

**Data Dictionary for Terrorism Risk Insurance Program (TRIP) 2016 Data Collection**

Section	Field Name	Comments
<b>Insurer Group</b>	<b>Group Affiliations</b>	
B	NAIC Group Code	As used for state regulatory reporting purposes. If not part of a group, leave blank and report for the individual company in Columns D-J.
C	Insurer Group Name	Provide name as used by reporting insurer group. If not part of a group, leave blank and report for the individual company in Columns D-J.
D	NAIC Company Code	As used for state regulatory reporting purposes. Enter information for each company within an affiliated group of insurers (as reported in Columns B and C), or report for individual company if not part of a group.
E	Insurance Company Name	Provide name as used by reporting insurance company. Enter information for each company within an affiliated group of insurers (as reported in Columns B and C) , or report for individual company if not part of a group.
F	Type of Insurer (Admitted (A), Domestic Surplus Lines (DSL), Alien Surplus Lines (ASL), Captive (C), Risk Retention Group (RRG), Residual Market Entity (RM), State Workers' Compensation Fund (WCF))	Use letters as indicated to characterize nature of operations of reporting insurer. Select the code that best describes the operations of the reporting insurer as respects the Terrorism Risk Insurance Program.
G	Total 2015 Net Admitted Assets	Enter figure in Cell G22 as reported by insurance group or reporting insurance company for state regulatory purposes on its Annual Statement for 2015 at Page 2, Line 28, Column 3. To the extent you do not report this figure for state regulatory purposes, report a net admitted assets figure for 2015 based upon an equivalent methodology. The blacked out cells indicate that company-level information for companies that are part of an affiliated group of insurers need not be reported.

H	Total 2015 Policyholder Surplus	Enter figure in Cell H22 as reported by insurance group or reporting insurance company for state regulatory purposes on its Annual Statement for 2015 at Page 3, Line 37, Column 1. To the extent you do not report this figure for state regulatory purposes, report a policyholder surplus figure for 2015 based upon an equivalent methodology. The blacked out cells indicate that company-level information for companies that are part of an affiliated group of insurers need not be reported.
I	Total 2014 TRIP-Eligible DEP (all lines) (Cell E19 of Premium by Jurisdiction Worksheet, all Jurisdictions Combined)	Enter figure in Cell I22 that is the sum of Cell E19 in the Premium by Jurisdiction Worksheet for 2014 TRIP-Eligible Direct Earned Premium (DEP), all lines, for all jurisdictions. The blacked out cells indicate that company-level information for companies that are part of an affiliated group of insurers need not be reported.
J	Total 2015 TRIP-Eligible DEP (all lines) (Cell E16 of Premium by Jurisdiction Worksheet, all Jurisdictions Combined)	Enter figure in Cell J22 that is the sum of Cell E16 in the Premium by Jurisdiction Worksheet for 2015 TRIP-Eligible DEP, all lines, for all jurisdictions. The blacked out cells indicate that company-level information for companies that are part of an affiliated group of insurers need not be reported.
<b>Premium</b>	<b>By Jurisdiction</b>	

B	TRIP-Eligible Line of Coverage	<p>Commercial Lines of Insurance subject to TRIP, as per 31 CFR 50.5(l). These differ for purposes of state regulatory reporting on the NAIC Exhibit of Premiums and Losses (commonly known as Statutory Page 14) as follows: Allied Lines (Line 2.1) should not include Federal crop insurance or any other type of crop insurance privately issued or reinsured. The figures for Workers' Compensation (Line 16) should not include the Excess Workers' Compensation (Line 16.003) portion of premium otherwise generally reported as part of Workers' Compensation. Report Excess Workers' Compensation Premium separately as indicated. Other Liability (Line 17) and Umbrella and Excess (Commercial) (Line 17.0020) should be reported separately, without umbrella/excess reported as a component of Other Liability. Neither Other Liability or umbrella/excess should include Professional Errors and Omissions Liability Insurance. Finally, and notwithstanding the provisions of 31 CFR 50.33, for purposes of this collection reporting insurers do not need to make the premium adjustments in connection with residual market mechanisms provided for under that rule.</p>
C	NAIC Line (Commercial Only)	<p>Line of Insurance number as used for state regulatory reporting purposes on the NAIC Exhibit of Premiums and Losses (commonly known as Statutory Page 14).</p>
D	Jurisdiction	<p>Identify jurisdiction (US State, the District of Columbia, or US Territory) for which information is provided. Complete this Worksheet separately for each jurisdiction in which premium is earned.</p>

E	Total 2015 TRIP-Eligible DEP (all policies)	<p>Total direct earned premium (DEP) for 2015 charged for the lines in question. Generally, DEP figures are to be reported for purposes of this Worksheet as they are reported for state regulatory purposes (on Statutory Page 14), subject to the adjustments to the NAIC Line descriptions identified in connection with Column B. To the extent an insurer does not use Statutory Page 14 for purposes of state regulatory reporting, the insurer should seek to allocate its direct earned premium in a fashion consistent with the categories identified in Column B that are derived, as modified, from Statutory Page 14, for purposes of completing these worksheets. In addition, DEP should be included in the calculations for all Worksheets only to the extent that commercial property and casualty coverage is issued for losses at the following locations: (1) Within the United States; (2) In the case of an air carrier (as defined in section 40102 of title 49, United States Code), or a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), losses occurring anywhere; and (3) At the premises of any United States mission. The figures reported in this column will be the sum of the respective figures in Columns F-H. All information in this column as well as in the following columns should be reported, by jurisdiction, on a consolidated insurer group basis, unless reporting for a single insurer. The requested figure for total 2014 TRIP-eligible DEP (all lines) to be reported in Cell E19 should be calculated in the same fashion as TRIP-eligible DEP for 2015 as requested in this Worksheet, only consolidated by all TRIP-eligible lines.</p>
F	Total 2015 TRIP-Eligible DEP when Terrorism Risk Coverage Not Purchased	Total DEP for 2015 charged for the line in question under policies when Terrorism Risk Coverage was not purchased by the policyholder.
G	Total 2015 TRIP-Eligible DEP when Terrorism Risk Coverage Provided for Disclosed \$0 Charge	Total DEP for 2015 charged for the line in question under policies when Terrorism Risk Coverage was provided by the insurer to the policyholder for a disclosed \$0 charge.
H	Total 2015 TRIP-Eligible DEP when Terrorism Risk Coverage Premium Charged	Total DEP for 2015 charged for the line in question under policies when Terrorism Risk Coverage was provided by the insurer to the policyholder for a disclosed non-\$0 charge.

I	Total 2015 Disclosed Terrorism Risk Coverage DEP Charged	Amount of the 2015 terrorism risk DEP charged as a component of the TRIP-Eligible DEP figure in Column H. At the end of Column I, report the requested aggregate information. The figure identified in Cell I17 should be the total terrorism risk DEP collected in all TRIP-eligible lines for all years from 2003 through 2015, combined. If data is not available for all years (or the insurer was not writing TRIA-eligible coverage in all years), indicate in Cell I18 the years covered by the figure that is provided (using four-digit years separated with a hyphen -- e.g., 2007-2010).
<b>Number of Policies By Jurisdiction</b>		
B	TRIP-Eligible Line of Coverage	Commercial Lines of Insurance subject to TRIP, as per 31 CFR 50.5(l). These differ for purposes of state regulatory reporting on the NAIC Exhibit of Premiums and Losses (commonly known as Statutory Page 14) as follows: Allied Lines (Line 2.1) should not include Federal crop insurance or any other type of crop insurance privately issued or reinsured. The figures for Workers' Compensation (Line 16) should not include Excess Workers' Compensation (Line 16.003) otherwise generally reported as part of Workers' Compensation. Report Excess Workers' Compensation separately as indicated. Other Liability (Line 17) and Umbrella and Excess (Commercial) (Line 17.0020) should be reported separately, without umbrella/excess reported as a component of Other Liability. Neither Other Liability or umbrella/excess should include Professional Errors and Omissions Liability Insurance.
C	NAIC Line (Commercial Only)	Line of Insurance number as used for state regulatory reporting purposes on the NAIC Exhibit of Premiums and Losses (commonly known as Statutory Page 14).
D	Jurisdiction	Identify jurisdiction (US State, the District of Columbia, or US Territory) for which information is provided. Complete this Worksheet separately for each jurisdiction in which premium is earned.

E	Total 2015 Number of Policies by line	Report 2015 information, by jurisdiction, on a consolidated insurer group basis, unless reporting for a single insurer. Count policies containing multiple lines of TRIP-eligible coverage as separate policies for each line. However, in Cell E17, only count Package or Multi-line policies containing multiple lines of TRIP-eligible coverage as single policies for purposes of the policy count that is requested. Because of the different basis of calculation, the total in Cell E16 will likely not be equal to the figure in Cell E17 if you issue Package/Multi-line policies. Otherwise, the figures entered in Column E for each line, as well as the total figure in Cell E16, should equal the sum of the respective figures in Columns F-H.
F	Total 2015 Number of Policies by line when Terrorism Risk Coverage Not Purchased	Provide 2015 policy count when Terrorism Risk coverage was not purchased by the policyholder.
G	Total 2015 Number of Policies by line when Terrorism Risk Coverage Provided for Disclosed \$0 Charge	Provide 2015 policy count when Terrorism Risk coverage was extended by the insurer for a disclosed \$0 charge.
H	Total 2015 Number of Policies by line when Terrorism Risk Coverage Premium Charged	Provide 2015 policy count when Terrorism Risk coverage was provided by the insurer for a disclosed non-\$0 premium charge.
<b>Package/Multi-line Policies (Nationwide)</b>		
B	Jurisdiction	Because this Worksheet only seeks information concerning Package/Multi-line Policies generally and not by individual lines, data for all jurisdictions should be reported in the identified cells on this Worksheet by jurisdiction.
C	Total 2015 Number of Package/Multi-line Policies containing at least one TRIP-Eligible Line	Report 2015 information, by jurisdiction, on a consolidated insurer group basis, unless reporting for a single insurer. Throughout this Worksheet, only count each Package or Multi-line policy once and not once per TRIP-eligible line written under such policies. The number of policies figures in Column C should equal the sum of the respective number of policies figures in Columns F, H & J.
D	Total 2015 DEP associated with Package/Multi-line Policies containing at least one TRIP-Eligible Line	Report 2015 total direct earned premium (DEP) associated with Package/Multi-line Policies containing at least one TRIP-eligible line, even if some portion of the premium in question is for lines of insurance not subject to TRIP.

E	Total 2015 TRIP-Eligible DEP associated with Package/Multi-line Policies containing at least one TRIP-Eligible Line	Report only the 2015 DEP associated with the Package/Multi-line Policies containing at least one TRIP-Eligible Line that is charged for the TRIP-Eligible lines of insurance written under the Package/Multi-line policies. Use the instructions concerning TRIP-Eligible Lines of Coverage on the Premium by Jurisdiction Worksheet (Column B) to determine whether DEP is TRIP-eligible. The DEP figures in Column E should equal the sum of the respective DEP figures in Columns G, I & K.
F	Total 2015 Number of Package/Multi-line Policies containing at least one TRIP-Eligible Line, but where No Terrorism Risk Coverage was Purchased	Report 2015 count of policies as requested.
G	Total 2015 TRIP-Eligible DEP associated with Package/Multi-line Policies containing at least one TRIP-Eligible Line, but where No Terrorism Risk Coverage was Purchased	Report 2015 TRIP-Eligible DEP associated with the policies identified in Column F.
H	Total 2015 Number of Package/Multi-line Policies containing at least one TRIP-Eligible Line where Terrorism Risk Coverage was provided for a Disclosed \$0 Premium	Report 2015 count of policies as requested.
I	Total 2015 TRIP-Eligible DEP associated with Package/Multi-line Policies containing at least one TRIP-Eligible Line where Terrorism Risk Coverage was provided for a Disclosed \$0 Premium	Report 2015 TRIP-Eligible DEP associated with the policies identified in Column H.
J	Total 2015 Number of Package/Multi-line Policies containing at least one TRIP-Eligible Line where Terrorism Risk Coverage provided for a Disclosed non-\$0 Premium	Report 2015 count of policies as requested.
K	Total 2015 TRIP-Eligible DEP associated with Package/Multi-line Policies containing at least one TRIP-Eligible Line where Terrorism Risk Coverage provided for a Disclosed non-\$0 Premium	Report 2015 TRIP-Eligible DEP associated with the policies identified in Column J.

L	Total 2015 Disclosed Terrorism Coverage DEP charged under Package/Multi-line Policies containing at least one TRIP-Eligible Line	Report the Terrorism Coverage DEP associated with the number of policies identified in Column J. This DEP figure will be a component of the DEP figure in Column K.
<b>Standalone Terrorism (Nationwide)</b>		
3	2015 DEP for Standalone Terrorism Policies	Report 2015 information on a consolidated insurer group basis (unless reporting for a single insurer), nationwide, without reference to individual jurisdictions in which premium is earned. Enter information here if you issue "standalone" policies covering terrorism risk only, whether pursuant to TRIP or otherwise. Direct earned premium (DEP) as requested for these policies should also be otherwise included in the Premium by Jurisdiction Worksheet associated with the appropriate line of coverage.
4	Portion of 2015 DEP for TRIP Certified Terrorism Loss Coverage	Identify the 2015 portion, if any, of the DEP disclosed in connection with the premium figure in Line 3 as being for insurance coverage subject to TRIP.
5	Portion of 2015 DEP for Non-Certified Terrorism Loss Coverage	Identify the 2015 portion, if any, of the DEP associated with the policies encompassed by Line 3 that was charged in connection with terrorism risk insurance that is not subject to TRIP.
6	2015 Number of Standalone Terrorism Policies Issued	Provide the 2015 policy count requested.
7	2015 Number of Standalone Terrorism Policies Covering TRIP Loss Issued	Provide the 2015 policy count requested.
8	2015 TIVs for Standalone Terrorism Policies Covering TRIP Loss (Property)	Provide the sum of the 2015 Total Insured Values (TIVs) for any property coverage provided in connection with the premium figure in Line 3.
9	2015 Total Limits of Liability for Standalone Terrorism Policies Covering TRIP Loss (Liability)	Please provide the sum of the 2015 Limits of Liability for any liability coverage provided in connection with the premium figure in Line 3.
<b>Exposure Bases by Jurisdiction</b>		



B	TRIP-Eligible Line of Coverage	Commercial Lines of Insurance subject to TRIP, as per 31 CFR 50.5(l). These differ for purposes of state regulatory reporting on the NAIC Exhibit of Premiums and Losses (commonly known as Statutory Page 14) as follows: Allied Lines (Line 2.1) should not include Federal crop insurance or any other type of crop insurance privately issued or reinsured. The figures for Workers' Compensation (Line 16) should not include Excess Workers' Compensation (Line 16.003) otherwise generally reported as part of Workers' Compensation. Report Excess Workers' Compensation separately as indicated. Other Liability (Line 17) and Umbrella and Excess (Commercial) (Line 17.0020) should be reported separately, without umbrella/excess reported as a component of Other Liability. Neither Other Liability or umbrella/excess should include Professional Errors and Omissions Liability Insurance.
C	NAIC Line (Commercial Only)	Line of Insurance number as used for state regulatory reporting purposes on the NAIC Exhibit of Premiums and Losses (commonly known as Statutory Page 14).
D	Jurisdiction	Identify jurisdiction (US State, the District of Columbia, or US Territory) for which information is provided. Complete this Worksheet separately for each jurisdiction in which premium is earned.
E	2015 Total Insured Values (TIVs) Subject to Terrorism Risk Coverage	Report 2015 information, by jurisdiction, on a consolidated insurer group basis, unless reporting for a single insurer. The blacked out cells simply indicate that no data will be reportable for that particular cell, given the intersection between the NAIC line of insurance and the exposure base in question. In this column, report 2015 sums of Total Insured Values (TIVs) by line of insurance under all policies where terrorism risk coverage is provided in connection with property coverage.
F	2015 TIVs Not Subject to Terrorism Risk Coverage	In this column, report 2015 sums of TIVs by line of insurance under all policies where terrorism risk coverage is not provided in connection with property coverage.
G	Total 2015 Limits of Liability Subject to Terrorism Risk Coverage	In this column, report 2015 sums of Limits of Liability by line of insurance under all policies where terrorism risk coverage is provided in connection with liability coverage.

H	Total 2015 Limits of Liability Not Subject to Terrorism Risk Coverage	Report 2015 sums of Limits of Liability by line of insurance under all policies where terrorism risk coverage is not provided in connection with liability coverage.
I	Total 2015 Payroll Subject to Terrorism Risk Coverage	Report 2015 sums of Payroll for Workers' Compensation and Excess Workers' Compensation under all policies.
<b>Policyholder Industry Code By State (NAICS or SIC)</b>		
B	NAICS Code	North American Standard Industrial Classification System Code Number.
C	NAICS Code Description Applicable to Policyholder	Code description for the identified NAICS Code.
D	SIC Code	Standard Industrial Classification System Code Number.
E	SIC Code Description Applicable to Policyholder	Code description for the identified SIC Code.
F	Jurisdiction	Identify jurisdiction (US State, the District of Columbia, or US Territory) for which information is provided. Complete this Worksheet separately for each jurisdiction in which premium is earned.
G	Total TRIP-Eligible DEP (all categories)	Report 2015 information, by jurisdiction, on a consolidated insurer group basis, unless reporting for a single insurer. Allocate TRIP-Eligible direct earned premium (DEP) figures by industry code as indicated. Total 2015 TRIP-Eligible DEP figures should match up with the figures reported on the Premium by Jurisdiction Worksheet for each relevant jurisdiction. Also, the DEP figures in Column G should equal the sum of the respective figures in Columns I, N and S.
I	Total 2015 TRIP-Eligible DEP Property	Report 2015 TRIP-Eligible DEP figures for the TRIP Property Lines; see the Exposure Bases by Jurisdiction Worksheet for the division between Property Lines (Columns E & F), Liability Lines (G & H), and Workers' Compensation Lines (Column I) on that Worksheet. On this Worksheet, the figures in Column I should equal the sum of the respective figures in Columns J & K.
J	Total 2015 TRIP-Eligible DEP Property When Terrorism Risk Coverage Not Purchased	Report 2015 TRIP-Eligible DEP figures for the Property Lines when Terrorism Risk Coverage is not purchased.

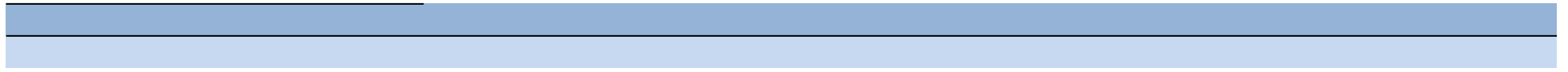
K	Total 2015 TRIP-Eligible DEP Property When Terrorism Risk Coverage Purchased	Report 2015 TRIP-Eligible DEP figures for the Property Lines when Terrorism Risk Coverage is purchased.
L	Total 2015 Disclosed Terrorism Risk Coverage DEP Charged for Property	Report Disclosed DEP charged for Terrorism Risk coverage for the Property Lines, which will be a component of the figure in Column K.
N	Total 2015 TRIP-Eligible DEP Other Commercial	Report 2015 TRIP-Eligible DEP figures for the TRIP "Other Commercial", or Liability Lines; see the Exposure Bases by Jurisdiction Worksheet for the division between Property Lines (Columns E & F), Liability Lines (G & H), and Workers' Compensation Lines (Column I) on that Worksheet. On this Worksheet, the figures in Column N should equal the sum of the respective figures in Columns O & P.
O	Total 2015 TRIP-Eligible DEP Other Commercial When Terrorism Risk Coverage Not Purchased	Report 2015 TRIP-Eligible DEP figures for the Other Commercial Lines when Terrorism Risk Coverage is not purchased.
P	Total 2015 TRIP-Eligible DEP Other Commercial When Terrorism Risk Coverage Purchased	Report 2015 TRIP-Eligible DEP figures for the Other Commercial Lines when Terrorism Risk Coverage is purchased.
Q	Total 2015 Disclosed Terrorism Risk Coverage DEP Charged for Other Commercial	Report 2015 Disclosed DEP charged for Terrorism Risk coverage for the Other Commercial Lines, which will be a component of the figure in Column P.
S	Total 2015 TRIP-Eligible DEP WC	Report 2015 TRIP-Eligible DEP figures for the TRIP Workers' Compensation Lines (Workers' Compensation and Excess Workers' Compensation).
T	Total 2015 Disclosed Terrorism Risk Coverage DEP Charged for WC	Report 2015 Disclosed DEP charged for Terrorism Risk coverage for the Workers' Compensation Lines, which will be a component of the figure in Column S.
<b>Geographic Exposures (Nationwide)</b>		
B	Jurisdiction	This Worksheet seeks exposure information by various metropolitan areas, then for the remainder of the US as a whole. Report information on a consolidated insurer group basis, unless reporting for a single insurer.
C	Description	Description of the metropolitan area (by zip code) to be used in connection with providing information.

D	Total 2015 Payroll Subject to TRIP Coverage under Primary WC Coverage	Provide 2015 information respecting payroll figures in each identified area under primary workers' compensation coverage. Note in the indicated cells (E43-G43) the basis upon which payroll is allocated by location, as identified in connection with those cells.
E	Total 2015 Payroll Subject to TRIP Coverage under Excess WC Coverage	Provide 2015 information respecting payroll figures in each identified area under excess workers' compensation coverage. Note in the indicated cells (E43-G43) the basis upon which payroll is allocated by location, as identified in connection with those cells.
F	Total 2015 TIVs Subject to TRIP Property Coverage	Provide 2015 information respecting Total Insured Values (TIVs) in each identified area that are subject to TRIP Property Coverage.
G	Total 2015 TIVs Not Subject to TRIP Property Coverage	Provide 2015 information respecting TIVs in each identified area that are not subject to TRIP Property Coverage.
H-K	ZIP Code and Amount of Top 5 Largest Accumulated Exposure Locations by both Payroll and TIVs subject to TRIP Property Coverage	The last four columns seek information (by zip code and amount) on the top 5 aggregations of exposure within each group (identified 27 metropolitan areas versus the remainder of the US). Accordingly, the figures entered in those fields will not necessarily correspond to the cities to the left (for example, a company could conceivably have all of its top 5 aggregations in each group within the same city); cells have been blacked out to confirm that only the top 5 aggregations are sought, and not an ordering of more than the top 5 within each group (identified 27 metropolitan areas, and then remainder of the US). Note also the final questions (seeking a response at Lines 40 and 41) which seek information concerning the insurer group or reporting company's largest Probable Maximum Loss at a single street level address location, assuming the detonation of a 5 ton truck bomb at that location.
Reinsurance (Nationwide)		
3	Size of TRIP 2015 Deductible (Cell I22 of Insurer Group Affiliations Worksheet x 20%)	The TRIP 2015 Deductible by Insurer Group is based upon the TRIP-Eligible DEP for the Group during the prior calendar year, which is reported at Cell I22 of the Insurer Group Affiliations Worksheet.

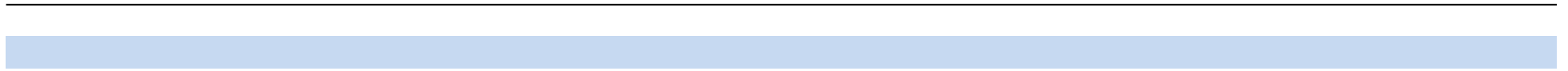
4	Total 2015 Limits Any One Loss of Purchased Reinsurance Covering TRIP Loss	This Worksheet is set up as a questionnaire, with certain amounts requested, yes or no answers sought, and associated explanation to the extent necessary. Report information on a consolidated insurer group basis, unless reporting for a single insurer. In this field, report your reinsurance per loss limit covering loss subject to TRIP for 2015.
5	Total 2015 Aggregate Limits of Purchased Reinsurance Covering TRIP Loss	Report your 2015 maximum aggregate reinsurance limit per calendar year for loss subject to TRIP.
6	2015 Attachment Point of Purchased Treaty Reinsurance Covering TRIP Loss	Provide the 2015 attachment point at which any treaty reinsurance covering loss subject to TRIP applies.
7	2015 Co-Participation Share of Purchased Treaty Reinsurance Covering TRIP Loss	Provide the 2015 co-participation share, if any, of your purchased treaty reinsurance covering TRIP exposure.
8	Total 2015 Limits Any One Loss of Purchased Reinsurance Covering Natural Catastrophic Loss	Report your 2015 reinsurance per loss limit covering natural catastrophic loss for 2015.
9	Total 2015 Aggregate Limits of Purchased Reinsurance Covering Natural Catastrophic Loss	Report your 2015 maximum aggregate reinsurance limit per calendar year for natural catastrophic loss.
10	2015 Attachment Point of Purchased Treaty Reinsurance Covering Natural Catastrophic Loss	Provide the 2015 attachment point at which any treaty reinsurance covering natural catastrophic loss applies.
11	2015 Co-Participation Share of Purchased Treaty Reinsurance Covering Natural Catastrophic Loss	Provide the 2015 co-participation share, if any, of your purchased treaty reinsurance covering natural catastrophic loss.
12	Any reinsurance exclusions for TRIP Certified Foreign Acts of Terrorism?	Indicate whether during 2015 reinsurance that you purchased has any exclusions for TRIP certified acts of terrorism caused by foreign individuals or actors.
13	Any reinsurance exclusions for TRIP Certified Domestic Acts of Terrorism?	Indicate whether during 2015 reinsurance that you purchased has any exclusions for TRIP certified acts of terrorism caused by domestic acts of terrorism.

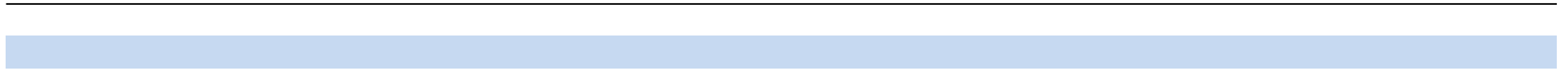
14	Reinsurance for NBCR WC Exposures Resulting from Certified Acts of Terrorism?	Indicate whether reinsurance that you obtained for calendar year 2015 provides any coverage for workers' compensation losses involving TRIP certified acts of terrorism resulting from nuclear, biological, chemical or radiological (NBCR) exposures.
15	If Yes, Total 2015 Limits of NBCR Reinsurance for Certified Acts of Terrorism involving WC Loss	Provide the limits of any reinsurance identified in Line 14 that you purchased for calendar year 2015.
16	If Yes, 2015 Attachment Point of NBCR Reinsurance for Certified Acts of Terrorism involving WC Loss	Provide the attachment point of any reinsurance identified in Line 14 that you purchased for calendar year 2015.
17	If Yes, 2015 Co-Participation Share (if any) of NBCR Reinsurance For Certified Acts of Terrorism involving WC Loss	Provide the co-participation share, if any, of any reinsurance identified in Line 14 that you purchased for calendar year 2015.
18	Reinsurance for NBCR Property Loss Resulting from Certified Acts of Terrorism?	Indicate whether reinsurance that you obtained for calendar year 2015 provides any coverage for property losses involving TRIP certified acts of terrorism resulting from NBCR exposures.
19	If Yes, Total 2015 Limits of NBCR Reinsurance for Certified Acts of Terrorism involving Property Loss	Provide the limits of any reinsurance identified in Line 18 that you purchased for calendar year 2015.
20	If Yes, 2015 Attachment Point of NBCR Reinsurance for Certified Acts of Terrorism involving Property Loss	Provide the attachment point of any reinsurance identified in Line 18 that you purchased for calendar year 2015.
21	If Yes, 2015 Co-Participation Share (if any) of NBCR Reinsurance for Certified Acts of Terrorism involving Property Loss	Provide the co-participation share, if any, of any reinsurance identified in Line 18 that you purchased for calendar year 2015.
22	Reinsurance for NBCR Other Commercial Loss Resulting from Certified Acts of Terrorism?	Indicate whether reinsurance that you obtained for calendar year 2015 provides any coverage for Other Commercial (e.g., liability) losses involving TRIP certified acts of terrorism resulting from NBCR exposures.
23	If Yes, Total 2015 Limits of NBCR Reinsurance for Certified Acts of Terrorism involving Other Commercial Loss	Provide the limits of any reinsurance identified in Line 22 that you purchased for calendar year 2015.
24	If Yes, 2015 Attachment Point of NBCR Reinsurance for Certified Acts of Terrorism involving Other Commercial Loss	Provide the attachment point of any reinsurance identified in Line 22 that you purchased for calendar year 2015.

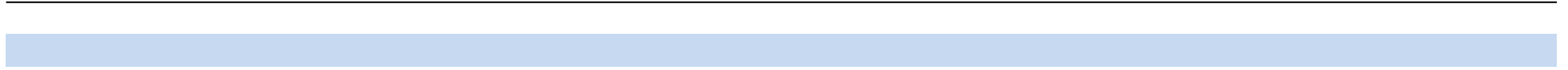
25	If Yes, 2015 Co-Participation Share (if any) of NBCR Reinsurance for Certified Acts of Terrorism involving Other Commercial Loss	Provide the co-participation share, if any, of any reinsurance identified in Line 22 that you purchased for calendar year 2015.
26	Any other reinsurance exclusions specifically applicable to Certified Acts of Terrorism under TRIP?	To the extent not identified in any of your prior responses, identify any exclusions in your 2015 reinsurance contracts that could operate to preclude coverage for losses arising from a TRIP certified act of terrorism.
36-39	Loss to Group or Company within TRIP Deductible, Private Reinsurance Recovery, Claim under TRIP, Co-Pay Obligation	The last series of questions seek information as to how a particular defined loss event would likely affect the responding insurer group or reporting insurer, in terms of the total projected loss it would likely sustain, with that amount divided into four categories: (1) net exposure within the TRIP deductible of the insurer group (Line 36); (2) any private reinsurance recovery (Line 37); (3) projected recovery from TRIP (Line 38); and (4) co-pay share of the insurer group or reporting individual insurer above its deductible (Line 39). In terms of making these calculations, use the definitions, instructions and assumptions found in the Worksheet at Lines 28-33. It is understood that not all reporting insurers will anticipate losses under the stated scenario.

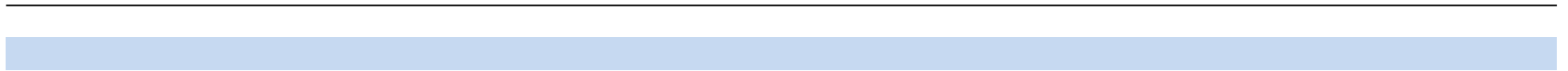
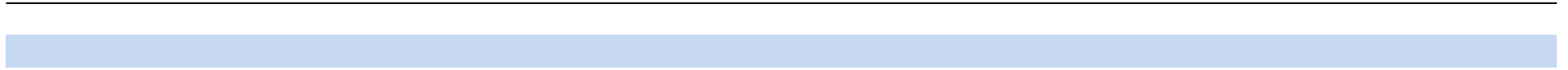


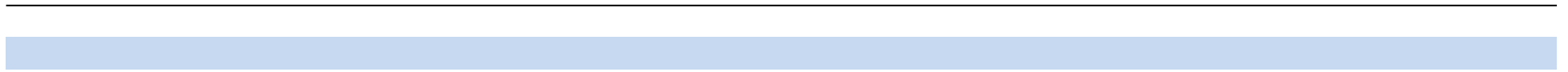


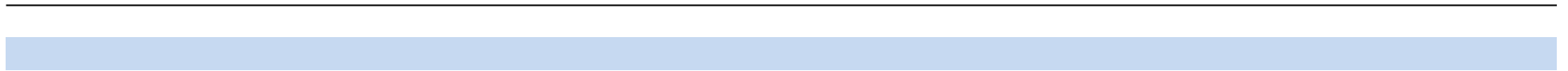


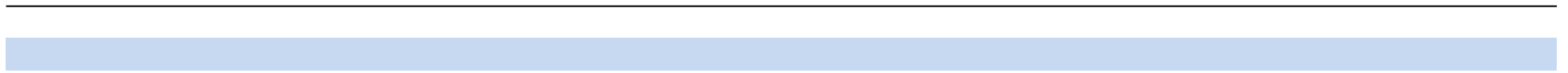


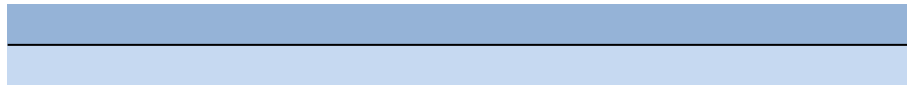




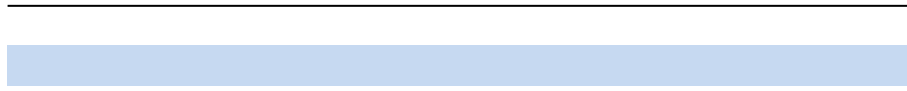


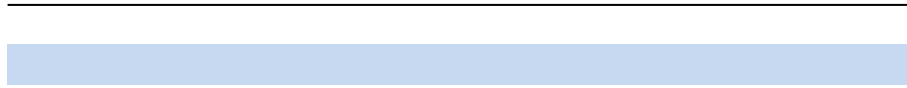




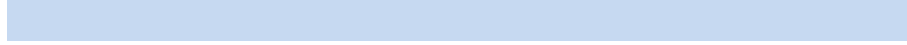


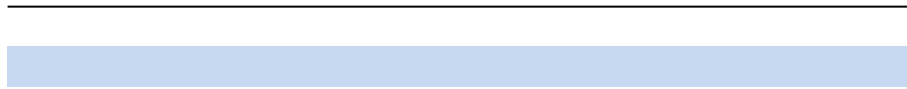
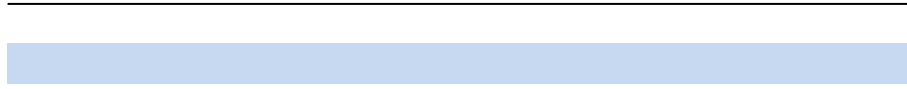






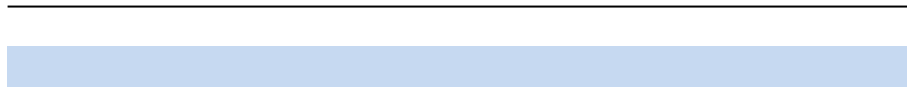
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