# 2021 TRIP Data Call Sample Fact Patterns (for reference only)

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

In 2020, a non-small insurer (Fifty States Insurance Group) writes a policy (valid from January 1, 2020 to December 31, 2020) to a policyholder (Widget Inc.) consisting of one commercial fire policy providing \$1 million in property coverage, with a \$100,000 deductible for Widget's headquarters in California. The premium on the policy is \$3,000, which includes terrorism coverage for a charge of \$100. NBCR coverage is excluded from the policy.

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

OMB No. 1505-0257 Expiration: November 30, 2023 TERRORISM RISK INSURANCE PROGRAM 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION

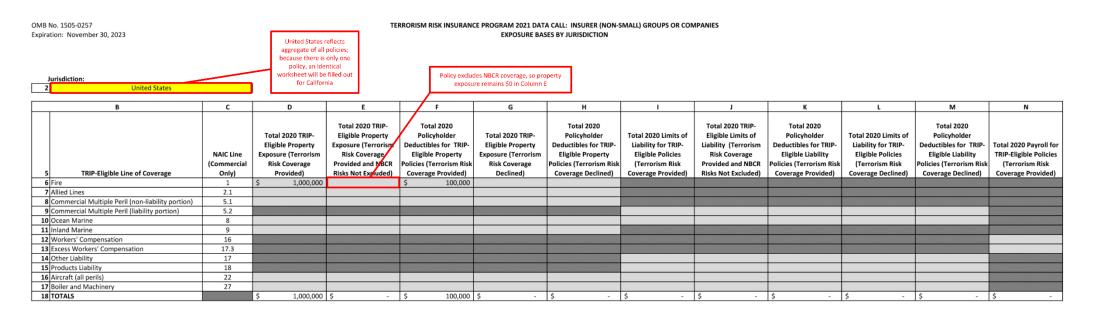
Jurisdiction:  California		1								
Z		l								
В	С	D	E	F	G	Н	1	J	К	L
				Direct Earned Prem	ium		Number	of Policies		
	NAIC Line	Total 2020 TRIP- Eligible DEP (all	Total 2020 TRIP- Eligible DEP (Terrorism Risk	Total 2020 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for	Total 2020 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with	Total 2020 DEP Charged for Terrorism Risk	Policies (Terrorism Risk		Coverage Provided with	Total 2020 Number of
6 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
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	Ş -								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		\$ 3,000	\$ -	\$ -	\$ 3,000	\$ 100	0	0	1	1

21 Total 2020 Number of Policies Containing TRIP-Eligible Coverage

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

In 2020, a non-small insurer (Fifty States Insurance Group) writes a policy (valid from January 1, 2020 to December 31, 20) 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.

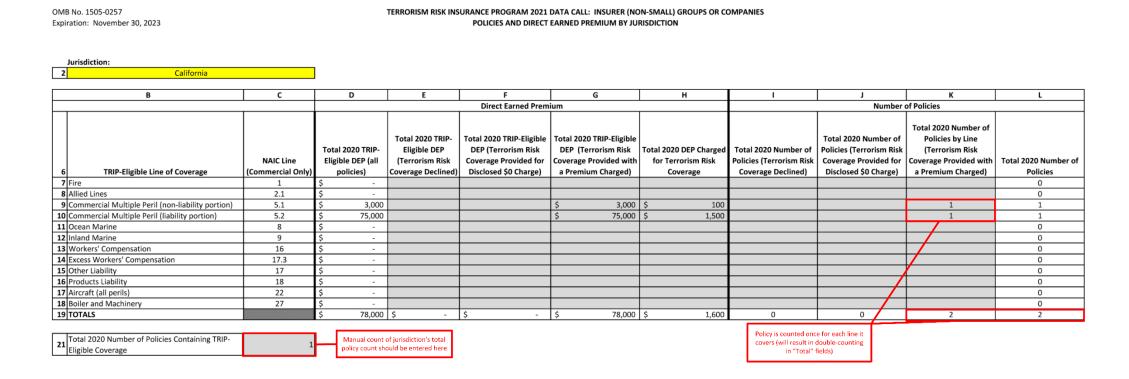
Fifty States will fill out the following worksheets on the Exposure Basis (Juris.) tab: United States, California



### 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, 2020 to December 31, 2020) 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.

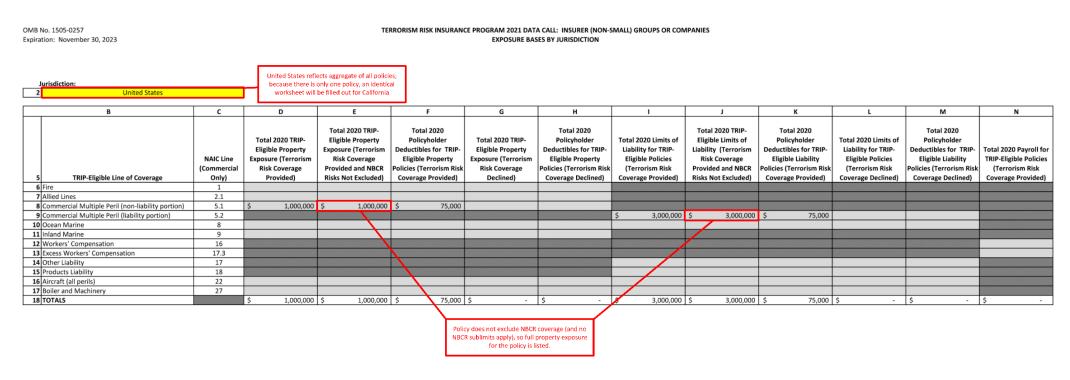
Fifty States will fill out the following worksheets on the Policies and DEP (Juris.) tab: California



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

Widget Inc. purchases a commercial multi-peril policy (valid from January 1, 2020 to December 31, 2020) 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.

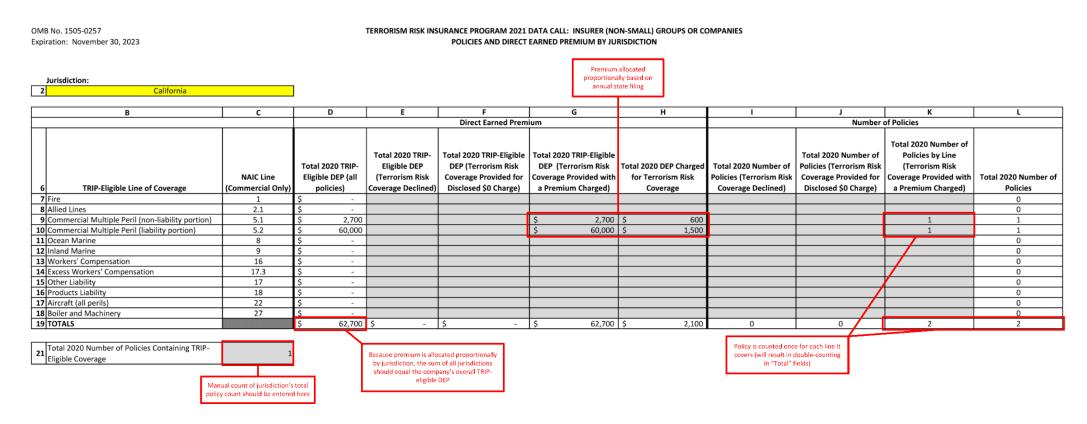
Fifty States will fill out the following worksheets on the Exposure Basis (Juris.) tab: United States, California (both will have the same content)

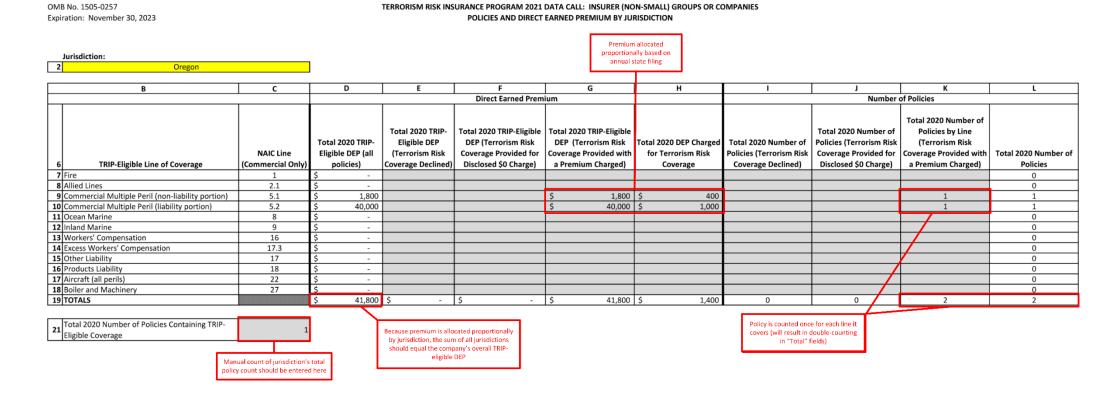


#### Scenario 3(a): Single Policy (Multiple Lines) in Multiple States [Direct Earned Premium/Policy Count]

Widget has two offices, one in Oregon and one in California, and purchases a commercial multi-peril policy (valid from January 1, 2020 to December 31, 2020) 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

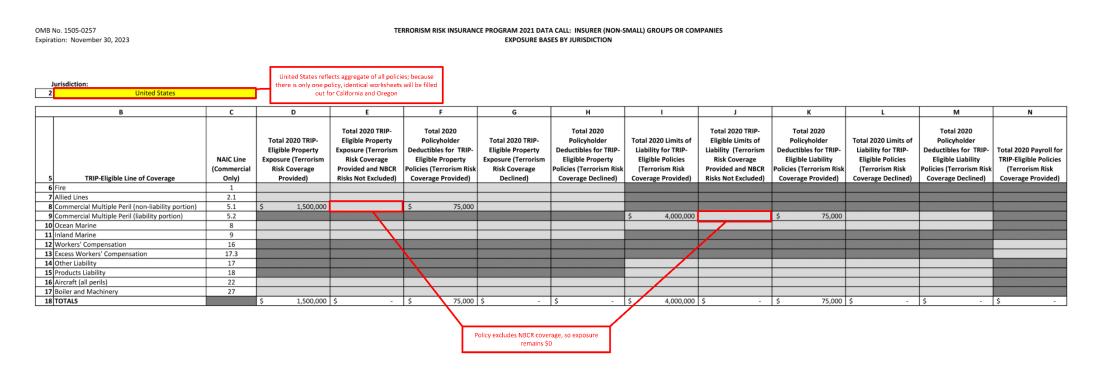




#### Scenario 3(b): Single Policy (Multiple Lines) in Multiple States [Exposure]

Widget has two offices, one in Oregon and one in California, and purchases a commercial multi-peril policy (valid from January 1, 2020 to December 31, 2020) 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

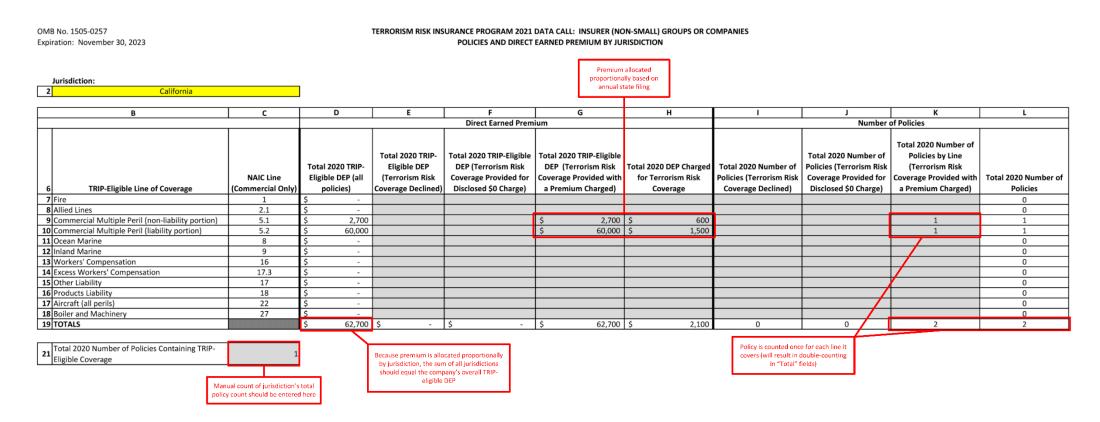


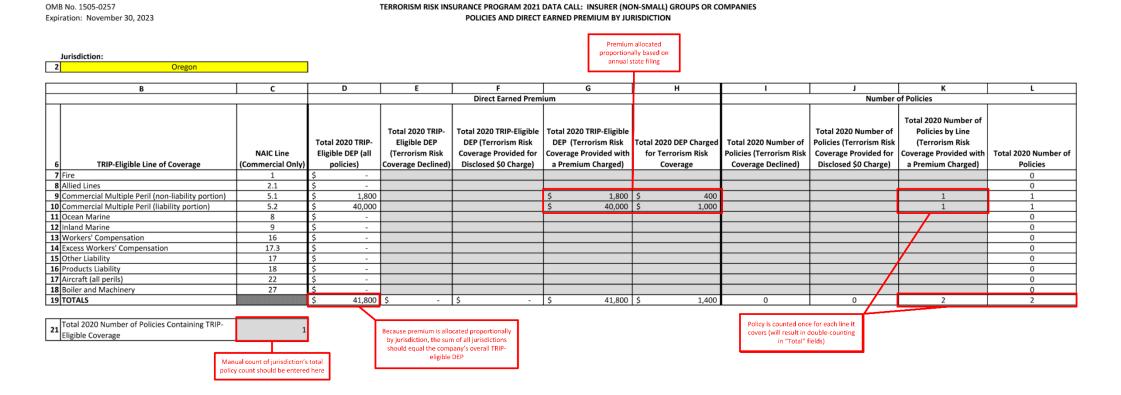
### Scenario 4(a): Multiple Policies in Multiple States, including Policies not Allocable to a Particular Jurisdiction [Direct Earned Premium/Policy Count]

Widget has two offices, one in Oregon and one in California, and purchases a commercial multi-peril policy (valid from January 1, 2020 to December 31, 2020) 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, 2020 to December 31, 2020) 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





Jurisdiction:

TERRORISM RISK INSURANCE PROGRAM 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES OMB No. 1505-0257 POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION Expiration: November 30, 2023

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 Other/Not Subject to Allocation in a Particular Jurisdiction

В	С	D	E	F	G	н	ı	J	К	L
_	_			Direct Earned Prem	ium			Number	of Policies	
			Total 2020 TRIP-	Total 2020 TRIP-Eligible	1			Total 2020 Number of	Total 2020 Number of Policies by Line	
		Total 2020 TRIP-	Eligible DEP	DEP (Terrorism Risk	DEP (Terrorism Risk	Total 2020 DEP Charged		,	(Terrorism Risk	
	NAIC Line	Eligible DEP (all	(Terrorism Risk	Coverage Provided for	Coverage Provided with		Policies (Terrorism Risk		Coverage Provided with	Total 2020 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

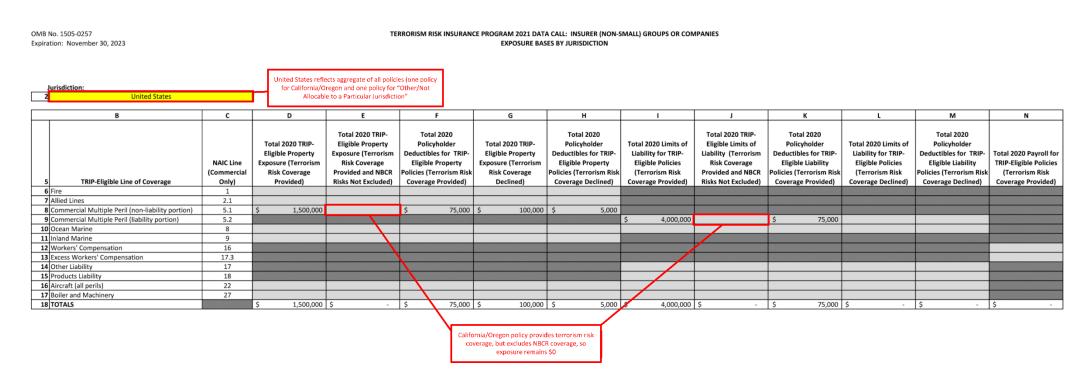
7,	Total 2020 Number of Policies Containing TRIP-	1
21	Total 2020 Number of Policies Containing TRIP- Eligible Coverage	1

#### 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, 2020 to December 31, 2020) 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.

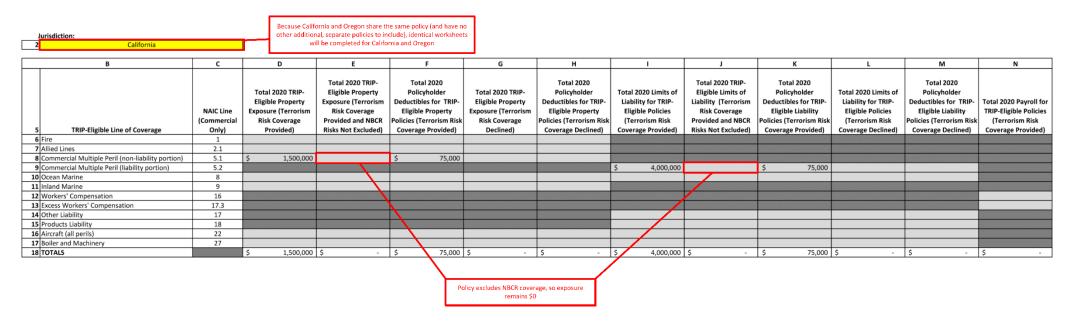
In addition, Widget has a contract to provide IT services at the U.S. Embassy in Ottawa, and purchases a second CMP policy (valid from January 1, 2020 to December 31, 2020) to cover its equipment at the Embassy. The new policy for the equipment provides \$100,000 in property coverage, with a \$5,000 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: November 30, 2023

#### TERRORISM RISK INSURANCE PROGRAM 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES EXPOSURE BASES BY JURISDICTION



OMB No. 1505-0257 Expiration: November 30, 2023

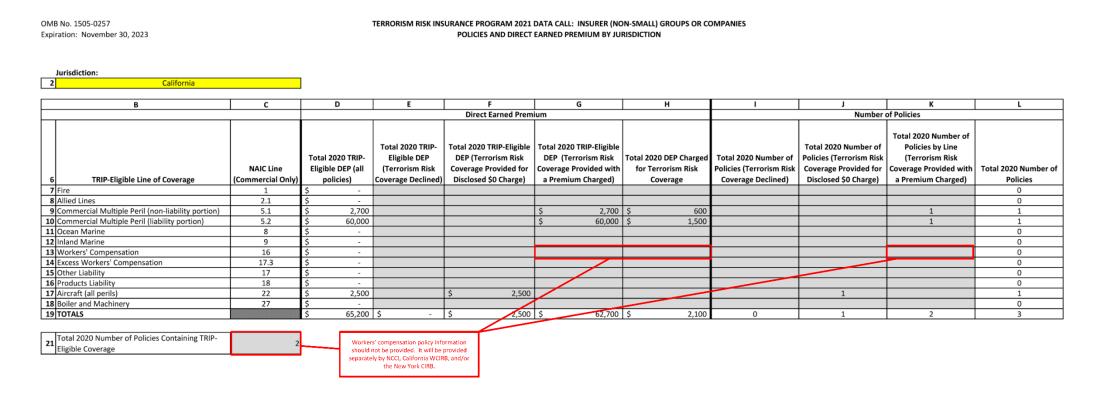
#### TERRORISM RISK INSURANCE PROGRAM 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES

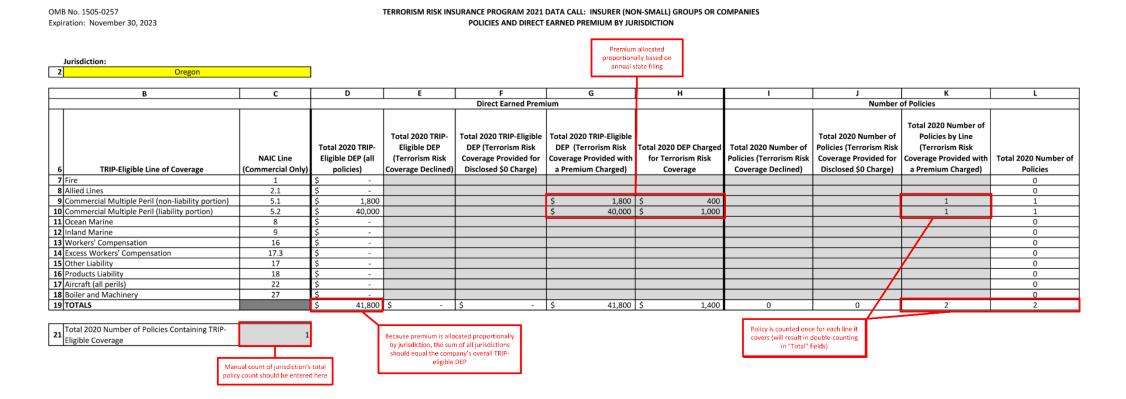
Jurisdiction:  2 Other/Not Subject to Allocation in a Particular	r Jurisdiction		an not be allocated to a s covering an Embassy) is e category									
В	С	D	E	F	G	н	ı	J	К	L	М	N
5 TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2020 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2020 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2020 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2020 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2020 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Declined)	Total 2020 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2020 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
6 Fire	1						Charles and Charles and				- (a - 3 a) - 3 a) - 3 a - 3 a	
7 Allied Lines	2.1											53 34 y 3 1 y 12 y 12 y 12 y 12 y 12 y 12 y 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											11/26/19/19/19/19/19
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, 2020 to December 31, 2020. 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 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES
Expiration: November 30, 2023
POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION

Jurisdiction:

Other/Not Subject to Allocation in a Particular 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

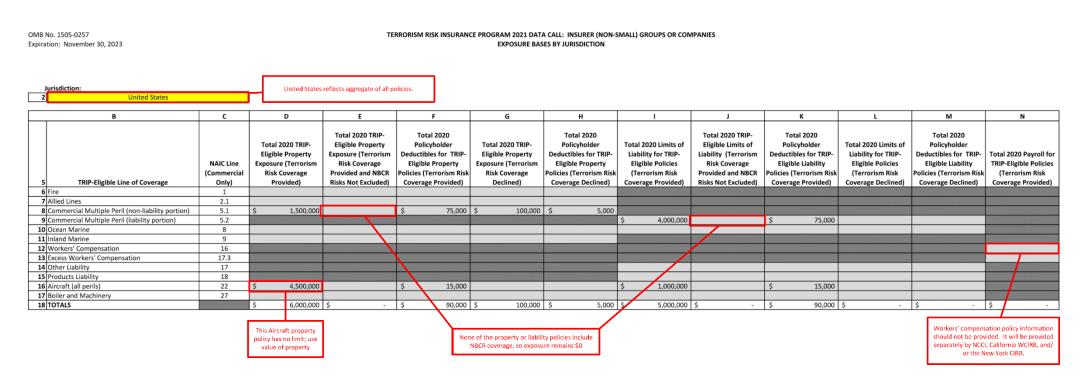
В	С	D	E	F	G	Н	I	J	К	L
	•		•	Direct Earned Prem	ium			Number	of Policies	
									Total 2020 Number of	
			Total 2020 TRIP-	Total 2020 TRIP-Eligible	Total 2020 TRIP-Eligible			Total 2020 Number of	Policies by Line	
		Total 2020 TRIP-	Eligible DEP	DEP (Terrorism Risk	DEP (Terrorism Risk	Total 2020 DEP Charged	Total 2020 Number of	Policies (Terrorism Risk	(Terrorism Risk	
	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 2020 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

Г	Total 2020 Number of Policies Containing TRIP-	1
4	Total 2020 Number of Policies Containing TRIP- 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, 2020 to December 31, 2020. 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: November 30, 2023

#### TERRORISM RISK INSURANCE PROGRAM 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES FXPOSIBE RASES BY HURISDICTION

Jurisdiction:  California		1										
В	С	D	E	F	G	н		J	К	L	М	N
5 TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2020 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2020 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2020 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2020 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2020 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Declined)	Total 2020 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2020 Payroll for TRIP-Eligible Policies
6 Fire	1	,	,		,	,						
7 Allied Lines	2.1											
8 Commercial Multiple Peril (non-liability portion)	5.1	\$ 1,500,000		\$ 75,000								
9 Commercial Multiple Peril (liability portion)	5.2						\$ 4,000,000		\$ 75,000			
10 Ocean Marine	8											
11 Inland Marine	9											
12 Workers' Compensation	16											
13 Excess Workers' Compensation	17.3		1915 1921 1931 003									/
14 Other Liability	17											
15 Products Liability	18					1 (45) [14] 1 (4)						
16 Aircraft (all perils)	22	\$ 4,500,000		\$ 15,000			\$ 1,000,000		\$ 15,000			
17 Boiler and Machinery	27											
18 TOTALS	A CHAIRMAN	\$ 6,000,000	\$ -	\$ 90,000	\$ -	\$ -	\$ 5,000,000	\$ -	\$ 90,000	\$ -	\$ -	\$ -
	This Aircraft property policy has no limit; use value of property  None of the property or liability policies include NBCR coverage, so exposure remains 50										should not be prov separately by NCC	ation policy information ided. It will be provided , California WCIRB, and/ ew York CIRB.

OMB No. 1505-0257 Expiration: November 30, 2023

## TERRORISM RISK INSURANCE PROGRAM 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES EXPOSURE BASES BY JURISDICTION

Jurisdiction:												
2 Oregon												
									_			
В	С	D	E	F	G	Н	1	J	K	L	М	N
5 TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2020 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2020 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2020 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2020 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2020 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Declined)	Total 2020 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2020 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
6 Fire	1											
7 Allied Lines	2.1											
8 Commercial Multiple Peril (non-liability portion)	5.1	\$ 1,500,000		\$ 75,000								
9 Commercial Multiple Peril (liability portion)	5.2						\$ 4,000,000		\$ 75,000			
10 Ocean Marine	8											
11 Inland Marine	9											
12 Workers' Compensation	16											
13 Excess Workers' Compensation	17.3											
14 Other Liability	17											
15 Products Liability	18											
16 Aircraft (all perils)	22											
17 Boiler and Machinery	27											
18 TOTALS		\$ 1,500,000	\$ -	\$ 75,000	\$ -	\$ -	\$ 4,000,000	\$ -	\$ 75,000	\$ -	\$ -	\$ -

OMB No. 1505-0257 Expiration: November 30, 2023

#### TERRORISM RISK INSURANCE PROGRAM 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES

Jurisdiction:  Other/Not Subject to Allocation in a Particular	- Jurisdiction		an not be allocated to a s 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 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2020 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Declined)	Total 2020 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2020 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2020 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2020 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Declined)	Total 2020 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2020 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)
6 Fire	1						Charles and Charles and				- (a - 3 a) - 3 a) - 3 a - 3 a	
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				THE PERSON NAMED IN							
14 Other Liability	17											
15 Products Liability	18											
16 Aircraft (all perils)	22											
17 Boiler and Machinery	27											
18 TOTALS		\$ -	\$ -	\$ -	\$ 100,000	\$ 5,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

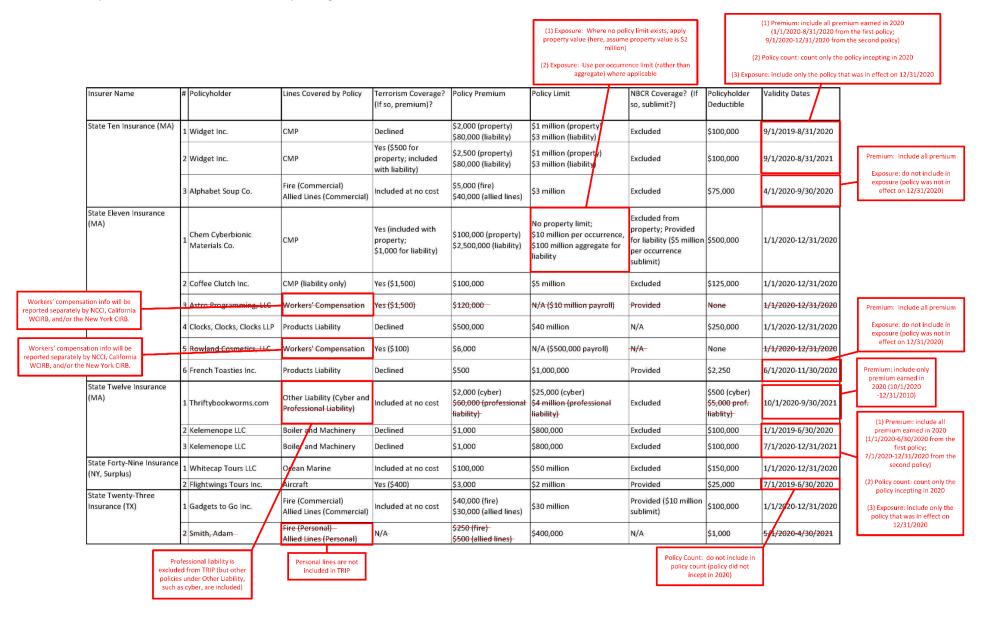
#### **Scenario 6: Group with Alien Surplus Lines Insurer; Policy Inception Dates**

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? (If so, premium)?	Policy Premium	Policy Limit	NBCR Coverage? (If so, sublimit?)	Policyholder Deductible	Validity Dates
State Ten Insurance (MA)	1	Widget Inc.	СМР	Declined	\$2,000 (property) \$80,000 (liability)	\$1 million (property) \$3 million (liability)	Excluded	\$100,000	9/1/2019-8/31/2020
	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	9/1/2020-8/31/2021
	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	4/1/2020-9/30/2020
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	1/1/2020-12/31/2020
	2	Coffee Clutch Inc.	CMP (liability only)	Yes (\$1,500)	\$100,000	\$5 million	Excluded	\$125,000	1/1/2020-12/31/2020
	3	Astro Programming, LLC	Workers' Compensation	Yes (\$1,500)	\$120,000	N/A (\$10 million payroll)	Provided	None	1/1/2020-12/31/2020
	4	Clocks, Clocks, Clocks LLP	Products Liability	Declined	\$500,000	\$40 million	N/A	\$250,000	1/1/2020-12/31/2020
	5	Rowland Cosmetics, LLC	Workers' Compensation	Yes (\$100)	\$6,000	N/A (\$500,000 payroll)	N/A	None	1/1/2020-12/31/2020
	6	French Toasties Inc.	Products Liability	Declined	\$500	\$1,000,000	Provided	\$2,250	6/1/2020-11/30/2020
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)	10/1/2020-9/30/2021
	2	Kelemenope LLC	Boiler and Machinery	Declined	\$1,000	\$800,000	Excluded	\$100,000	1/1/2019-6/30/2020
	3	Kelemenope LLC	Boiler and Machinery	Declined	\$1,000	\$800,000	Excluded	\$100,000	7/1/2020-12/31/2021
State Forty-Nine	1	Whitecap Tours LLC	Ocean Marine	Included at no cost	\$100,000	\$50 million	Excluded	\$150,000	1/1/2020-12/31/2020
Insurance (NY, Surplus)	2	Flightwings Tours Inc.	Aircraft	Yes (\$400)	\$3,000	\$2 million	Provided	\$25,000	7/1/2019-6/30/2020
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	1/1/2020-12/31/2020
	2	Smith, Adam	Fire (Personal) Allied Lines (Personal)	N/A	\$250 (fire) \$500 (allied lines)	\$400,000	N/A	\$1,000	5/1/2020-4/30/2021

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:

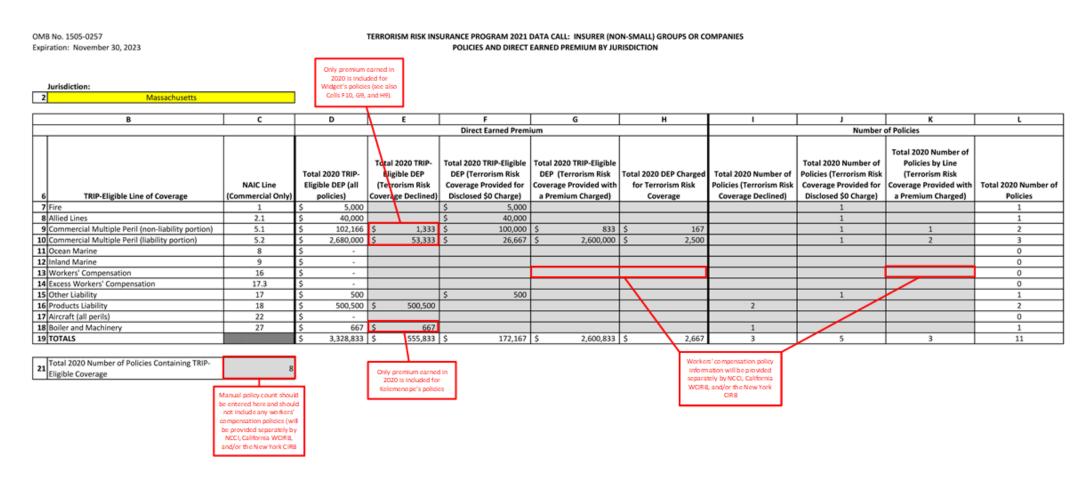
OMB No. 1505-0257 TERRORISM RISK INSURANCE PROGRAM 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES Expiration: November 30, 2023 INSURER GROUP AFFILIATIONS

С G NAIC Group Code Insurer Group Name 3 Total 2019 Policyholder Surplus 1,650,000,000 999 Fifty States Insurance Group 4 Total 2019 TRIP-Eligible DEP (all lines) \$ 286,000,000 If the insurer or group reported D in the 2020 TRIP Data Call, this 8 NAIC Company Code Type of Insurer **Insurance Company Name** field will be auto-populated 99991 State Ten Insurance Corp. Admitted with last year's data 10 99992 State Eleven Insurance Corp. Admitted 11 99993 State Twelve Insurance Corp. Admitted 12 99994 State Twenty-Three Insurance Corp. Admitted Alien surplus lines insurer 13 90005 reports as part of the State Forty-Nine Insurance Inc. Alien Surplus Lines group 14 15 16 17 Only insurers writing TRIP-18 eligible policies should be 19 20 21 22 23 24 25 26 27

#### 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 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION

#### Jurisdiction: New York С D **Direct Earned Premium** Number of Policies Total 2020 Number of Total 2020 TRIP-Eligible | Total 2020 TRIP-Eligible Total 2020 TRIP-Total 2020 Number of Policies by Line Total 2020 TRIP-**DEP (Terrorism Risk** DEP (Terrorism Risk Eligible DEP Total 2020 DEP Charged Total 2020 Number of **Policies (Terrorism Risk** (Terrorism Risk **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 2020 Number of TRIP-Eligible Line of Coverage (Commercial Only) Coverage Declined) Disclosed \$0 Charge) a Premium Charged) Coverage Declined) Disclosed \$0 Charge) a Premium Charged) **Policies** policies) Coverage 7 Fire 0 8 Allied Lines 2.1 0 9 Commercial Multiple Peril (non-liability portion) 5.1 10 Commercial Multiple Peril (liability portion) 5.2 0 11 Ocean Marine 8 100,000 100,000 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 1,500 1,500 \$ 200 0 18 Boiler and Machinery 27 0 19 TOTALS 101,500 100,000 1,500 \$ 200 Total 2020 Number of Policies Containing TRIP-Eligible Coverage Only premium earned in Flightwings Tours' policy 2020 is included for incepted outside of 2020, and is Flightwings Tours' policy not included in policy count

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# TERRORISM RISK INSURANCE PROGRAM 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES POLICIES AND DIRECT EARNED PREMIUM BY JURISDICTION

#### Jurisdiction:

***************************************	••
2	Texas

				_							
_	В	C	D	E	F F	G	н	l l	J	į K	L
					Direct Earned Prem	ium			Number	of Policies	
										Total 2020 Number of	
				Total 2020 TRIP-	Total 2020 TRIP-Eligible	Total 2020 TRIP-Eligible			Total 2020 Number of	Policies by Line	
			Total 2020 TRIP-	Eligible DEP	DEP (Terrorism Risk	DEP (Terrorism Risk	Total 2020 DEP Charged	Total 2020 Number of	Policies (Terrorism Risk	(Terrorism Risk	
		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 2020 Number of
	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	\$ 40,000		\$ 40,000				1		1
[	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
1:	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

21	Total 2020 Number of Policies Containing TRIP- Eligible Coverage	1
21	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

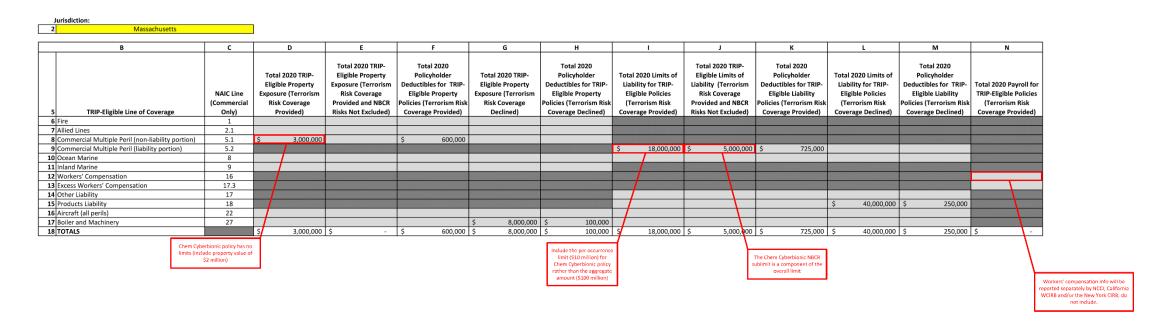
OMB No. 1505-0257 Expiration: November 30, 2023

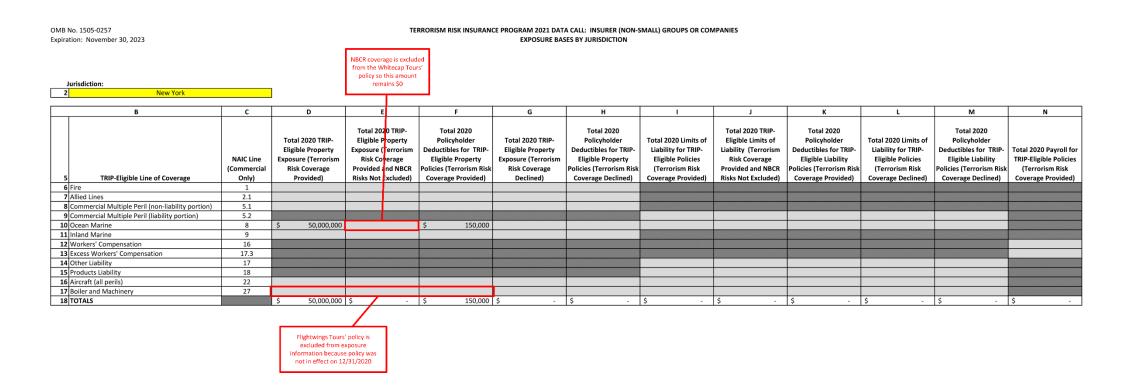
#### TERRORISM RISK INSURANCE PROGRAM 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES EXPOSURE BASES BY JURISDICTION

Jurisdiction: 2 United States				States reflects e of all policies									
$\equiv$	В	С	D	F	F	G	н	ı		к	L	м	N
	5 TRIP-Eligible Line of Coverage	NAIC Line (Commercial Only)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2020 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Property Exposure (Terrorism	Total 2020 Policyholder Deductibles for TRIP- Eligible Property Policies (Terrorism Risk Coverage Declined)	Total 2020 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Provided)	Total 2020 TRIP- Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	Total 2020 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Provided)	Total 2020 Limits of Liability for TRIP- Eligible Policies (Terrorism Risk Coverage Declined)	Total 2020 Policyholder Deductibles for TRIP- Eligible Liability Policies (Terrorism Risk Coverage Declined)	Total 2020 Payroll for TRIP-Eligible Policies
	6 Fire	1	\$ 30,000,000				, and the same of						
	7 Allied Lines	2.1	\$ 30,000,000	\$ 10,000,000	\$ 100,000								
	8 Commercial Multiple Peril (non-liability portion)	5.1	\$ 3,000,000		\$ 600,000								
	9 Commercial Multiple Peril (liability portion)	5.2						\$ 18,000,000	\$ 5,000,000	\$ 725,000			
	Ocean Marine	8	\$ 50,000,000		\$ 150,000								
1	1 Inland Marine	9											
	Workers' Compensation	16											
	3 Excess Workers' Compensation	17.3											
_	4 Other Liability	17						\$ 25,000		\$ 500			
	5 Products Liability	18									\$ 40,000,000	\$ 250,000	
_	6 Aircraft (all perils)	22											
	7 Boiler and Machinery	27				\$ 8,000,000	. ,						
1	8 TOTALS		\$ 113,000,000	\$ 20,000,000	\$ 950,000	\$ 8,000,000	\$ 100,000	\$ 18,025,000	\$ 5,000,000	\$ 725,500	\$ 40,000,000	\$ 250,000	\$ -

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## TERRORISM RISK INSURANCE PROGRAM 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES EXPOSURE BASES BY JURISDICTION





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#### TERRORISM RISK INSURANCE PROGRAM 2021 DATA CALL: INSURER (NON-SMALL) GROUPS OR COMPANIES EXPOSURE BASES BY JURISDICTION

#### D Total 2020 TRIP-Total 2020 Total 2020 Total 2020 TRIP-Total 2020 Total 2020 Total 2020 TRIP-**Eligible Property** Policyholder Total 2020 TRIP-Policyholder Total 2020 Limits of Eligible Limits of Policyholder Total 2020 Limits of Policyholder Eligible Property Exposure (Terrorism Deductibles for TRIP-Eligible Property Deductibles for TRIP-Liability for TRIP-Liability (Terrorism Deductibles for TRIP-Liability for TRIP-Deductibles for TRIP- Total 2020 Payroll for Eligible Property TRIP-Eligible Policies NAIC Line Exposure (Terrorism Risk Coverage Exposure (Terrorism **Eligible Property Eligible Policies** Risk Coverage Eligible Liability **Eligible Policies Eligible Liability** Risk Coverage Provided and NBCR Policies (Terrorism Risk Risk Coverage olicies (Terrorism Risk (Terrorism Risk Provided and NBCR olicies (Terrorism Risk (Terrorism Risk olicies (Terrorism Risk Coverage Provided) Coverage Declined) TRIP-Eligible Line of Coverage Only) Provided) Risks Not Excluded) Declined) Coverage Declined) Coverage Provided) Risks Not Excluded) Coverage Declined) Coverage Provided) Coverage Provided) 6 Fire 30,000,000 \$ 10,000,000 \$ 100,000 7 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 11 Inland Marine 12 Workers' Compensation 16 13 Excess Workers' Compensation 17.3 14 Other Liability 17 15 Products Liability 18 22 16 Aircraft (all perils) 17 Boiler and Machinery 27 18 TOTALS 60,000,000 20,000,000 \$ 200,000 \$

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 the District of Columbia. Relevant information for calculating the modeled loss scenario for Fifty States is as follows:

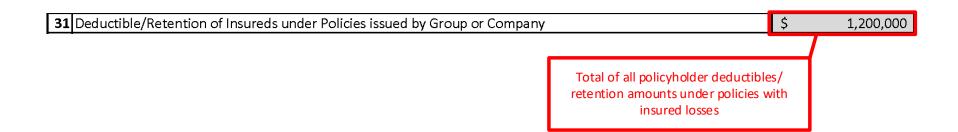
- Fifty States' 2019 TRIP-eligible DEP was \$200 million.
- Fifty States uses modeling to determine that on October 14, 2020 (the date of the event), it would suffer a gross total projected loss of \$75 million under the scenario described.
- Fifty States determines that of this total loss (\$75 million), 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:

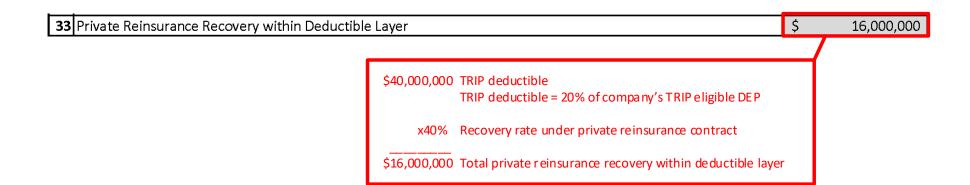
30	Total Projected Loss	\$ 75,000,000
31	Deductible/Retention of Insureds under Policies issued by Group or Company	\$ 1,200,000
32	Net Loss to Group or Company within TRIP Deductible	\$ 24,000,000
33	Private Reinsurance Recovery within Deductible Layer	\$ 16,000,000
34	Claim under TRIP	\$ 27,378,000
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 | \$24,000,000 | \$24,000,000 | \$24,000,000 | \$40,000,000 | TRIP deductible. TRIP deductible = 20% of company's TRIP eligible DEP | \$24,000,000 | 40% private reinsurance cover within deductible layer | \$24,000,000 | Insured losses within deductible layer



34 Claim under TRIP	\$ 27,378,000

\$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

35 Net Loss to Group or Company within Co-Pay Layer \$ 5,618,750

**36** Private Reinsurance Recovery within Co-Pay Layer \$803,250