



Instructions for Terrorism Risk Insurance Program (TRIP) 2018 Data Call Captive Insurers

Form Overview

This reporting form is for use by captive insurers.

- Captive insurers that wrote TRIP-eligible lines of insurance in 2017, but did not provide any terrorism risk subject to TRIP under any policy, are not required to report. This is the case even if the captive insurer provided terrorism risk insurance in years prior to 2017.
- Captive Insurers that are part of a larger group that is subject to reporting on either the *Small Insurer* template or the *Insurer (Non-Small) Groups or Companies* template should report on the appropriate template and not use this reporting form.
- Offshore captive insurers that are licensed to write insurance in any U.S. jurisdiction, and which write terrorism risk insurance subject to TRIP are required to report, and should identify themselves using their OLC Code.

General Guidelines

- All information should be reported on a consolidated insurer group basis, unless reporting for a single insurer.
- When providing premium on a jurisdictional basis, premium should be allocated in the same fashion that it is for state reporting and premium tax purposes. Accordingly, coverage written by captive insurers may be allocated in full to their state of domicile or licensure.
 - **Note:** This allocation method should not be applied on the Geographic Exposures worksheet, which seeks information based upon the location of the exposure, regardless of the manner in which the premium may have been allocated.
- When providing premium on a jurisdictional basis, for premium which is otherwise not allocable to a particular jurisdiction (e.g.: certain Ocean Marine, Inland Marine, and Aviation coverages; or coverages based upon foreign operations with a U.S. nexus), report this premium under "Other/Not Subject to Allocation in a Particular Jurisdiction."
- DEP should be included in this calculation to the extent that commercial property and casualty coverage is issued for losses occurring at the following locations: (1) Within the United States; (2) With respect to an air carrier (as defined in section 40102 of title 49, United States Code), or a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States); and (3) At the premises of any U.S. mission.
- TRIP-eligible lines to be included in DEP calculations generally correspond to certain NAIC lines (as reported on the *NAIC Exhibit of Premiums and Losses*, commonly known as Statutory Page 14). The information reported on this worksheet should only include TRIP-eligible DEP. Any amounts reported on Statutory Page 14 that are not within the scope of TRIP-eligible lines as defined by the Program regulations should not be reported here [see 31 CFR 50.4(w)]. Specifically:
 - The property line Allied Lines (NAIC Line 2.1) should not include federal crop insurance or any other type of crop insurance privately issued or reinsured.

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Expiration: _____

- Workers' Compensation (NAIC Line 16) data should only include primary workers' compensation coverage written on an admitted basis. Do not include premium associated with workers' compensation deductible reimbursement (reported in Row 13) or excess workers' compensation (reported in Row 14 and identified as sub-type of insurance 16.003 on the NAIC's Uniform Property & Casualty Product Coding Matrix and otherwise reported under 17.3 as indicated).
- The liability line of Other Liability (NAIC 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).
- Deductible reimbursement policies (other than workers' compensation) that fall within a TRIP-eligible line should be reported under that line on the Direct Earned Premium by Jurisdiction Worksheet, the Exposures by Jurisdiction Worksheet, and/or the Geographic Exposures (Nationwide) Worksheets
- For purposes of this data collection, reporting insurers do not need to make the premium adjustments in connection with residual market mechanisms provided for under 31 CFR 50.33.
- Policy count should be calculated based on the number of policies incepting in 2017 (or otherwise in effect for the entire year). For reporting other elements apart from DEP, where the reporting of information (e.g., exposures) under policies in effect during 2017 would result in double counting for the year as a whole, utilize a reporting date of December 31, 2017.
- Information subject to reporting under the Standalone Terrorism (Nationwide) Worksheet and Cyber (Nationwide) Worksheet should be considered a subset of an insurer's TRIP-eligible policies, and should also be reported on additional worksheets, as appropriate.
- All exposure information should be reported gross of any private reinsurance, except where otherwise indicated.
- Questions on the Reinsurance (Nationwide) Worksheet are limited to reinsurance purchased from unaffiliated third-party companies, and do not include reinsurance transactions within a group of affiliated insurers.
- Blacked out cells indicate that no data will be reportable for that particular cell.
- Hypothetical policy situations demonstrating proper data completion are available on the TRIP website (https://www.treasury.gov/resource-center/fin-mkts/Pages/TRIP_data.aspx).

Summary of Changes from 2017 Templates

- Added Cyber Worksheet.
- Deleted Workers' Compensation Deductible Worksheet.
- Affiliations Worksheet:
 - Deleted request for net admitted assets for prior year.
 - Deleted request for TRIP-eligible direct earned premium (DEP) for current year.
 - TRIP-eligible premium for prior year (2016) will be auto-populated with figures reported during the 2017 data call.
 - Added column requesting disclosure of captive insurer's state of domicile.
- Direct Earned Premium by Jurisdiction Worksheet:
 - Deleted "United States" sub-worksheet.
 - Added "Other/Not Subject to Allocation in a Particular Jurisdiction" sub-worksheet.
 - Deleted request for total terrorism risk premium over time and years covered.
 - Deleted request for TRIP-eligible DEP for prior year.
 - Added request for workers' compensation deductible policies.
- Exposure Bases by Jurisdiction Worksheet:

- Added “Other/Not Subject to Allocation in a Particular Jurisdiction” sub-worksheet.
- Added columns for policyholder deductibles and self-insured retentions to property and liability questions, for both TRIP-covered and non-TRIP covered policies.
- Reinsurance (Nationwide) Worksheet:
 - Replaced modeled loss scenario.

Summary of Changes from 2017 Instructions

- Affiliations Worksheet:
 - Deleted instructions relating to questions concerning net admitted assets for prior year.
 - Updated instructions concerning prior year’s TRIP-eligible DEP to confirm the figure will be auto-populated based on 2017 data call.
 - Added instructions for reporting state of domicile.
- Direct Earned Premium by Jurisdiction Worksheet:
 - Updated instructions to confirm that a separate worksheet should be included to provide total figures for premium which is otherwise not allocable to a particular jurisdiction.
 - Updated instructions to clarify how data elements should be reported where counting all policies/information in effect at any time during 2017 would result in double-counting of exposure over the course of the year.
 - Deleted instructions relating to total terrorism premium over time.
 - Deleted instructions relating to prior year’s TRIP-eligible DEP.
- Added instructions for Cyber Worksheet.
- Exposure Bases by Jurisdiction Worksheet:
 - Updated instructions to confirm that a separate worksheet should be included to provide total figures for exposures which are otherwise not allocable to a particular jurisdiction.
 - Updated instructions to confirm that a separate worksheet should be included to provide total figures for the United States a whole (in addition to worksheets for each individual jurisdiction).
 - Added instructions for reporting of policyholder deductible and self-insured retention information.
- Geographic Exposures (Nationwide) Worksheet
 - Updated instructions to confirm that question on probable maximum loss should be answered on a gross basis of loss, without reference to private reinsurance or claims against TRIP.
 - Narrowed range of blast to be used in calculation of Maximum Probable Loss amount.
- Reinsurance (Nationwide) Worksheet:
 - Revised instructions to comport with modeled loss scenario. In addition, the instructions now specify that the total projected loss figure must equal the sum of the individual components of the loss.

Instructions for Insurer Group Affiliations Worksheet

<i>Insurer Group Affiliations</i>		
Section	Field Name	Comments
B4	NAIC Group Code	<p>Provide the NAIC Group Code used for state regulatory reporting purposes.</p> <ul style="list-style-type: none"> If the insurer is not part of a group, leave blank and report the individual company's NAIC Company Code in Cell B9. Groups that have no such number will be assigned a number by the aggregator.
C4	Insurer Group Name	<p>Provide name as used by reporting insurance group.</p> <ul style="list-style-type: none"> If the insurer is not part of a group, leave blank and report the individual company's name in Cell C9.
B9-B27	NAIC Company Code	<p>Provide the NAIC Company Code used for state regulatory reporting purposes.</p> <ul style="list-style-type: none"> Enter information for each company within an affiliated group of insurers (as reported in Cells B4 and C4), or enter information for individual company if not part of a group. Companies that have no such number will be assigned a number by the aggregator.
C9-C27	Insurance Company Name	<p>Provide name as used by reporting insurance company.</p> <ul style="list-style-type: none"> Enter information for each company within an affiliated group of insurers (as reported in Cells B4 and C4), or report for individual company if not part of a group.
D9-D27	Type of Insurer	<p>Select from drop-down list the item that best describes the operations of the reporting insurer with respect to the Terrorism Risk Insurance Program (Captive, Offshore Licensed Captive, Risk Retention Group).</p>
E9-E27	Domicile	<p>Enter the two letter abbreviation for the jurisdiction in which the insurer is domiciled.</p>
H3	Total 2016 Policyholder Surplus	<p>Enter total 2016 policyholder surplus as reported by the insurance group or company for state regulatory purposes on its Annual Statement for 2016 at Page 3, Line 37, Column 1.</p> <ul style="list-style-type: none"> To the extent the insurer does not report this figure for state regulatory purposes, report a policyholder surplus figure for 2016 based upon an equivalent methodology.
H4	Total 2016 TRIP-Eligible DEP (all lines)	<p>Provide the insurance group or company's total 2016 TRIP-Eligible Direct Earned Premium (DEP), for all lines and all jurisdictions.</p> <ul style="list-style-type: none"> If the insurer reported in the 2017 TRIP Data Call, this field has already been populated with the information that was previously provided.

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

Direct Earned Premium (DEP) (Jurisdiction)		
Section	Field Name	Comments
B2	Jurisdiction	Provide DEP information by jurisdiction (U.S. state, the District of Columbia, or U.S. territory) on separate worksheets. Complete an additional worksheet to provide DEP information for data which is otherwise not allocable to a particular jurisdiction.
B6-B18 C6-C18	TRIP-Eligible Line of Coverage	Cells B6-B18 list the TRIP-eligible lines of coverage presently used by insurers. Cells C6-C18 list the NAIC lines (as reported on the <i>NAIC Exhibit of Premiums and Losses</i> , commonly known as Statutory Page 14) which generally correspond to these TRIP-eligible lines.
D6-D18	Total 2017 TRIP-Eligible DEP (all policies)	<p>The figures in Column D will show the total 2017 DEP charged for the corresponding TRIP-eligible line of insurance listed in Cells B6-B18. The figures reported in this column will equal the sum of the respective figures reported in Columns E-G.</p> <p>Cell D19 will show the insurance group or company's total 2017 TRIP-eligible DEP for all lines of insurance.</p>
E6-E18	Total 2017 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B18, provide total 2017 DEP of policies in which terrorism risk coverage was <u>not</u> provided to the policyholder.</p> <ul style="list-style-type: none"> • Include premium in this column only if a policy did not provide any coverage subject to TRIP. • If the policyholder declined the initial mandatory offer, but a different amount of coverage subject to TRIP was then negotiated, include that premium information in Column F or G, as appropriate.
F6-F18	Total 2017 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	For each corresponding TRIP-eligible line of insurance listed in Cells B6-B18, provide total 2017 DEP of policies in which terrorism risk coverage was provided by the insurer to the policyholder for a disclosed charge of \$0.
G6-G18	Total 2017 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	For each corresponding TRIP-eligible line of insurance listed in Cells B6-B18, provide total DEP for 2017 of policies in which terrorism risk coverage was provided by the insurer to the policyholder for a disclosed charge of more than \$0.

<i>Direct Earned Premium (DEP) (Jurisdiction)</i>		
Section	Field Name	Comments
H6-H18	Total 2017 DEP Charged for Terrorism Risk Coverage	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B18, provide the amount of DEP charged for terrorism risk.</p> <ul style="list-style-type: none"> This figure, representing premium charged for terrorism risk, should be a component of the amount provided in Column G.

Instructions for Standalone Terrorism (Nationwide) Worksheet

<i>Standalone Terrorism (Nationwide)</i>		
Section	Field Name	Comments
C3	2017 DEP for Standalone Terrorism Policies	<p>Provide 2017 DEP for standalone terrorism policies for the United States as a whole.</p> <ul style="list-style-type: none"> Enter information here if the insurance group or company issued "standalone" policies covering <u>only</u> terrorism risk. Include all terrorism risk policies, whether or not subject to TRIP. Policies that include additional non-terrorism risks should not be included in this worksheet. These should be included in the <i>Policies and DEP (Juris.) Worksheet</i>. <p>The figure entered in Cell C3 must equal the sum of the figures entered in Cells C4 and C5.</p>
C4	Portion of 2017 DEP Providing Coverage for Losses for Certified Acts of Terrorism under TRIP	Identify the portion of the 2017 standalone terrorism DEP provided in Cell C3 which was subject to TRIP (if any).
C5	Portion of 2017 DEP Providing Coverage for Losses Arising from Other (Non-Certified) Acts of Terrorism	Identify the portion of the 2017 standalone terrorism DEP provided in Cell C3 which was not subject to TRIP (if any).
C6	2017 Number of Standalone Terrorism Policies Issued	Provide the 2017 policy count for the DEP provided in Cell C3.

<i>Standalone Terrorism (Nationwide)</i>		
Section	Field Name	Comments
C7	2017 Number of Standalone Terrorism Policies Issued Providing Coverage for Losses for Certified Acts of Terrorism under TRIP	Provide the 2017 policy count for the DEP provided in Cell C4.
C8	2017 Property Insurance Exposure for Standalone Terrorism Policies Providing Coverage for Losses for Certified Acts of Terrorism under TRIP	<p>Provide the insurer's total 2017 property insurance exposure for all property coverage provided in connection with the amount reported in Cell C3.</p> <ul style="list-style-type: none"> • Include the total amount of the reporting insurer's exposure for a property loss (and thus do not include amounts within a policyholder's deductible, etc.). • To the extent the value of the policyholder's property is not fully insured by the policy in question, use the limits of the property insurance to calculate the insurer's exposure.
C9	2017 Total Limits of Liability for Standalone Terrorism Policies Providing Coverage for Losses for Certified Acts of Terrorism under TRIP	<p>Provide the insurer's total 2017 liability exposure for all liability coverage provided in connection with the amount reported in Cell C3.</p> <ul style="list-style-type: none"> • Include the total amount of the reporting insurer's liability exposure (and thus do not include amounts within a policyholder's deductible, etc.). • Use the limits of the liability insurance to calculate the insurer's exposure. • Where a policy is not subject to defined limit of liability, estimate exposure using a maximum possible loss model.

Instructions for Cyber (Nationwide) Worksheet

<i>Cyber (Nationwide)</i>		
Section	Field Name	Comments
C3-E3	2017 TRIP-Eligible DEP for Cyber Policies	<p>Provide 2017 TRIP-eligible DEP for cyber policies for the United States as a whole. Enter 2017 TRIP-eligible DEP for “standalone” cyber policies in Cell C3. Enter 2017 TRIP-eligible DEP for package policies containing cyber coverage as well as other risks in Cell D3.</p> <ul style="list-style-type: none"> • Policies that may respond to a cyber loss but do not explicitly provide coverage for cyber risks (sometimes characterized as “silent cyber”) should not be included in this worksheet. • Policies that provide cyber coverage outside of TRIP-eligible lines should not be included. • For purposes of cyber coverage provided as part of a package policy (Cell D3), provide the premium associated with the cyber coverage, or provide an estimate of the cyber component if the policy does not specify the cyber premium. <p>Cell E3 must show the sum of the values entered in Cells C3 and D3.</p> <p>Cells C3-E3 must show the sum of the values respectively entered in Cells C4-E4 and C5-E5.</p>
C4-E4	2017 TRIP-Eligible DEP for Cyber Policies (Terrorism Risk Coverage Declined)	<p>Provide 2017 DEP for cyber policies in TRIP-eligible lines where terrorism risk coverage was <u>not</u> purchased by the policyholder. Enter 2017 DEP for “standalone” cyber policies in Cell C4. Enter 2017 TRIP-eligible DEP for package policies containing cyber coverage in Cell D4.</p> <ul style="list-style-type: none"> • For purposes of cyber coverage provided as part of a package policy (Cell D4), provide the premium associated with the cyber coverage, or provide an estimate of the cyber component if the policy does not specify the cyber premium. <p>Cell E4 must show the sum of the values entered in Cells C4 and D4.</p>

Cyber (Nationwide)		
Section	Field Name	Comments
C5-E5	2017 TRIP-Eligible DEP for Cyber Policies (Terrorism Risk Coverage Provided)	<p>Provide 2017 DEP for cyber policies in TRIP-eligible lines where terrorism risk coverage <u>was</u> purchased by the policyholder. Enter 2017 DEP for “standalone” cyber policies in Cell C5. Enter 2017 TRIP-eligible DEP for package policies containing cyber coverage in Cell D5.</p> <ul style="list-style-type: none"> For purposes of cyber coverage provided as part of a package policy (Cell D5), provide the premium associated with the cyber coverage, or provide an estimate of the cyber component if the policy does not specify the cyber premium. <p>Cell E5 must show the sum of the values entered in Cells C5 and D5.</p>
C6-E6	2017 Total Disclosed Terrorism Risk Coverage DEP Charged Under Cyber Policies	<p>Provide the amount of DEP charged for terrorism risk in cyber policies providing terrorism risk coverage. Enter 2017 DEP charged for terrorism risk in “standalone” cyber policies in Cell C6. Enter 2017 DEP charged for terrorism risk in package policies containing cyber coverage in Cell D6.</p> <ul style="list-style-type: none"> These figures, representing premium charged for terrorism risk, should be a component of the amounts provided in C5 and D5, respectively. Do not include premiums charged for terrorism coverage provided that is not subject to TRIP. <p>Cell E6 must show the sum of the values entered in Cells C6 and D6.</p>
C7-E7	2017 Number of Cyber Policies Issued	<p>Provide the corresponding 2017 policy count for the DEP provided in Cells C3-D3.</p> <p>Cell E7 must show the sum of the values entered in Cells C7 and D7.</p>
C8-E8	2017 Number of Cyber Policies Issued (Terrorism Risk Coverage Provided)	<p>Provide the corresponding 2017 policy count for the DEP provided in Cells C5-D5.</p> <p>Cell E8 must show the sum of the values entered in Cells C8 and D8.</p>

Cyber (Nationwide)		
Section	Field Name	Comments
C9-E9	2017 Total Liability Policy Limits for Cyber Policies (Terrorism Risk Coverage Provided)	<p>Provide the insurer's total 2017 liability exposure for all cyber liability coverage provided in connection with the corresponding amounts reported in Cells C5 and D5.</p> <ul style="list-style-type: none"> • Include the total amount of the reporting insurer's liability exposure (and thus do not include amounts within a policyholder's deductible, etc.). • Use the limits of the liability insurance to calculate the insurer's exposure. • For cyber coverage provided as part of a package policy, provide the limits associated with the cyber coverage provided. • If the policy has an aggregate limit, use the aggregate limit. • If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit.

Instructions for Exposure Bases by Jurisdiction Worksheet

Exposure Bases by Jurisdiction		
Section	Field Name	Comments
B2	Jurisdiction	<p>Provide information by jurisdiction (U.S. state, the District of Columbia, or U.S. territory) on separate worksheets.</p> <ul style="list-style-type: none"> • Complete an additional worksheet to provide information for exposures which are otherwise not allocable to a particular jurisdiction. • Complete an additional worksheet to provide information for the United States as a whole (all locations covered by TRIP). • The amounts in question may be allocated wholly to the captive insurer's domiciliary state.
B6-B18 C6-C18	TRIP-Eligible Line of Coverage	<p>Cells B6-B18 list the TRIP-eligible lines of coverage presently used by insurers. Cells C6-C18 list the NAIC lines (as reported on the <i>NAIC Exhibit of Premiums and Losses</i>, commonly known as Statutory Page 14) which generally correspond to these TRIP-eligible lines.</p>

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
D6-D18	Total 2017 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B18, provide total property exposure under all 2017 policies where terrorism risk coverage was provided in connection with property coverage.</p> <ul style="list-style-type: none"> • Enter the amount for each jurisdiction (based on the exposure as allocated for premium purposes) individually, even if an aggregate limit may limit exposure across multiple jurisdictions. • For exposures which are otherwise not allocable to a particular jurisdiction, report under “Other/Not Subject to Allocation in a Particular Jurisdiction.” • In the response for the United States as a whole (all locations covered by TRIP), report the total aggregate limit exposure only. • Include the total amount of the reporting insurer’s property exposure (and thus do not include amounts within a policyholder’s deductible, etc.). • Use the limits of the property insurance to calculate the insurer’s exposure. • If the policy has an aggregate limit, use the aggregate limit. • If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit. • To the extent the policy exposure is based upon property values or annual sales and is not otherwise subject to a policy limit, use the property values or annual sales figures.
E6-E18	Total 2017 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B18, provide total deductible or retention exposure retained by your policyholders under the policies reported in Cells D6-D18.</p> <ul style="list-style-type: none"> • Assume a maximum loss. • If the policy has a per occurrence deductible or per claim deductible, use the respective deductible. If the policy has an aggregate deductible limit, use the aggregate deductible limit rather than a per occurrence or per claim deductible. • For excess policies, do not include amounts of underlying insurance covered by other insurance policies, or the deductible amounts under those underlying policies.
F6-F18	Total 2017 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B18, provide total 2017 property insurance exposure in which terrorism risk coverage was <u>not</u> obtained by the policyholder.</p> <ul style="list-style-type: none"> • Include exposure amounts in this column only if a policy did not provide any coverage subject to TRIP.

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
G6-G18	Total 2017 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B18, provide total deductible or retention exposure retained by your policyholders under the policies reported in Cells F6-F18.</p> <ul style="list-style-type: none"> • Assume a maximum loss. • If the policy has a per occurrence deductible or per claim deductible, use the respective deductible. If the policy has an aggregate deductible limit, use the aggregate deductible limit rather than a per occurrence or per claim deductible. • For excess policies, do not include amounts of underlying insurance covered by other insurance policies, or the deductible amounts under those underlying policies.
H6-H18	Total 2017 TRIP-Eligible Liability Exposure (Terrorism Risk Coverage Provided)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B18, provide total limits of liability under all 2017 policies where terrorism risk coverage was provided in connection with liability coverage.</p> <ul style="list-style-type: none"> • Enter the amount for each jurisdiction (based on the exposure as allocated for premium purposes) individually, even if an aggregate limit may limit exposure across multiple jurisdictions. • For exposures which are otherwise not allocable to a particular jurisdiction, report under "Other/Not Subject to Allocation in a Particular Jurisdiction." • In the response for the United States as a whole (all locations covered by TRIP), report the total aggregate limit exposure only. • Include the total amount of the reporting insurer's liability exposure (and thus do not include amounts within a policyholder's deductible, etc.). • Use the limits of the liability insurance to calculate the insurer's exposure. • If the policy has an aggregate limit, use the aggregate limit. • If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit.

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
I6-I18	Total 2017 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B18, provide total deductible or retention exposure retained by your policyholders under the policies reported in Cells H6-H18.</p> <ul style="list-style-type: none"> • Assume a maximum loss. • If the policy has a per occurrence deductible or per claim deductible, use the respective deductible. If the policy has an aggregate deductible limit, use the aggregate deductible limit rather than a per occurrence or per claim deductible. • For excess policies, do not include amounts of underlying insurance covered by other insurance policies, or the deductible amounts under those underlying policies.
J6-J18	Total 2017 TRIP-Eligible Liability Exposure (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B18, provide total 2017 limits of liability in which terrorism risk coverage was <u>not</u> obtained by the policyholder.</p> <ul style="list-style-type: none"> • Include exposure amounts in this column only if a policy did not provide any coverage subject to TRIP.
K6-K18	Total 2017 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B18, provide total deductible or retention exposure retained by your policyholders under the policies reported in Cells J6-J18.</p> <ul style="list-style-type: none"> • Assume a maximum loss. • If the policy has a per occurrence deductible or per claim deductible, use the respective deductible. If the policy has an aggregate deductible limit, use the aggregate deductible limit rather than a per occurrence or per claim deductible. • For excess policies, do not include amounts of underlying insurance covered by other insurance policies, or the deductible amounts under those underlying policies.
L6-L18	Total 2017 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	<p>For each corresponding TRIP-eligible line of insurance, provide total 2017 payroll subject to terrorism risk coverage under all policies for workers' compensation (Cell 12) and excess workers' compensation (Cell 14).</p> <ul style="list-style-type: none"> • Include all policies where exposure for terrorism risk coverage is assumed by the captive insurer. • Payroll information for workers' compensation should only be provided in those cases where the captive insurer is licensed to write such insurance.
M6-M18	Total 2017 Payroll Not Subject to Terrorism Risk Coverage	<p>For each corresponding TRIP-eligible line of insurance, provide total 2017 payroll under all policies for workers' compensation (Cell 12) and excess workers' compensation (Cell 14) where terrorism risk coverage is <u>not</u> assumed by the captive insurer.</p>

Instructions for Policyholder Industry Code (Nationwide) Worksheet

<i>Policyholder Industry Code (Nationwide)</i>		
Section	Field Name	Comments
B2	NAICS Code Number Most Applicable to the Business(es) Insured by the Captive Insurer:	From the dropdown list, select the North American Industrial Classification System (NAICS) industry code number which is most applicable to the business(es) insured by the captive insurer.

Instructions for Geographic Exposures (Nationwide) Worksheet

<i>Geographic Exposures (Nationwide)</i>		
Section	Field Name	Comments
B3-B30	Region	<p>This field shows the specified metropolitan regions of the United States (Cells B3-B28) for which exposure information should be recorded.</p> <ul style="list-style-type: none"> • Locations not listed in the identified metropolitan areas (including territories) should be listed in Row 29. • Policies for which location information is not available should be recorded in Row 30. • Although on other worksheets, information is sought by where the premium is allocated for state reporting and tax purposes, the information sought in this sheet should be reported based upon where the property and workers' compensation exposures are actually located.
C3-C30	Description	<p>This field outlines locations (by ZIP code) in the metropolitan regions listed in Cells B3-B28.</p> <ul style="list-style-type: none"> • The descriptions are based upon definitions currently in use by private rating agencies. • To the extent the insurance group or company does not track its data in this fashion, report the information by the closest approximation of the U.S. county and city jurisdictions involved. • A complete listing of ZIP codes, counties, and regions is available on the TRIP website (https://www.treasury.gov/resource-center/fin-mkts/Pages/TRIP_data.aspx).
D3-D30	Total 2017 Payroll Subject to TRIP Coverage under WC Coverage (Primary WC or Excess WC)	For each corresponding region listed in Cells B3-B30, provide 2017 payroll figures under any type of workers' compensation coverage (primary or excess) where terrorism risk insurance was provided.

<i>Geographic Exposures (Nationwide)</i>		
Section	Field Name	Comments
E3-E30	Total 2017 Payroll Not Subject TRIP Coverage under WC Coverage (Primary WC or Excess WC)	For each corresponding region listed in Cells B3-B30, provide 2017 payroll figures under any type of workers' compensation coverage (primary or excess) where terrorism risk insurance was <u>not</u> provided.
F3-F30	Total 2017 Property Insurance Exposure (Terrorism Risk Coverage Provided)	For each corresponding region listed in Cells B3-B30, provide the insurer's 2017 property exposure for all property coverage. <ul style="list-style-type: none"> • Include the total amount of the reporting insurer's liability exposure (and thus do not include amounts within a policyholder's deductible, etc.). • To the extent the value of the policyholder's property is not fully insured by the policy in question, use the limits of the property insurance to calculate the insurer's exposure.
G3-G30	Total 2017 Property Insurance Exposure (Terrorism Risk Coverage Declined)	For each corresponding region listed in Cells B3-B30, provide the insurer's 2017 property exposure not subject to TRIP property coverage. <ul style="list-style-type: none"> • To the extent a captive insurer does not provide any terrorism risk coverage for property policies (as reported in Cells F3-F30), no data needs to be reported in Cells G3-G30.
C35-C39	ZIP Code of Top 5 Largest Accumulated Exposure Locations by Payroll (Metropolitan Areas)	For each corresponding region, provide the ZIP codes for the top 5 aggregations of payroll exposure within the metropolitan areas included in Rows 3-28. <ul style="list-style-type: none"> • ZIP codes entered into this field will not necessarily correspond to 5 different regions (an insurer could conceivably have its top 5 aggregations by ZIP code within the same city).
D35-D39	Amount of Top 5 Largest Accumulated Exposure Locations by Payroll (Metropolitan Areas)	For each corresponding ZIP code listed in Cells C35-C39, provide the total accumulated payroll exposure within that ZIP code.
E35-E39	ZIP Code of Top 5 Largest Accumulated Exposure Locations by Property Insurance Exposure (Terrorism Risk Coverage Provided) (Metropolitan Areas)	For each corresponding region, provide the ZIP codes for the top 5 aggregations of property insurance exposure within the metropolitan areas included in Rows 3-28. <ul style="list-style-type: none"> • ZIP codes entered into this field will not necessarily correspond to 5 different regions (an insurer could conceivably have its top 5 aggregations within the same city).

Geographic Exposures (Nationwide)		
Section	Field Name	Comments
F35-F39	Amount of Top 5 Largest Accumulated Exposure Locations by Property Insurance Exposure (Terrorism Risk Coverage Provided) (Metropolitan Areas)	For each corresponding ZIP code listed in Cells C35-C39, provide the total accumulated property insurance exposure within that ZIP code.
C43-C47	ZIP Code of Top 5 Largest Accumulated Exposure Locations by Payroll (Non-Metropolitan Areas)	For non-metropolitan areas included in Row 29, provide the ZIP codes for the top 5 aggregations of payroll exposure. <ul style="list-style-type: none"> If total non-allocated exposures from Row 30 fall within the top 5 aggregations, enter them using a ZIP code of 99999.
D43-D47	Amount of Top 5 Largest Accumulated Exposure Locations by Payroll (Non-Metropolitan Areas)	For each corresponding ZIP code listed in Cells C43-C47, provide the total accumulated payroll exposure within that ZIP code.
E43-E47	ZIP Code of Top 5 Largest Accumulated Exposure Locations by Property Insurance Exposure (Terrorism Risk Coverage Provided) (Non-Metropolitan Areas)	For non-metropolitan areas included in Row 29, provide the ZIP codes for the top 5 aggregations of property insurance exposure. <ul style="list-style-type: none"> If total non-allocated exposures from Row 30 fall within the top 5 aggregations, enter them using a ZIP code of 99999.
F43-F47	Amount of Top 5 Largest Accumulated Exposure Locations by Property Insurance Exposure (Terrorism Risk Coverage Provided)(Non-Metropolitan Areas)	For each corresponding ZIP code listed in Cells C43-C47, provide the total accumulated property insurance exposure within that ZIP code.
D49	ZIP Code Associated with Largest Probable Maximum Loss (PML)	Provide the ZIP code for the insurer group or company's largest Probable Maximum Loss (for all lines) at a single street level address location. <ul style="list-style-type: none"> Assume the detonation of a 5-6 ton truck bomb at that location (use the blast size within the range that the insurer typically uses in connection with such analyses). If you do not typically perform such analyses, use the blast radius estimates found in the <i>Reinsurance (Nationwide) Worksheet</i>, Line 27.

Geographic Exposures (Nationwide)

Section	Field Name	Comments
D50	Largest PML at a Single Location (Amount)	<p>Provide the amount of the insurer group or company's largest Probable Maximum Loss (for all lines) at the location identified in Cell D49.</p> <ul style="list-style-type: none">• Assume the detonation of a 5-6 ton truck bomb at that location (use the blast size within the range that the insurer typically uses in connection with internal modeling projections).• Include the amount of the reporting insurer's gross loss (above any deductible or retention of the policyholder and not including private reinsurance recovery or TRIP claim).

Instructions for Reinsurance (Nationwide) Worksheet

Note: This Worksheet is set up as a questionnaire, with certain amounts requested, yes or no answers sought, and associated explanation to the extent necessary. As a result, and unlike the other worksheets, the data sought may be more easily obtainable from an individual with knowledge of the reinsurance arrangements of the reporting entity, as distinguished from the mechanism of data queries to existing systems. The questions are limited to reinsurance purchased from unaffiliated third-party companies, and do not include reinsurance transactions within a group of affiliated insurers.

<i>Reinsurance (Nationwide)</i>		
Section	Field Name	Comments
C3-D3	Size of TRIP 2017 Deductible (Cell H4 of Insurer Group Affiliations Worksheet x 20%)	Provide the insurance group or company's 2017 TRIP deductible. <ul style="list-style-type: none"> This figure is calculated based upon the 2016 TRIP-Eligible DEP, which is reported in Cell H4 of the <i>Insurer Group Affiliations Worksheet</i>.
C4-D4	Total 2017 Limits Any One Loss of Purchased Treaty Reinsurance Covering TRIP Loss	For reinsurance purchased by the insurance group or company, provide the 2017 per loss limit for losses subject to TRIP.
C5-D5	Total 2017 Aggregate Limits of Purchased Treaty Reinsurance Covering TRIP Loss	For reinsurance purchased by the insurance group or company, provide the 2017 maximum aggregate reinsurance limit per calendar year for losses subject to TRIP.
C6-D6	2017 Attachment Point of Purchased Treaty Reinsurance Covering TRIP Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2017 attachment point for losses subject to TRIP.
C7-D7	2017 Co-Participation Share of Purchased Treaty Reinsurance Covering TRIP Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2017 co-participation share for losses subject to TRIP exposure.
C8-D8	Total 2017 Limits Any One Loss of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss	For reinsurance purchased by the insurance group or company, provide the per loss limit for losses subject to TRIP. <ul style="list-style-type: none"> Include losses in all lines of insurance, whether or not subject to TRIP.
C9-D9	Total 2017 Aggregate Limits of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2017 maximum aggregate reinsurance limit per calendar year for natural catastrophe losses. <ul style="list-style-type: none"> Include losses in all lines of insurance, whether or not subject to TRIP.

<i>Reinsurance (Nationwide)</i>		
Section	Field Name	Comments
C10-D10	2017 Attachment Point of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2017 attachment point for natural catastrophe losses. <ul style="list-style-type: none"> • Include losses in all lines of insurance, whether or not subject to TRIP.
C11-D11	2017 Co-Participation Share of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2017 co-participation share, if any, for natural catastrophe losses.
C12-D12	Any reinsurance exclusions for TRIP Certified Foreign Acts of Terrorism?	Select whether during any reinsurance purchased in 2017 had any exclusions for TRIP-certified acts of terrorism caused by foreign individuals or actors.
C13-D13	Any reinsurance exclusions for TRIP Certified Domestic Acts of Terrorism?	Select whether during any reinsurance purchased in 2017 had any exclusions for TRIP-certified acts of terrorism caused by domestic acts of terrorism.
C14-D14	Reinsurance for NBCR WC Exposures Resulting from Certified Acts of Terrorism?	Select whether any reinsurance purchased in 2017 included any coverage for workers' compensation losses involving TRIP-certified acts of terrorism resulting from nuclear, biological, chemical or radiological (NBCR) exposures.
C15-D15	If Yes, Total 2017 Limits of NBCR Reinsurance for Certified Acts of Terrorism involving WC Loss	If the response in Cell C14 was "yes", provide the per loss limit for workers' compensation losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C16-D16	If Yes, 2017 Attachment Point of NBCR Reinsurance for Certified Acts of Terrorism involving WC Loss	If the response in Cell C14 was "yes", provide the 2017 attachment point for workers' compensation losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C17-D17	If Yes, 2017 Co-Participation Share (if any) of NBCR Reinsurance For Certified Acts of Terrorism involving WC Loss	If the response in Cell C14 was "yes", provide the 2017 co-participation share for workers' compensation losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C18-D18	Reinsurance for NBCR Property Loss Resulting from Certified Acts of Terrorism?	Select whether any reinsurance purchased in 2017 included any coverage for property losses involving TRIP-certified acts of terrorism resulting NBCR exposures.
C19-D19	If Yes, Total 2017 Limits of NBCR Reinsurance for Certified Acts of Terrorism involving Property Loss	If the response in Cell C18 was "yes", provide the per loss limit for property losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.

<i>Reinsurance (Nationwide)</i>		
Section	Field Name	Comments
C20-D20	If Yes, 2017 Attachment Point of NBCR Reinsurance for Certified Acts of Terrorism involving Property Loss	If the response in Cell C18 was “yes”, provide the 2017 attachment point for property losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C21-D21	If Yes, 2017 Co-Participation Share (if any) of NBCR Reinsurance for Certified Acts of Terrorism involving Property Loss	If the response in Cell C18 was “yes”, provide the 2017 co-participation share for property losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C22-D22	Reinsurance for NBCR Liability Loss Resulting from Certified Acts of Terrorism?	Select whether any reinsurance purchased in 2017 included any coverage for liability losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C23-D23	If Yes, Total 2017 Limits of NBCR Reinsurance for Certified Acts of Terrorism involving Liability Loss	If the response in Cell C22 was “yes”, provide the per loss limit for liability losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C24-D24	If Yes, 2017 Attachment Point of NBCR Reinsurance for Certified Acts of Terrorism involving Liability Loss	If the response in Cell C22 was “yes”, provide the 2017 attachment point for liability losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C25-D25	If Yes, 2017 Co-Participation Share (if any) of NBCR Reinsurance for Certified Acts of Terrorism involving Liability Loss	If the response in Cell C22 was “yes”, provide the 2017 co-participation share for liability losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C26-D26	Any other reinsurance exclusions specifically applicable to Certified Acts of Terrorism under TRIP?	In Cell C26, select whether the insurance group or company’s 2017 reinsurance contracts contained any additional exclusions that could preclude coverage for losses involving TRIP-certified acts of terrorism. In Cell D26, identify the exclusion(s).

Reinsurance (Nationwide)

Section	Field Name	Comments
C27-C34	Loss to Group or Company within TRIP Deductible, Private Reinsurance Recovery, Deductible/Retention of Insureds, Claim under TRIP, Co-Pay Obligation	<p>The last series of questions seeks information as to how a particular defined loss event (Line 27) would likely affect the responding insurer group or reporting insurer, in terms of the total projected loss it would likely sustain (Line 28), with that amount divided into six categories:</p> <ul style="list-style-type: none"> • Deductible or retention obligation of insureds under triggered policies (Line 29); • Net loss to group or company within TRIP deductible, net of policyholder obligations or private reinsurance (Line 30); • Any private reinsurance recovery of amounts within the reporting insurer's deductible (Line 31); • Projected claims under TRIP (Line 32); • The net loss of the insurer group or reporting individual insurer above its deductible within the co-pay obligation (Line 33); and • Any private reinsurance recovery of amounts above the reporting insurer's deductible within the co-pay obligation (Line 34). <ul style="list-style-type: none"> • Use the definitions, instructions and assumptions found in the Worksheet at Line 27. • Use the blast size within the 5-6 ton range that the insurer typically uses in connection with internal modeling projections. • If the insurer does not typically employ such scenarios, provide estimates using the parameters identified in Line 27. • If the insurer's exposure arises from a layered insurance program involving multiple carriers, in which the reporting insurer has assumed only a portion of the total loss sustained by the policyholder pro-rate the response amounts (including the deductible or retention obligations of the policyholder as requested in Line 29) based on the insurer's level of involvement in the layered program. • Not all reporting insurers will anticipate losses under the stated scenario. • Because the total projected loss (Line 28) is meant to be the sum of the various components identified in Lines 29-34, the figure entered in C28 must equal the sum of the figures entered in C28-C34.