers' Compensation	16												
13 Exc	cess Workers' Compensation	17.3												
14 Oth	her Liability	17												
15 Pro	oducts Liability	18												
16 Airc	craft (all perils)	22												
17 Boi	iler and Machinery	27												
18 TO	TALS		\$ 50,000,000	\$	-	\$ 150,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Flightwings Tours' policy is excluded from exposure information because policy was not in effect on 12/31/2019

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TERRORISM RISK INSURANCE PROGRAM 2020 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES EXPOSURE BASES BY JURISDICTION

2	lurisdiction: Texas		l										
	В	С	D	E	F	G	н	ı	J	К	L	М	N
5	TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2019 TRIP-Eligible	Total 2019 TRIP-Eligibl Property Exposure (Terrorism Risk Coverage Provided an NBCR Risks Not Excluded)	Policyholder Deductibles for TRIP-	Total 2019 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2019 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2019 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Provided)	Total 2019 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Policyholder Deductibles for TRIP-	Total 2019 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Declined)	Total 2019 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2019 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
_	Fire	1	\$ 30,000,000										
_	Allied Lines	2.1	\$ 30,000,000	\$ 10,000,000	\$ 100,000								
8	Commercial Multiple Peril (non-liability portion)	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	TOTALS		\$ 60,000,000	20,000,000	\$ 200,000	\$ -	s -	\$ -	\$ -	\$ -	\$ -	\$ -	s -

Policies that cover multiple lines should list full exposure for each line.

Scenario 7: Modeled Loss Question

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

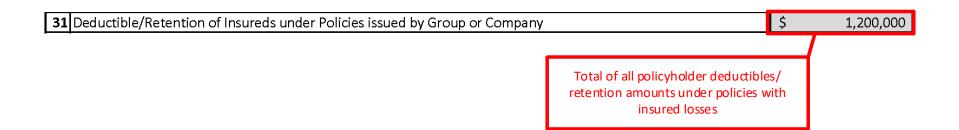
- Fifty States' 2018 TRIP-eligible DEP was \$200 million.
- Fifty States uses modeling to determine that on November 30, 2019 (the date of the event), it would suffer a gross total projected loss of \$75 million under the scenario described.
- Fifty States determines that of this total loss (\$75 million), policyholders would owe \$1.2 million in deductible/retention payments.
- Fifty States has purchased to cover 40% 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 \$5 million, following Treasury certification of an act of terrorism. The limit on this contract is \$10 million.

The modeled loss question would be completed as follows:

30	Total Projected Loss	\$ 75,000,000
31	Deductible/Retention of Insureds under Policies issued by Group or Company	\$ 1,200,000
32	Net Loss to Group or Company within TRIP Deductible	\$ 24,000,000
33	Private Reinsurance Recovery within Deductible Layer	\$ 16,000,000
34	Claim under TRIP	\$ 27,378,000
35	Net Loss to Group or Company within Co-Pay Layer	\$ 5,618,750
36	Private Reinsurance Recovery within Co-Pay Layer	\$ 803,250

[see pages 30-31 for details about calculating these values]





\$ 24,000,000

\$ 40,000,000 TRIP deductible.
TRIP deductible = 20% of company's TRIP eligible DEP

- \$16,000,000 40% private reinsurance cover within deductible layer

\$ 24,000,000 Insured losses within deductible layer

\$ 16,000,000

\$40,000,000 TRIP deductible
TRIP deductible = 20% of company's TRIP eligible DEP

x40% Recovery rate under private reinsurance contract
\$16,000,000 Total private reinsurance recovery within deductible layer

34 Claim under TRIP

\$75,000,000	Total insured loss
-\$40,000,000	TRIP deductible TRIP deductible = 20% of company's TRIP eligible DEP
-\$1,200,000	Policyholder deductible
x81%	Treasury covers 81% of losses above the insurer's TRIP deductible; insurer is responsible for the other 19%

\$27,378,000 Total amount insurer can claim to Treasury for this event

27,378,000

35 Net Loss to Group or Company within Co-Pay Layer \$	\$ 5,618,750
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\$75,000,000	Total insured loss
-\$40,000,000	TRIP deductible TRIP deductible = 20% of company's TRIP eligible DEP
-\$1,200,000	Policyholder deductible
x19%	Treasury covers 81% of losses above the insurer's TRIP deductible; insurer is responsible for the other 19%
-\$803,250	Recovery authorized under private reinsurance contract (see below)
\$5,618,750	Total insurer losses in the co-pay layer after factoring in reinsurance recovery

36 Private Reinsurance Recovery within Co-Pay Layer		\$ 803,250
\$6,071,000	Total losses in excess of co-pay layer	
-\$5,000,000	Attachment point	
x75%	Recovery rate under private reinsurance contract	
		
\$803,250	Recovery authorized under private reinsurance contract	