

Small Insurers  
Data Dictionary

**Data Dictionary for Terrorism Risk Insurance Program (TRIP) 2017 Data Collection (OMB Form No. 1505-\_\_\_\_; Expiration Date: \_\_/\_\_/20\_\_):**

**Companies or Groups subject to Small Insurer Definition**

Section	Field Name	Comments
<b>Insurer Group</b>	<b>Group Affiliations</b>	
B3	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 Cell B9.
C3	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 Cell C9.
B9-B27	NAIC Company Code	As used for state regulatory reporting purposes. Enter information for each company within an affiliated group of insurers (as reported in Cells B4 and C4), or report for individual company if not part of a group.
C9-C27	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 Cells B4 and C4) , or report for individual company if not part of a group.
D9-D27	Type of Insurer	<p>Select the option (Admitted, Domestic Surplus Lines, Alien Surplus Lines, Residual Market Entity, State Workers' Compensation Fund) that best describes the operations of the reporting insurer as respects the Terrorism Risk Insurance Program.</p> <p>The experience for Alien Surplus Lines insurers that are part of a group involving domestic companies that otherwise report on this form should be included as part of the group. Alien Surplus Lines insurers that are not part of a larger group subject to reporting on another form should complete the separate reporting form for Alien Surplus Lines insurers.</p>
G3	Total 2015 Net Admitted Assets	Enter figure in Cell H3 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.

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G4	Total 2015 Policyholder Surplus	<p>Enter figure in Cell H4 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.</p> <p>To the extent this figure is equal to or more than \$600,000,000, do not fill out this template; instead, fill out the template for Insurer (non-Small) Groups or Companies.</p>
G5	Total 2015 TRIP-Eligible DEP (all lines)	<p>Enter figure in H5 that is the sum of Cell C22 in the <i>Premium (Juris.)</i> Worksheet for 2015 TRIP-Eligible Direct Earned Premium (DEP), all lines, for all jurisdictions.</p> <p>To the extent this figure is equal to or more than \$600,000,000, do not fill out this template; instead, fill out the template for Insurer (non-Small) Groups or Companies.</p>
G6	Total 2016 TRIP-Eligible DEP (all lines)	<p>Enter figure in Cell H6 that is the sum of Cell D18 in the Premium by Jurisdiction Worksheet for 2016 TRIP-Eligible DEP, all lines, for all jurisdictions.</p> <p><b>In addition, if your TRIP-Eligible DEP for 2016 is less than \$10,000,000, and you are not otherwise subject to reporting in connection with either the Captive Insurer or Alien Surplus Lines Insurer template, do not fill out this template; you are not required to fill out any template.</b></p>
<b>Premium</b>	<b>By Jurisdiction</b>	

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B2	Jurisdiction	<p>Identify jurisdiction (US State, the District of Columbia, or US Territory) for which information is provided. Make of a separate copy of this Worksheet for each jurisdiction in which premium is earned. Premium should be allocated in the same fashion that it is for state reporting and premium tax purposes. Accordingly, coverage written on a non-admitted, surplus lines basis may be allocated in full to the home state of the policyholder, as defined by the Nonadmitted and Reinsurance Reform Act. This allocation approach should be followed in the other worksheets as well where information is sought concerning premium and exposures by jurisdiction.</p>
B6-B17	TRIP-Eligible Line of Coverage	<p>Commercial Lines of Insurance subject to TRIP, as per 31 CFR 50.4(w). These differ for purposes of state regulatory reporting on the NAIC Exhibit of Premiums and Losses (commonly known as Statutory Page 14) as follows:</p> <ul style="list-style-type: none"> <li>• Allied Lines (Line 2.1) should not include Federal crop insurance or any other type of crop insurance privately issued or reinsured.</li> <li>• The figures for Workers' Compensation (Line 16) should not include Excess Workers' Compensation (identified as sub-type of insurance 16.003 on the NAIC's Uniform Property &amp; Casualty Product Coding Matrix and otherwise reported under Line 17.3). Report Excess Workers' Compensation Premium separately as indicated.</li> <li>• Other Liability (Line 17) should not include Professional Errors and Omissions Liability Insurance [see 31 CFR 50.4(t)] or Excess Workers' Compensation Premium which is entered separately as noted above.</li> <li>• 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.</li> </ul>
C6-C17	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>

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D6-D17	Total 2016 TRIP-Eligible DEP (all policies)	<p>Total direct earned premium (DEP) for 2016 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 the instructions for 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.</p> <p>The figures reported in this column will be the sum of the respective figures in Columns E-G.</p>
E6-E17	Total 2016 TRIP-Eligible DEP when Terrorism Risk Coverage Not Purchased	<p>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.</p> <p>Total DEP for 2016 charged for the line in question under policies when Terrorism Risk Coverage was not purchased by the policyholder.</p>
F6-F17	Total 2016 TRIP-Eligible DEP when Terrorism Risk Coverage Provided for Disclosed \$0 Charge	<p>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.</p> <p>Total DEP for 2016 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.</p>

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G6-G17	Total 2016 TRIP-Eligible DEP when Terrorism Risk Coverage Premium Charged	<p>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.</p> <p>Total DEP for 2016 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.</p>
H6-H17	Total 2016 Disclosed Terrorism Risk Coverage DEP Charged	<p>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.</p> <p>Amount of the 2016 terrorism risk DEP charged as a component of the TRIP-Eligible DEP figure in Column G.</p>
B20	All disclosed terrorism risk premium collected in all TRIP-eligible lines, 2003-2016	Provide the total terrorism risk DEP collected in all TRIP-eligible lines for all years from 2003 through 2016, combined. Include in this figure terrorism risk DEP for lines that were TRIP-eligible at the time of writing but are no longer TRIP-eligible today (e.g., Commercial Automobile from 2003-2005).
B21	Years provided in C20 if not fully available for 2003-2016	If data is not available for all years (or the insurer was not writing TRIP-eligible coverage in all years), indicate the years covered by the figure that is provided (using four-digit years separated with a hyphen -- e.g., 2010-2016).
B22	Total 2015 TRIP-eligible DEP (all lines)	The requested figure for total 2015 TRIP-eligible DEP (all lines) to be reported in Cell C22 should be calculated in the same fashion as TRIP-eligible DEP for 2016 as requested in this Worksheet, only consolidated by all TRIP-eligible lines.
<b>Exposure Bases by Jurisdiction</b>		
B2	Jurisdiction	<p>Identify jurisdiction (US State, the District of Columbia, or US Territory) for which information is provided.</p> <p>Make a separate copy of this Worksheet for each jurisdiction in which premium is earned.</p>

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B6-B17	TRIP-Eligible Line of Coverage	<p>Commercial Lines of Insurance subject to TRIP, as per 31 CFR 50.5(w). These differ for purposes of state regulatory reporting on the NAIC Exhibit of Premiums and Losses (commonly known as Statutory Page 14) as follows:</p> <ul style="list-style-type: none"> <li>• Allied Lines (Line 2.1) should not include Federal crop insurance or any other type of crop insurance privately issued or reinsured.</li> <li>• The figures for Workers' Compensation (Line 16) should not include Excess Workers' Compensation (identified as sub-type of insurance 16.003 on the NAIC's Uniform Property &amp; Casualty Product Coding Matrix and otherwise reported under Line 17.3). Report Excess Workers' Compensation separately as indicated.</li> <li>• Other Liability (Line 17) should not include Professional Errors and Omissions Liability Insurance [see 31 CFR 50.4(t)], or Excess Workers' Compensation Premium, which is entered separately as noted above.</li> <li>• 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.</li> </ul>
C6-C17	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).

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D6-D17	Total 2016 Property Insurance Exposure Subject to Terrorism Risk Coverage	<p>Report 2016 information, by jurisdiction, on a consolidated insurer group basis, unless reporting for a single insurer. Enter the amount for each jurisdiction (based on property location) individually, even if an aggregate limit may limit exposure across multiple jurisdictions. The blacked out cells simply indicate that no data will be reportable for that particular cell, given the intersection between the TRIP-eligible line of insurance and the exposure base in question. In this column, report your total property insurance exposure by line of insurance under all policies where terrorism risk coverage is provided in connection with property coverage.</p> <p>This should include (in this column as well as in other columns where the information is requested) the total amount of the reporting insurer's exposure under the policies in question for a property loss (and thus not include amounts within an insured's deductible, etc.). To the extent the value of the insured's property is not fully insured by the policy in question, use the limits of the property insurance to which the insurer is exposed. If the policy has an aggregate limit, use the aggregate limit; if it is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit. To the extent the policy exposure is based upon property values or annual sales and is not otherwise subject to a policy limit, use the property values or annual sales figures.</p>
E6-E17	Total 2016 Property Insurance Exposure Not Subject to Terrorism Risk Coverage	In this column, report total property insurance exposure by line of insurance under all policies where terrorism risk coverage is not provided in connection with property coverage.
F6-F17	Total 2016 Limits of Liability Subject to Terrorism Risk Coverage	In this column, report the sums of policy limits of liability by line of insurance under all policies where terrorism risk coverage is provided in connection with liability coverage.
G6-G17	Total 2016 Limits of Liability Not Subject to Terrorism Risk Coverage	Report the sums of Limits of Liability by line of insurance under all policies where terrorism risk coverage is not provided in connection with liability coverage.
H7-H17	Total 2016 Payroll Subject to Terrorism Risk Coverage	Report 2016 sums of Payroll for Workers' Compensation and Excess Workers' Compensation under all policies.

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Reinsurance (Nationwide)		
3	Size of TRIP 2016 Deductible (Cell H5 of Insurer Group Affiliations Worksheet x 20%)	The TRIP 2016 Deductible by Insurer Group is based upon the TRIP-Eligible DEP for the Group during the prior calendar year, which is reported at Cell H5 of the Insurer Group Affiliations Worksheet.
4	Total 2016 Limits Any One Loss of Purchased Reinsurance Covering TRIP Loss	<p>This Worksheet is set up as a questionnaire, with certain amounts requested, yes or no answers sought, and associated explanation to the extent necessary. As a result, and unlike the other worksheets, the data sought may be more easily obtainable from an individual with knowledge of the reinsurance arrangements of the reporting entity, as distinguished from the mechanism of data queries to existing systems.</p> <p>Report information on a consolidated insurer group basis, unless reporting for a single insurer. Include only reinsurance purchased from an outside reinsurer, and exclude reinsurance provided by a parent, affiliate, or other related entity. In this field, report your reinsurance per loss limit covering loss subject to TRIP for 2016.</p>
5	Total 2016 Aggregate Limits of Purchased Reinsurance Covering TRIP Loss	Report your 2016 maximum aggregate reinsurance limit per calendar year for loss subject to TRIP.
6	2016 Attachment Point of Purchased Treaty Reinsurance Covering TRIP Loss	Provide the 2016 attachment point at which any treaty reinsurance covering loss subject to TRIP applies.
7	2016 Co-Participation Share of Purchased Treaty Reinsurance Covering TRIP Loss	Provide the 2016 co-participation share, if any, of your purchased treaty reinsurance covering TRIP exposure.
8	Total 2016 Limits Any One Loss of Purchased Reinsurance Covering Natural Catastrophic Loss	Report your 2016 reinsurance per loss limit covering natural catastrophic loss for 2016.
9	Total 2016 Aggregate Limits of Purchased Reinsurance Covering Natural Catastrophic Loss	Report your 2016 maximum aggregate reinsurance limit per calendar year for natural catastrophic loss.
10	2016 Attachment Point of Purchased Treaty Reinsurance Covering Natural Catastrophic Loss	Provide the 2016 attachment point at which any treaty reinsurance covering natural catastrophic loss applies.
11	2016 Co-Participation Share of Purchased Treaty Reinsurance Covering Natural Catastrophic Loss	Provide the 2016 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 2016 reinsurance that you purchased has any exclusions for TRIP certified acts of terrorism caused by foreign individuals or actors.



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13	Any reinsurance exclusions for TRIP Certified Domestic Acts of Terrorism?	Indicate whether during 2016 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 2016 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 2016 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 2016.
16	If Yes, 2016 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 2016.
17	If Yes, 2016 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 2016.
18	Reinsurance for NBCR Property Loss Resulting from Certified Acts of Terrorism?	Indicate whether reinsurance that you obtained for calendar year 2016 provides any coverage for property losses involving TRIP certified acts of terrorism resulting from NBCR exposures.
19	If Yes, Total 2016 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 2016.
20	If Yes, 2016 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 2016.
21	If Yes, 2016 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 2016.
22	Reinsurance for NBCR Liability Loss Resulting from Certified Acts of Terrorism?	Indicate whether reinsurance that you obtained for calendar year 2016 provides any coverage for liability losses involving TRIP certified acts of terrorism resulting from NBCR exposures.
23	If Yes, Total 2016 Limits of NBCR Reinsurance for Certified Acts of Terrorism involving Liability Loss	Provide the limits of any reinsurance identified in Line 22 that you purchased for calendar year 2016.
24	If Yes, 2016 Attachment Point of NBCR Reinsurance for Certified Acts of Terrorism involving Liability Loss	Provide the attachment point of any reinsurance identified in Line 22 that you purchased for calendar year 2016.

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25	If Yes, 2016 Co-Participation Share (if any) of NBCR Reinsurance for Certified Acts of Terrorism involving Liability Loss	Provide the co-participation share, if any, of any reinsurance identified in Line 22 that you purchased for calendar year 2016.
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 2016 reinsurance contracts that could operate to preclude coverage for losses arising from a TRIP certified act of terrorism.