



Instructions for Terrorism Risk Insurance Program (TRIP) 2025 Data Call Insurer (Non-Small) Groups or Companies

Form Overview

This reporting form is for insurers that are not classified as *Small Insurers*, *Captive Insurers*, or *Alien Surplus Lines Insurers*.

- Insurance groups or entities are exempt from reporting if they had less than \$10 million in TRIP-eligible DEP in 2024.
- If the insurance group or entity had both a policyholder surplus and TRIP-eligible direct earned premium (DEP) of less than \$1 billion (each) in 2023, the insurer should complete the Small Insurers template.
- If either a Captive Insurer or an Alien Surplus Lines Insurer is affiliated with a group, the experience of the insurer should be reported with that group on either this template or the Small Insurers template, depending upon the size category.
- If a Captive Insurer or Alien Surplus Lines Insurer is not affiliated with a group, it should complete the Alien Surplus Lines Insurers or Captive Insurers template as appropriate.

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 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.
 - **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 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.
- Workers' Compensation (NAIC Line 16) data will be reported on the insurer's behalf by NCCI, the California WCIRB, and/or the New York CIRB. However, you must still report excess workers' compensation premium (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).
- Information is sought concerning policies that will or would have responded to "certified acts of terrorism" during the reporting period. The fact that the policy did not in fact make payments for claims associated with any certified acts of terrorism is not relevant to the obligation to report information.
- 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 2024 (or 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 2043 would result in double counting for the year as a whole, utilize a reporting date of December 31, 2024.
- 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://home.treasury.gov/policy-issues/financial-markets-financial-institutions-and-fiscal-service/federal-insurance-office/terrorism-risk-insurance-program/annual-data-collection>).

Summary of Changes from 2024 Templates

- Geographic Exposures (Nationwide) Worksheet:
 - Removed Lines 43 to 47.
- Reinsurance (Nationwide) Worksheet:
 - Replaced modeled loss scenario.

Summary of Changes from 2024 Instructions

- Geographic Exposures (Nationwide) Worksheet:
 - Removed the instructions previously associated with Lines 43 to 47.

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. Alien surplus lines insurers that are part of a group should be included, using an assigned International Insurers Department (IID) number in lieu of the NAIC Company Code. 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 (Admitted, Domestic Surplus Lines, Alien Surplus Lines, Joint Underwriting Association/Pooling Arrangement, Residual Market Entity, State Workers' Compensation Fund).</p>
H3	Total 2023 Policyholder Surplus	<p>Enter total 2023 policyholder surplus as reported by the insurance group or company for state regulatory purposes on its Annual Statement for 2023 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 2023 based upon an equivalent methodology.

<i>Insurer Group Affiliations</i>		
Section	Field Name	Comments
H4	Total 2023 TRIP-Eligible DEP (all lines)	<p>Provide the insurance group or company's total 2023 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 2024 TRIP Data Call, and believes that the information reported remains correct, this field may be left blank and will be populated by the aggregator upon receipt of the completed worksheet with the information that was previously provided. If corrections are necessary, please report the correct information for 2023 TRIP-Eligible DEP. If the insurer did not report in the 2024 TRIP Data Call because it did not issue TRIP-Eligible Lines Insurance in 2023, enter your 2024 TRIP-Eligible Lines DEP as reported in Cell D19 of the <i>Policies and Direct Earned Premium (DEP) (Jurisdiction) Worksheet</i>. If the insurer operated for only a portion of 2024, enter a figure representing the annualization of the figure reported in Cell D19 of the <i>Policies and Direct Earned Premium (DEP) (Jurisdiction) Worksheet</i> as if the insurer was providing insurance for the entire year on the same basis.

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

<i>Policies and Direct Earned Premium (DEP) (Jurisdiction)</i>		
Section	Field Name	Comments
B2	Jurisdiction	<p>Provide policy and DEP 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 policy and DEP information for data which is otherwise not allocable to a particular jurisdiction. No additional worksheet is required to provide aggregate data for the United States, as the sum of all premiums should equal the aggregate totals.
B7-B18 C7-C18	TRIP-Eligible Line of Coverage	<p>Cells B7-B18 list the TRIP-eligible lines of coverage presently included in the Program. Cells C7-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>Policies and Direct Earned Premium (DEP) (Jurisdiction)</i>		
Section	Field Name	Comments
D7-D18	Total 2024 TRIP-Eligible DEP (all policies)	<p>The figures in Column D will show the total 2024 DEP charged for the corresponding TRIP-eligible line of insurance listed in Cells B7-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 2024 TRIP-eligible DEP for all lines of insurance.</p>
E7-E18	Total 2024 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B7-B18, provide total 2024 DEP of policies, where terrorism risk coverage was not 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.
F7-F18	Total 2024 TRIP-Eligible DEP (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B7-B18, provide total 2024 DEP of policies, where terrorism risk coverage was provided by the insurer to the policyholder for a disclosed charge of \$0.</p>
G7-G18	Total 2024 TRIP-Eligible DEP (Terrorism Risk Coverage Provided with a Premium Charged)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B7-B18, provide total DEP for 2024 of policies, where terrorism risk coverage was provided by the insurer to the policyholder for a disclosed charge of more than \$0.</p>
H7-H18	Total 2024 DEP Charged for Terrorism Risk Coverage	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B7-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.
I7-I18	Total 2024 Number of Policies (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B7-B18, provide the policy count for the DEP reported in Cells E7-E18, where terrorism risk coverage was not provided to the policyholder.</p> <ul style="list-style-type: none"> • Count policies containing multiple lines of TRIP-eligible coverage as separate policies for each line.

<i>Policies and Direct Earned Premium (DEP) (Jurisdiction)</i>		
Section	Field Name	Comments
J7-J18	Total 2024 Number of Policies (Terrorism Risk Coverage Provided for Disclosed \$0 Charge)	For each corresponding TRIP-eligible line of insurance listed in Cells B7-B18, provide the policy count for the DEP reported in Cells F7-F18, where terrorism risk coverage was provided for a disclosed charge of \$0. <ul style="list-style-type: none"> Count policies containing multiple lines of TRIP-eligible coverage as separate policies for each line.
K7-K18	Total 2024 Number of Policies by Line (Terrorism Risk Coverage Provided with a Premium Charged)	For each corresponding TRIP-eligible line of insurance listed in Cells B7-B18, provide the policy count for the DEP reported in Cells G7-G18, where terrorism risk coverage was provided by the insurer for a disclosed charge of more than \$0. <ul style="list-style-type: none"> Count policies containing multiple lines of TRIP-eligible coverage as separate policies for each line.
L7-L18	Total 2024 Number of Policies	The figures in Column L will show the total policy count for the corresponding TRIP-eligible line of insurance listed in Cells B7-B18. The figures reported in this column will equal the sum of the respective figures reported in Columns I-K.
C21	Total 2024 Number of Policies Containing TRIP-Eligible Coverage	Provide the policy count for the total TRIP-eligible DEP shown in Cell D19. <ul style="list-style-type: none"> Count policies containing multiple lines of TRIP-eligible coverage as single policies for purposes of calculating the total policy count. The total in Cell C21 will not be equal to the figure in Cell L19 if the insurance group or company issued any policies containing multiple lines of TRIP-eligible coverage.

Instructions for Standalone Terrorism (Nationwide) Worksheet

<i>Standalone Terrorism (Nationwide)</i>		
Section	Field Name	Comments
C3	2024 DEP for Standalone Terrorism Policies	Provide 2024 DEP for standalone terrorism policies for the United States as a whole. <ul style="list-style-type: none"> Enter information here if the insurance group or company issued "standalone" policies covering only 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>

Standalone Terrorism (Nationwide)		
Section	Field Name	Comments
C4	Portion of 2024 DEP Providing Coverage for Losses for Certified Acts of Terrorism under TRIP	Identify the portion of the 2024 standalone terrorism DEP provided in Cell C3 which was subject to TRIP (if any).
C5	Portion of 2024 DEP Providing Coverage for Losses Arising from Other (Non-Certified) Acts of Terrorism	Identify the portion of the 2024 standalone terrorism DEP provided in Cell C3 which was not subject to TRIP (if any).
C6	2024 Number of Standalone Terrorism Policies Issued	Provide the 2024 policy count for the DEP provided in Cell C3.
C7	2024 Number of Standalone Terrorism Policies Issued Providing Coverage for Losses for Certified Acts of Terrorism Under TRIP	Provide the 2024 policy count for the DEP provided in Cell C4.
C8	2024 Property Insurance Exposure for Standalone Terrorism Policies Providing Coverage for Losses for Certified Acts of Terrorism Under TRIP	<p>Provide the insurer's total 2024 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.

<i>Standalone Terrorism (Nationwide)</i>		
Section	Field Name	Comments
C9	Total 2024 Limits of Liability for Standalone Terrorism Policies Providing Coverage for Losses for Certified Acts of Terrorism Under TRIP	<p>Provide the insurer's total 2024 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. • 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. • Where a policy is not subject to a defined limit of liability, estimate exposure using a maximum probable loss model.

Instructions for Cyber (Nationwide) Worksheet

<i>Cyber (Nationwide)</i>		
Section	Field Name	Comments
C3-E3	Total 2024 TRIP-Eligible DEP (All Cyber Policies)	<p>Provide the amount of DEP charged for cyber coverage in TRIP-eligible lines.</p> <ul style="list-style-type: none"> • Enter totals for the United States as a whole. • Enter 2024 TRIP-eligible DEP for “standalone” cyber policies in Cell C3. • Enter 2024 TRIP-eligible DEP for package policies in Cell D3. Only include premium associated with the cyber coverage in the policy. If the policy does not specify the cyber premium, provide an estimate of the cyber component of the package policy. • Policies that may respond to a cyber loss but do not explicitly provide coverage for cyber risks (sometimes characterized as non-affirmative cyber or “silent cyber”) should not be included in this worksheet. • Policies that provide cyber coverage outside of TRIP-eligible lines should not be included. <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>

Cyber (Nationwide)		
Section	Field Name	Comments
C4-E4	Total 2024 TRIP-Eligible DEP for Cyber Policies (Terrorism Risk Coverage Declined)	<p>Provide total 2024 DEP of cyber policies in TRIP-eligible lines, where terrorism risk coverage was <u>not</u> provided to the policyholder.</p> <ul style="list-style-type: none"> • Include premium in this row only if a cyber policy did <u>not</u> provide any coverage subject to TRIP. • Enter 2024 TRIP-eligible DEP for “standalone” cyber policies in Cell C4. • Enter 2024 TRIP-eligible DEP for package policies containing cyber coverage in Cell D4. Only include premium associated with the cyber coverage in the policy. If the policy does not specify the cyber premium, provide an estimate of the cyber component of the package policy. • Policies that may respond to a cyber loss but do not explicitly provide coverage for cyber risks (sometimes characterized as non-affirmative cyber or “silent cyber”) should not be included in this worksheet. • Policies that provide cyber coverage outside of TRIP-eligible lines should not be included in these fields. See C7-E7. <p>Cell E4 must show the sum of the values entered in Cells C4 and D4.</p>
C5-E5	Total 2024 TRIP-Eligible DEP for Cyber Policies (Terrorism Risk Coverage Provided)	<p>Provide total 2024 DEP of cyber policies in TRIP-eligible lines, where terrorism risk coverage <u>was</u> provided to the policyholder.</p> <ul style="list-style-type: none"> • Include premium in this row only if a cyber policy provided coverage subject to TRIP. • Enter 2024 TRIP-eligible DEP for “standalone” cyber policies in Cell C5. • Enter 2024 TRIP-eligible DEP for package policies containing cyber coverage in Cell D5. Only provide premium associated with the cyber coverage. If the policy does not specify the cyber premium, provide an estimate of the cyber component of the package policy. • Policies that may respond to a cyber loss but do not explicitly provide coverage for cyber risks (sometimes characterized as non-affirmative cyber or “silent cyber”) should not be included in this worksheet. • Policies that provide cyber coverage outside of TRIP-eligible lines should not be included. <p>Cell E5 must show the sum of the values entered in Cells C5 and D5.</p>

Cyber (Nationwide)		
Section	Field Name	Comments
C6-E6	Total 2024 DEP Charged for Terrorism Risk Coverage Under Cyber Policies	<p>Provide the amount of DEP charged for terrorism risk in cyber policies providing terrorism risk coverage. Enter 2024 DEP charged for terrorism risk in “standalone” cyber policies in Cell C6. Enter 2024 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. For purposes of cyber coverage provided as part of a package policy, do not provide as the terrorism risk coverage DEP the total amount of terrorism risk coverage DEP provided under the policy as a whole. Provide only the amount associated with the cyber portion of the coverage or estimate an appropriate amount from the amount charged under the policy as a whole. Policies that may respond to a cyber loss but do not explicitly provide coverage for cyber risks (sometimes characterized as non-affirmative cyber or “silent cyber”) should not be included in this worksheet. Do not include premiums for terrorism coverage that is not subject to TRIP (“non-certified” coverage). <p>Cell E6 must show the sum of the values entered in Cells C6 and D6.</p>
C7-E7	Total 2024 Non-TRIP-Eligible DEP (All Cyber Policies)	<p>Provide the amount of DEP charged for cyber coverage in the lines of insurance not subject to TRIP.</p> <ul style="list-style-type: none"> Enter totals for the United States as a whole. Enter 2024 non-TRIP-eligible DEP for “standalone” cyber policies in Cell C7. Enter 2024 non-TRIP-eligible DEP for package policies in Cell D7. Only include premium associated with the cyber coverage in the policy. If the policy does not specify the cyber premium, provide an estimate of the cyber component of the package policy. Policies that may respond to a cyber loss but do not explicitly provide coverage for cyber risks (sometimes characterized as non-affirmative cyber or “silent cyber”) should not be included in this worksheet. <p>Cell E7 must show the sum of the values entered in Cells C7 and D7.</p>
C8-E8	Total 2024 Number of Cyber Policies Issued in TRIP-Eligible Lines of Insurance	<p>Provide the corresponding 2024 policy count for the DEP provided in Cells C3-D3.</p> <p>Cell E8 must show the sum of the values entered in Cells C8 and D8.</p>

<i>Cyber (Nationwide)</i>		
Section	Field Name	Comments
C9-E9	Total 2024 Number of Cyber Policies Issued (Terrorism Risk Coverage Provided)	Provide the corresponding 2024 policy count for the DEP provided in Cells C5-D5. Cell E9 must show the sum of the values entered in Cells C9 and D9.
C10-E10	Total 2024 Number of Cyber Policies Issued in Non-TRIP-Eligible Lines of Insurance	Provide the corresponding 2024 policy count for the DEP provided in Cells C7-D7. Cell E10 must show the sum of the values entered in Cells C10 and D10.
C11-E11	Total 2024 Number of all Cyber Policies Issued	Provide the corresponding 2024 policy count for all cyber policies issued in TRIP-Eligible and Non-Trip-Eligible Lines of insurance combined. Cell C11 must show the sum of the values entered in Cells C8 and C10, and Cell D11 must show the sum of the values entered in Cells C8 and D10.
C12-E12	Total 2024 Number of all Cyber Policies Issued to Small Policyholders (100 or fewer employees or less than \$10 million in revenue)	Taking the figures reported in Line 11, identify the number of policies where the policyholder reported 100 or fewer employees or, in the alternative, reported less than \$10 million in annual revenue. Use the same method of allocation for all of your policyholders. The sum of Cells E12, E13, and E14 must show the value entered in Cell E11.
C13-E13	Total 2024 Number of all Cyber Policies Issued to Medium Policyholders (101-500 employees or \$10-\$100 million in revenue)	Taking the figures reported in Line 11, identify the number of policies where the policyholder reported between 101 and 500 employees or, in the alternative, reported between \$10 million and \$100 million in annual revenue. Use the same method of allocation for all of your policyholders. The sum of Cells E12, E13, and E14 must show the value entered in Cell E11.
C14-E14	Total 2024 Number of all Cyber Policies Issued to Large Policyholders (501 or more employees or more than \$100 million in revenue)	Taking the figures reported in Line 11, identify the number of policies where the policyholder reported more than 500 employees or, in the alternative, reported more than \$100 million in annual revenue. Use the same method of allocation for all of your policyholders. The sum of Cells E12, E13, and E14 must show the value entered in Cell E11.
C15-E15	Total 2024 DEP of all Cyber Policies Issued to Small Policyholders (100 or fewer employees or less than \$10 million in revenue)	Provide the DEP associated with the number of policies reported in Line 12. The sum of Cells E15, E16, and E17 must show the sum of the values entered in Cells E3 and E7.

Cyber (Nationwide)		
Section	Field Name	Comments
C16-E16	Total 2024 DEP of all Cyber Policies Issued to Medium Policyholders (101-500 employees or \$10-\$100 million in revenue)	Provide the DEP associated with the number of policies reported in Line 13. The sum of Cells E15, E16, and E17 must show the sum of the values entered in Cells E3 and E7.
C17-E17	Total 2024 DEP of all Cyber Policies Issued to Large Policyholders (501 or more employees or more than \$100 million in revenue)	Provide the DEP associated with the number of policies reported in Line 14. The sum of Cells E15, E16, and E17 must show the sum of the values entered in Cells E3 and E7.
C18-E18	Total 2024 Policy Limits for Cyber Policies Issued in TRIP-Eligible Lines of Insurance	<p>Provide the insurer's total 2024 policy exposure for all cyber coverage provided in connection with the corresponding amounts reported in Cells C3 and D3.</p> <ul style="list-style-type: none"> • Include the total amount of the reporting insurer's policy exposure (and thus do not include amounts within a policyholder's deductible, etc.). • Use the policy limits to calculate the insurer's exposure. • For cyber coverage provided as part of a package policy, provide the policy 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. <p>Where a policy is not subject to a defined policy limit, estimate exposure using a maximum probable loss model.</p>
C19-E19	Total 2024 Policy Limits for Cyber Policies Providing Coverage for Losses for Certified Acts of Terrorism Under TRIP	<p>Provide the insurer's total 2024 policy exposure for all cyber 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 policy exposure (and thus do not include amounts within a policyholder's deductible, etc.). • Use the policy limits to calculate the insurer's exposure. • For cyber coverage provided as part of a package policy, provide the policy 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. • Where a policy is not subject to a defined policy limit, estimate exposure using a maximum probable loss model.

Cyber (Nationwide)		
Section	Field Name	Comments
C20-E20	Total 2024 Policy Limits for Cyber Policies Issued in Non-TRIP-Eligible Lines of Insurance	<p>Provide the insurer's total 2024 policy exposure for all cyber coverage provided in connection with the corresponding amounts reported in Cells C7 and D7.</p> <ul style="list-style-type: none"> • Include the total amount of the reporting insurer's policy exposure (and thus do not include amounts within a policyholder's deductible, etc.). • Use the policy limits to calculate the insurer's exposure. • For cyber coverage provided as part of a package policy, provide the policy 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. <p>Where a policy is not subject to a defined policy limit, estimate exposure using a maximum probable loss model.</p>
C21-E21	Total 2024 Policy Limits for Cyber Extortion under Cyber Policies Issued in TRIP-Eligible Lines of Insurance	<p>Provide the insurer's total 2024 policy exposure for cyber extortion coverage only that is provided in connection with the corresponding amounts reported in Cells C3 and D3.</p> <ul style="list-style-type: none"> • Include the total amount of the reporting insurer's cyber extortion exposure (and thus do not include amounts within a policyholder's deductible, etc.). • Use the limits of the cyber extortion insurance to calculate the insurer's exposure. • For cyber extortion coverage provided as part of a package policy, provide the limits associated with the cyber extortion 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. <p>Where a policy is not subject to a defined policy limit, estimate exposure using a maximum probable loss model.</p>

Cyber (Nationwide)		
Section	Field Name	Comments
C22-E22	Total 2024 Policy Limits for Ransom Payments for Cyber Extortion under Cyber Policies Issued in TRIP-Eligible Lines of Insurance	<p>Provide the insurer's total 2024 policy exposure for ransom payments for cyber extortion that is provided in connection with the corresponding amounts reported in Cells C3 and D3.</p> <ul style="list-style-type: none"> • Include the total amount of the reporting insurer's ransom payment exposure (and thus do not include amounts within a policyholder's deductible, etc.). • Use the limits of the ransom payment insurance to calculate the insurer's exposure. • For ransom payment coverage provided as part of a package policy, provide the limits associated with the ransom payment 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. <p>Where a policy is not subject to a defined policy limit, estimate exposure using a maximum probable loss model.</p>
C23-E23	Total 2024 Policy Limits for Cyber Extortion under Cyber Policies Issued in Non-TRIP-Eligible Lines of Insurance	<p>Provide the insurer's total 2024 policy exposure for cyber extortion coverage only that is provided in connection with the corresponding amounts reported in Cells C7 and D7.</p> <ul style="list-style-type: none"> • Include the total amount of the reporting insurer's cyber extortion exposure (and thus do not include amounts within a policyholder's deductible, etc.). • Use the limits of the cyber extortion insurance to calculate the insurer's exposure. • For cyber extortion coverage provided as part of a package policy, provide the limits associated with the cyber extortion 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. <p>Where a policy is not subject to a defined policy limit, estimate exposure using a maximum probable loss model.</p>

Cyber (Nationwide)		
Section	Field Name	Comments
C24-E24	Total 2024 Policy Limits for Ransom Payments for Cyber Extortion under Cyber Policies Issued in Non-TRIP-Eligible Lines of Insurance	<p>Provide the insurer's total 2024 policy exposure for ransom payments for cyber extortion that is provided in connection with the corresponding amounts reported in Cells C7 and D7.</p> <ul style="list-style-type: none"> • Include the total amount of the reporting insurer's ransom payment exposure (and thus do not include amounts within a policyholder's deductible, etc.). • Use the limits of the ransom payment insurance to calculate the insurer's exposure. • For ransom payment coverage provided as part of a package policy, provide the limits associated with the ransom payment 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. <p>Where a policy is not subject to a defined policy limit, estimate exposure using a maximum probable loss model.</p>
C25-E25	Total 2024 Direct Losses Paid for Cyber Extortion under all Cyber Policies Issued	Provide the insurer's total 2024 payments for direct losses paid for cyber extortion. Amounts reported should be in connection with the policies associated with the amounts reported in Cells C3 and C7, and D3 and D7, as well as any other cyber policy issued if the payments were made in 2024.
C26-E26	Total 2024 Direct Losses Incurred for Cyber Extortion under all Cyber Policies Issued	Provide the insurer's total 2024 amounts incurred, but not paid, for direct losses for cyber extortion. Amounts reported should be in connection with the policies associated with the amounts reported in Cells C3 and C7, and D3 and D7, as well as any other cyber policy issued if the amounts were incurred in 2024.
C27-E27	Total 2024 Direct Losses Paid for Cyber Extortion (Ransom Payment or Reimbursement Only) under all Cyber Policies Issued	Provide the insurer's total 2024 payments for ransom payments only, as part of cyber extortion coverage. Amounts reported should be in connection with the policies associated with the amounts reported in Cells C3 and C7, and D3 and D7, as well as any other cyber policy issued if the ransom payment was made in 2024.
C28-E28	Total 2024 Number of Claims Associated with Payments reported in Line 27	Provide the number of claims associated with the payments identified in Line 27.

<i>Cyber (Nationwide)</i>		
Section	Field Name	Comments
C29-E29	Total 2024 Direct Defense and Loss Containment Amounts Paid for Cyber Extortion under all Cyber Policies Issued	Provide the insurer's total 2024 payments for direct defense and loss containment amounts paid for cyber extortion. Amounts reported should be in connection with the policies associated with the amounts reported in Cells C3 and D7, and D3 and D7, as well as any other cyber policy issued if the payments were made in 2024.
C30-E30	Total 2024 Direct Defense and Loss Containment Amounts Incurred for Cyber Extortion under all Cyber Policies Issued	Provide the insurer's total 2024 amounts incurred, but not paid, for direct defense and loss containment for cyber extortion. Amounts reported should be in connection with the policies associated with the amounts reported in Cells C3 and C7, and D3 and D7, as well as any other cyber policy issued if the amounts were incurred in 2024.

Instructions for Exposure Bases by Jurisdiction Worksheet

<i>Exposure Bases by Jurisdiction</i>		
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 not otherwise allocable to a particular jurisdiction. Complete an additional worksheet to provide aggregate exposure for the United States as a whole (all locations covered by TRIP).
B6-B17 C6-C17	TRIP-Eligible Line of Coverage	Cells B6-B17 list the TRIP-eligible lines of coverage presently included in the Program. Cells C6-C17 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.

Exposure Bases by Jurisdiction

Section	Field Name	Comments
D6-D17	Total 2024 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B17, provide total property exposure under all 2024 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-E17	Total 2024 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B17, provide total property exposure under all 2024 policies where terrorism risk coverage was and where the policy does not exclude coverage for nuclear, biological, chemical, and radiological (NBCR) risks.</p> <ul style="list-style-type: none"> • Use the same instructions as identified above for reporting policy limits generally. • To the extent property policies that provide coverage for terrorism risk do not contain exclusions for NBCR risks, the figures entered in E6-E17 will be the same as the figures reported in D6-D17. • To the extent property policies that provide coverage for terrorism risk do contain exclusions for NBCR, the figures entered in E6-E17 will be a lesser subset of the amount reported in D6-D17. • To the extent any of the insurer’s policies provide coverage for some, but not all, risks within the NBCR category, assume that policies provide full NBCR coverage.

Exposure Bases by Jurisdiction		
Section	Field Name	Comments
F6-F17	Total 2024 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Provided)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B17, provide total deductible or retention exposure retained by policyholders under the policies reported in Cells D6-D17.</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.
G6-G17	Total 2024 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B17, provide total 2024 property insurance exposure, where 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.
H6-H17	Total 2024 Policyholder Deductibles for TRIP-Eligible Property Policies (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B17, provide total deductible or retention exposure retained by policyholders under the policies reported in Cells G6-G17.</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.

Exposure Bases by Jurisdiction

Section	Field Name	Comments
I6-I17	Total 2024 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B17, provide the insurer's total 2024 liability exposure in TRIP-eligible lines, where terrorism risk coverage <u>was</u> provided to the policyholder.</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 policy's total aggregate limit exposure. • 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. • Where a policy is not subject to a defined limit of liability, estimate exposure using a maximum probable loss model.
J6-J17	Total 2024 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided and NBCR Risks Not Excluded)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B17, provide the insurer's total 2024 liability exposure under all 2024 policies where terrorism risk coverage was provided in connection with liability coverage and where the policy does not exclude coverage for nuclear, biological, chemical, and radiological (NBCR) risks.</p> <ul style="list-style-type: none"> • Use the same instructions as identified above for reporting policy limits generally. • To the extent liability policies that provide coverage for terrorism risk do not contain exclusions for NBCR risks, the figures entered in J6-J17 will be the same as the figures reported in I6-I17. • To the extent liability policies that provide coverage for terrorism risk do contain exclusions for NBCR risks, the figures entered in J6-J17 will be a lesser subset of the amount reported in I6-I17. • To the extent any of the insurer's policies provide coverage for some, but not all, risks within the NBCR category, assume that policies provide full NBCR coverage.

Exposure Bases by Jurisdiction		
Section	Field Name	Comments
K6-K17	Total 2024 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Provided)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B17, provide total deductible or retention exposure retained by policyholders under the policies reported in Cells I6-I17.</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-L17	Total 2024 Limits of Liability for TRIP-Eligible Policies (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B17, provide the insurer's total 2024 liability exposure in TRIP-eligible lines, where terrorism risk coverage was not obtained by the policyholder.</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 policy's total aggregate limit exposure. 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. Where a policy is not subject to defined limit of liability, estimate exposure using a maximum probable loss model.

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
M6-M17	Total 2024 Policyholder Deductibles for TRIP-Eligible Liability Policies (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B17, provide total deductible or retention exposure retained by policyholders under the policies reported in Cells L6-L17.</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.
N6-N17	Total 2024 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	<p>Provide total 2024 payroll for excess workers' compensation policies in Cell N13.</p> <ul style="list-style-type: none"> Completion of Cell N12 (total 2024 payroll for workers' compensation) is not required. This information will be provided on the insurer's behalf by NCCI, the California WCIRB, and/or the New York CIRB.

Instructions for Policyholder Industry Code (Nationwide) Worksheet

Policyholder Industry Code (Nationwide)		
Section	Field Name	Comments
C4-C24	NAICS Code	<p>Reporting insurers should categorize information under: (1) NAICS Codes, (2) SIC Codes, or (3) Other to allocate premium on this worksheet.</p> <ul style="list-style-type: none"> Cells C4-C24 and D4-D24 list the North American Industrial Classification System (NAICS) industry code numbers and descriptions. Cells C25-C35 and D25-D35 list the Standard Industrial Classification System (SIC) industry code numbers and description.
D4-D24		
C25-C35		
D25-D35	SIC Code	<ul style="list-style-type: none"> If insurer does not use NAICS or SIC codes, the applicable industry code information should be entered into Cells C36-C43 and D36-D43. Insurers may enter individual ISO class codes and descriptions into Cells C36-C43 and D36-D43 (Other) to allocate premium. Insert rows as needed to allow for additional entries.
C36-C43		
D36-D43	Other	<ul style="list-style-type: none"> If an industry code is unavailable for a policy, include that policy in the total for Row 24 (NAICS), Row 35 (SIC), or the last row of "Other." The total TRIP-eligible DEP appearing in Cell O44 should match the value appearing in Cell D19 on the <i>Policies and Direct Earned Premium by Jurisdiction</i> Worksheet.
E4-E24	Total 2024 DEP Charged for Terrorism Risk Coverage (Property)	<p>For each corresponding industry code, provide the amount of 2024 DEP charged for terrorism risk under property policies.</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.
E25-E35		
E36-E43		
F4-F24	Total 2024 TRIP-Eligible DEP (Terrorism Risk Coverage Declined) (Property)	<p>For each corresponding industry code, provide the total 2024 DEP of property policies, where terrorism risk coverage was not 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.
F25-F35		
F36-F43		
G4-G24	Total 2024 TRIP-Eligible DEP (Terrorism Risk Coverage Provided) (Property)	<p>For each corresponding industry code, provide the total 2024 DEP of property policies, where terrorism risk coverage was provided to the policyholder.</p> <ul style="list-style-type: none"> Include premium in this column only if a property policy provided coverage subject to TRIP. Include policies where terrorism risk coverage was provided at no charge.
G25-G35		
G36-G43		

<i>Policyholder Industry Code (Nationwide)</i>		
Section	Field Name	Comments
I4-I24 I25-I35 I36-I43	Total 2024 DEP Charged for Terrorism Risk Coverage (Liability)	For each corresponding industry code, provide the amount of 2024 DEP charged for terrorism risk under liability policies. <ul style="list-style-type: none"> This figure, representing premium charged for terrorism risk, should be a component of the amount provided in Column K.
J4-J24 J25-J35 J36-J43	Total 2024 TRIP-Eligible DEP (Terrorism Risk Coverage Declined) (Liability)	For each corresponding industry code, provide the total 2024 DEP of liability policies, where terrorism risk coverage was <u>not</u> provided to the policyholder. <ul style="list-style-type: none"> Include premium in this column only if a policy did not provide any coverage subject to TRIP.
K4-K24 K25-K35 K36-K43	Total 2024 TRIP-Eligible DEP (Terrorism Risk Coverage Provided) (Liability)	For each corresponding industry code, provide the total 2024 DEP of liability policies, where terrorism risk coverage <u>was</u> provided to the policyholder. <ul style="list-style-type: none"> Include premium in this column only if a liability policy provided coverage subject to TRIP. Include policies where terrorism risk coverage was provided at no charge.
M4-M24 M25-M35 M36-M43	Total 2024 DEP Charged for Terrorism Risk Coverage (Workers' Compensation)	No entry required. This information will be reported on the insurer's behalf by NCCI, the California WCIRB, and/or the New York CIRB. <ul style="list-style-type: none"> Do not report information in these cells, even if the insurer issues Excess Workers' Compensation insurance.
N4-N24 N25-N35 N36-N43	Total 2024 TRIP-Eligible DEP (Workers' Compensation)	No entry required. This information will be reported on the insurer's behalf by NCCI, the California WCIRB, and/or the New York CIRB. <ul style="list-style-type: none"> Do not report information in these cells, even if the insurer issues Excess Workers' Compensation insurance.

Instructions for Places of Worship (Nationwide) Worksheet

<i>Places of Worship (Nationwide)</i>		
Section	Field Name	Comments
C4 D4 C5 D5 C6 D6 C7 D7	NAICS Code 813110 SIC Code 8661 ISO Class Codes 0900 (Property) or 41650 (Liability) Other	<p>Reporting insurers should categorize information under: (1) NAICS Codes, (2) SIC Codes, (3) ISO Class Codes, <u>or</u> (4) Other to allocate premium on this worksheet.</p> <ul style="list-style-type: none"> Cells C4 and D4 list the North American Industrial Classification System (NAICS) industry code number for Religious Organizations. Cells C5 and D5 list the Standard Industrial Classification System (SIC) industry code number for Religious Organizations. Cells C6 and D6 list the individual ISO class codes (property and liability) for Religious Organizations. Other permits a reporting insurer to use a different methodology to identify the requested premium information for Places of Worship, such as a manual sorting of individual policyholder names, or some other method calculated to identify the premium of the reporting insurer associated with Places of Worship. When using this methodology, do not include premium associated with affiliated operations, such as schools or hospitals.
E4 E5 E6 E7	Total 2024 DEP Charged for Terrorism Risk Coverage (Property)	<p>For each corresponding industry code, provide the amount of 2024 DEP charged for terrorism risk under property policies issued to Places of Worship. Only utilize one of the reporting methods (NAICS, SIC, ISO, or Other) identified.</p> <ul style="list-style-type: none"> To the extent your premium is coded by the specific identified NAICS, SIC, or ISO codes, you may report all of the premium associated with those specific codes. Follow these same instructions for reporting for the balance of the reporting fields in this worksheet. This figure, representing premium charged for terrorism risk, should be a component of the amount provided in Column G.
F4 F5 F6 F7	Total 2024 TRIP-Eligible DEP (Terrorism Risk Coverage Declined) (Property)	<p>For each corresponding industry code, or utilizing the Other category for some other calculation, provide the total 2024 DEP of property policies, where 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.

<i>Places of Worship (Nationwide)</i>		
Section	Field Name	Comments
G4 G5 G6 G7	Total 2024 TRIP-Eligible DEP (Terrorism Risk Coverage Provided) (Property)	<p>For each corresponding industry code, or utilizing the Other category for some other calculation, provide the total 2024 DEP of property policies, where terrorism risk coverage <u>was</u> provided to the policyholder.</p> <ul style="list-style-type: none"> • Include premium in this column only if a property policy provided coverage subject to TRIP. • Include policies where terrorism risk coverage was provided at no charge.
I4 I5 I6 I7	Total 2024 DEP Charged for Terrorism Risk Coverage (Liability)	<p>For each corresponding industry code, or utilizing the Other category for some other calculation, provide the amount of 2024 DEP charged for terrorism risk under liability policies.</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 K.
J4 J5 J6 J7	Total 2024 TRIP-Eligible DEP (Terrorism Risk Coverage Declined) (Liability)	<p>For each corresponding industry code, or utilizing the Other category for some other calculation, provide the total 2024 DEP of liability policies, where 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.
K4 K5 K6 K7	Total 2024 TRIP-Eligible DEP (Terrorism Risk Coverage Provided) (Liability)	<p>For each corresponding industry code, or utilizing the Other category for some other calculation, provide the total 2024 DEP of liability policies, where terrorism risk coverage <u>was</u> provided to the policyholder.</p> <ul style="list-style-type: none"> • Include premium in this column only if a liability policy provided coverage subject to TRIP. • Include policies where terrorism risk coverage was provided at no charge.
M4 M5 M6 M7	Total 2024 DEP Charged for Terrorism Risk Coverage (Workers' Compensation)	<p>No entry required. This information will be reported on the insurer's behalf by NCCI, the California WCIRB, and/or the New York CIRB.</p> <ul style="list-style-type: none"> • Do not report information in these cells, even if the insurer issues Excess Workers' Compensation insurance.
N4 N5 N6 N7	Total 2024 TRIP-Eligible DEP (Workers' Compensation)	<p>No entry required. This information will be reported on the insurer's behalf by NCCI, the California WCIRB, and/or the New York CIRB.</p> <ul style="list-style-type: none"> • Do not report information in these cells, even if the insurer issues Excess Workers' Compensation insurance.

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 information is sought on other worksheets 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 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://home.treasury.gov/policy-issues/financial-markets-financial-institutions-and-fiscal-service/federal-insurance-office/terrorism-risk-insurance-program/annual-data-collection).
D3-D30	Total 2024 Payroll for TRIP-Eligible Primary WC Policies (Terrorism Risk Coverage Provided)	No entry required. This information will be reported on the insurer's behalf by NCCI, the California WCIRB, and/or the New York CIRB.
E3-E30	Total 2024 Payroll for TRIP-Eligible Excess WC Policies (Terrorism Risk Coverage Provided)	For each corresponding region listed in Cells B3-B30, provide total 2024 payroll for excess workers' compensation policies.

Geographic Exposures (Nationwide)		
Section	Field Name	Comments
F3-F30	Total 2024 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	<p>For each corresponding region listed in Cells B3-B30, provide total property insurance exposure under all 2024 policies where terrorism risk coverage was provided in connection with property coverage.</p> <ul style="list-style-type: none"> • Include the total amount of the reporting insurer's policy 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.
G3-G30	Total 2024 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	<p>For each corresponding region listed in Cells B3-B30, provide total 2024 property insurance exposure, where terrorism risk coverage was not 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.
C35-C39	ZIP Code of Top 5 Largest Accumulated Exposure Locations by Payroll (Metropolitan Areas)	No entry required. This information will be reported on the insurer's behalf by NCCI, the California WCIRB, and/or the New York CIRB.
D35-D39	Amount of Top 5 Largest Accumulated Exposure Locations by Payroll (Metropolitan Areas)	No entry required. This information will be reported on the insurer's behalf by NCCI, the California WCIRB, and/or the New York CIRB.
E35-E39	ZIP Code of Top 5 Largest Accumulated Exposure Locations by Property Insurance Exposure (Terrorism Risk Coverage Provided) (Metropolitan Areas)	<p>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.</p> <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).

<i>Geographic Exposures (Nationwide)</i>		
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)	Do not respond to C43-47.
D43-D47	Amount of Top 5 Largest Accumulated Exposure Locations by Payroll (Non-Metropolitan Areas)	Do not respond to D43-D47.
E43-E47	ZIP Code of Top 5 Largest Accumulated Exposure Locations by Property Insurance Exposure (Terrorism Risk Coverage Provided) (Non-Metropolitan Areas)	Do not respond to E43-E47.
F43-F47	Amount of Top 5 Largest Accumulated Exposure Locations by Property Insurance Exposure (Terrorism Risk Coverage Provided) (Non-Metropolitan Areas)	Do not respond to F43-F47.
D49	ZIP Code Associated with Largest Probable Maximum Loss (PML)	<p>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.</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 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.

<i>Geographic Exposures (Nationwide)</i>		
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. Figures should include only purchased treaty reinsurance, and not purchased facultative reinsurance.

<i>Reinsurance (Nationwide)</i>		
Section	Field Name	Comments
C3-D3	Size of TRIP 2024 Deductible (Cell H4 of Insurer Group Affiliations Worksheet x 20%)	<p>Provide the insurance group or company's 2024 TRIP deductible.</p> <ul style="list-style-type: none"> This figure is calculated based upon the 2023 TRIP-Eligible DEP, which is reported in Cell H4 of the <i>Insurer Group Affiliations Worksheet</i>. If you did not enter a figure in Cell H4 based upon reliance upon your prior year reporting, enter 20% of the TRIP-Eligible DEP that you reported during the 2024 TRIP Data Call.
C4-D4	Total 2024 Limits Any One Loss of Purchased Treaty Reinsurance Covering TRIP Loss	For reinsurance purchased by the insurance group or company, provide the per loss limit for losses subject to TRIP.
C5-D5	Total 2024 Aggregate Limits of Purchased Treaty Reinsurance Covering TRIP Loss	For reinsurance purchased by the insurance group or company, provide the 2024 maximum aggregate reinsurance limit per calendar year for losses subject to TRIP.

<i>Reinsurance (Nationwide)</i>		
Section	Field Name	Comments
C6-D6	2024 Attachment Point Any One Loss of Purchased Treaty Reinsurance Covering TRIP Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2024 attachment point for losses subject to TRIP.
C7-D7	2024 Co-Participation Share Any One Loss of Purchased Treaty Reinsurance Covering TRIP Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2024 co-participation share for losses subject to TRIP exposure.
C8-D8	Total 2024 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 2024 Aggregate Limits of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2024 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.
C10-D10	2024 Attachment Point Any One Loss of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2024 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	2024 Co-Participation Share Any One Loss of Purchased Treaty Reinsurance Covering Natural Catastrophe Loss	For treaty reinsurance purchased by the insurance group or company, provide the 2024 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 2024 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 2024 had any exclusions for TRIP-certified acts of terrorism caused by domestic acts of terrorism.

<i>Reinsurance (Nationwide)</i>		
Section	Field Name	Comments
C14-D14	Reinsurance for NBCR WC Exposures Resulting from Certified Acts of Terrorism?	Select whether any reinsurance purchased in 2024 provided 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, 2024 Limits Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving WC Loss	<p>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.</p> <ul style="list-style-type: none"> The figure in C15 should be no more than the figure reported in C4 and may be less than the figure reported in C4 if reinsurance purchased for NBCR risk was less than reinsurance purchased for other types of terrorism claims.
C16-D16	If Yes, 2024 Attachment Point Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving WC Loss	If the response in Cell C14 was "yes", provide the 2024 attachment point for workers' compensation losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C17-D17	If Yes, 2024 Co-Participation Share (if any) Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving WC Loss	If the response in Cell C14 was "yes", provide the 2024 co-participation share any one loss 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 2024 provided any coverage for property losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C19-D19	If Yes, 2024 Limits Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving Property Loss	<p>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.</p> <ul style="list-style-type: none"> The figure in C19 should be no more than the figure reported in C4 and may be less than the figure reported in C4 if reinsurance purchased for NBCR risk was less than reinsurance purchased for other types of terrorism claims.
C20-D20	If Yes, 2024 Attachment Point Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving Property Loss	If the response in Cell C18 was "yes", provide the 2024 attachment point for property losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.

<i>Reinsurance (Nationwide)</i>		
Section	Field Name	Comments
C21-D21	If Yes, 2024 Co-Participation Share (if any) Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving Property Loss	If the response in Cell C18 was “yes”, provide the 2024 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 2024 provided any coverage for liability losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C23-D23	If Yes, 2024 Limits Any One Loss 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. The figure in C23 should be no more than the figure reported in C4 and may be less than the figure reported in C4 if reinsurance purchased for NBCR risk was less than reinsurance purchased for other types of terrorism claims.
C24-D24	If Yes, 2024 Attachment Point Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving Liability Loss	If the response in Cell C22 was “yes”, provide the 2024 attachment point for liability losses involving TRIP-certified acts of terrorism resulting from NBCR exposures.
C25-D25	If Yes, 2024 Co-Participation Share (if any) Any One Loss of NBCR Reinsurance for Certified Acts of Terrorism involving Liability Loss	If the response in Cell C22 was “yes”, provide the 2024 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?	<p>In Cell C26, select whether the insurance group or company's 2024 reinsurance contracts contained any additional exclusions that could preclude coverage for losses involving TRIP-certified acts of terrorism.</p> <p>In Cell D26, identify the exclusion(s).</p>
Lines 27-36	Loss to Group or Company within TRIP Deductible, Private Reinsurance Recovery, Deductible/Retention of Insureds, Claim under TRIP, Co-Pay	<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 30);

Reinsurance (Nationwide)

Section	Field Name	Comments
	Obligation	<ul style="list-style-type: none"> • Net loss to group or company within TRIP deductible, net of policyholder obligations or private reinsurance (Line 32); • Any private reinsurance recovery of amounts within the reporting insurer's deductible (Line 33); • Projected claims under TRIP (Line 34); • The net loss of the insurer group or reporting individual insurer above its deductible within the co-pay obligation (Line 35); and • Any private reinsurance recovery of amounts above the reporting insurer's deductible within the co-pay obligation (Line 36). <ul style="list-style-type: none"> • Use the definitions, instructions and assumptions found in the Worksheet at Line 27 and these Instructions. • 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 31) 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 30) is meant to be the sum of the various components identified in Lines 31-36, the figures entered in Line 30 must equal the sum of the figures entered in Lines 31-36.