



Instructions for Terrorism Risk Insurance Program (TRIP) 2025 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 2024 but did not provide any terrorism risk insurance 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 2024.
- 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 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 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
- 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 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 2024 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	Provide the NAIC Group Code used for state regulatory reporting purposes. 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	Provide name as used by reporting insurance group. 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	Provide the NAIC Company Code used for state regulatory reporting purposes. Enter information for each company within an affiliated group of insurers (as reported in Cells B4 and C4) or 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	Provide name as used by reporting insurance company. Enter information for each company within an affiliated group of insurers (as reported in Cells B4 and C4), or report for individual company if not part of a group.
D9-D27	Type of Insurer	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, or Alien Surplus Lines Insurer).
E9-E27	Domicile	Select the jurisdiction in which the insurer is domiciled.
H3	Total 2023 Policyholder Surplus	Enter total 2022 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. 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 Direct Earned Premium (DEP) (Jurisdiction) Worksheet

<i>Direct Earned Premium (DEP) (Jurisdiction)</i>		
Section	Field Name	Comments
B2	Jurisdiction	<p>Provide 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 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.
B6-B28 C6-C28	TRIP-Eligible Line of Coverage	<p>Cells B6-B28 list the TRIP-eligible lines of coverage presently included in the Program, which are divided for all lines except Excess Workers' Compensation between deductible reimbursement policies and other policies within the identified line of insurance. Cells C6-C28 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>

Direct Earned Premium (DEP) (Jurisdiction)		
Section	Field Name	Comments
D6-D28	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 B6-B18. The figures reported in this column will equal the sum of the respective figures reported in Columns E-G.</p> <p>Cell D29 will show the insurance group or company's total 2024 TRIP-eligible DEP for all lines of insurance.</p>
E6-E28	Total 2024 TRIP-Eligible DEP (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B28, 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.
F6-F28	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 B6-B28, 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>
G6-G28	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 B6-B28, 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>
H6-H28	Total 2024 DEP Charged for Terrorism Risk Coverage	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B28, 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.
D30	Total Non-TRIP Eligible Lines DEP	<p>Report the total 2024 non-TRIP Eligible Lines DEP of the Captive Insurer (that is, all DEP of the Captive Insurer for any other insurance that is not subject to TRIP).</p>

Instructions for Standalone Terrorism (Nationwide) Worksheet

<i>Standalone Terrorism (Nationwide)</i>		
Section	Field Name	Comments
C3	2024 DEP for Standalone Terrorism Policies	<p>Provide 2024 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 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>
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> <p>Enter totals for the United States as a whole.</p> <p>Enter 2024 TRIP-eligible DEP for "standalone" cyber policies in Cell C3.</p> <p>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.</p> <p>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> <p>Policies that provide cyber coverage outside of TRIP-eligible lines should not be included.</p> <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 not provided to the policyholder.</p> <p>Include premium in this row only if a cyber policy did <u>not</u> provide any coverage subject to TRIP.</p> <p>Enter 2024 TRIP-eligible DEP for “standalone” cyber policies in Cell C4.</p> <p>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.</p> <p>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> <p>Policies that provide cyber coverage outside of TRIP-eligible lines should not be included in these fields. See C7-E7.</p> <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 was provided to the policyholder.</p> <p>Include premium in this row only if a cyber policy provided coverage subject to TRIP.</p> <p>Enter 2024 TRIP-eligible DEP for “standalone” cyber policies in Cell C5.</p> <p>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.</p> <p>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> <p>Policies that provide cyber coverage outside of TRIP-eligible lines should not be included.</p> <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> <p>These figures, representing premium charged for terrorism risk, should be a component of the amounts provided in C5 and D5, respectively.</p> <p>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.</p> <p>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> <p>Do not include premiums for terrorism coverage that is not subject to TRIP (“non-certified” coverage).</p> <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> <p>Enter totals for the United States as a whole.</p> <p>Enter 2024 non-TRIP-eligible DEP for “standalone” cyber policies in Cell C7.</p> <p>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.</p> <p>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> <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>

Cyber (Nationwide)		
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 liability exposure for all cyber coverage provided in connection with the corresponding amounts reported in Cells C3 and D3.</p> <p>Include the total amount of the reporting insurer's policy exposure (and thus do not include amounts within a policyholder's deductible, etc.).</p> <p>Use the policy limits to calculate the insurer's exposure.</p> <p>For cyber coverage provided as part of a package policy, provide the policy limits associated with the cyber coverage provided.</p> <p>If the policy has an aggregate limit, use the aggregate limit.</p> <p>If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit.</p> <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> <p>Include the total amount of the reporting insurer's policy exposure (and thus do not include amounts within a policyholder's deductible, etc.).</p> <p>Use the policy limits to calculate the insurer's exposure.</p> <p>For cyber coverage provided as part of a package policy, provide the policy limits associated with the cyber coverage provided.</p> <p>If the policy has an aggregate limit, use the aggregate limit.</p> <p>If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit.</p> <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
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> <p>Include the total amount of the reporting insurer's policy exposure (and thus do not include amounts within a policyholder's deductible, etc.).</p> <p>Use the policy limits to calculate the insurer's exposure.</p> <p>For cyber coverage provided as part of a package policy, provide the limits associated with the cyber coverage provided.</p> <p>If the policy has an aggregate limit, use the aggregate limit.</p> <p>If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit.</p> <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> <p>Include the total amount of the reporting insurer's cyber extortion exposure (and thus do not include amounts within a policyholder's deductible, etc.).</p> <p>Use the limits of the cyber extortion insurance to calculate the insurer's exposure.</p> <p>For cyber extortion coverage provided as part of a package policy, provide the limits associated with the cyber extortion coverage provided.</p> <p>If the policy has an aggregate limit, use the aggregate limit.</p> <p>If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit.</p> <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> <p>Include the total amount of the reporting insurer's ransom payment exposure (and thus do not include amounts within a policyholder's deductible, etc.).</p> <p>Use the limits of the ransom payment insurance to calculate the insurer's exposure.</p> <p>For ransom payment coverage provided as part of a package policy, provide the limits associated with the ransom payment coverage provided.</p> <p>If the policy has an aggregate limit, use the aggregate limit.</p> <p>If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit.</p> <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> <p>Include the total amount of the reporting insurer's cyber extortion exposure (and thus do not include amounts within a policyholder's deductible, etc.).</p> <p>Use the limits of the cyber extortion insurance to calculate the insurer's exposure.</p> <p>For cyber extortion coverage provided as part of a package policy, provide the limits associated with the cyber extortion coverage provided.</p> <p>If the policy has an aggregate limit, use the aggregate limit.</p> <p>If the policy is subject to a per occurrence limit and not an aggregate limit, use the single occurrence limit.</p> <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. Include the total amount of the reporting insurer's ransom payment exposure (and thus do not include amounts within a policyholder's deductible, etc.).</p> <p>Use the limits of the ransom payment insurance to calculate the insurer's exposure.</p> <p>For ransom payment coverage provided as part of a package policy, provide the limits associated with the ransom payment coverage provided.</p> <p>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> <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 Cy, 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.
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.

<i>Cyber (Nationwide)</i>		
Section	Field Name	Comments
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). • The amounts in question may be allocated wholly to the captive insurer's domiciliary state.
B6-B28 C6-C28	TRIP-Eligible Line of Coverage	Cells B6-B28 list the TRIP-eligible lines of coverage presently included in the Program, which are divided for all lines except Excess Workers' Compensation between deductible reimbursement policies and other policies within the identified line of insurance. Cells C6-C28 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-D28	Total 2024 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Provided)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B28, 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-E28	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-B28, provide total property exposure under all 2024 policies where terrorism risk coverage was obtained 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-E28 will be the same as the figures reported in D6-D28. • To the extent property policies that provide coverage for terrorism risk do contain exclusions for NBCR, the figures entered in E6-E28 will be a lesser subset of the amount reported in D6-D28. • 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.

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
F6-F28	Total 2024 TRIP-Eligible Property Exposures (Terrorism Risk Coverage Provided Only for NBCR Risks)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B28, provide total property exposure under all 2024 policies where terrorism risk coverage was obtained and where the policy only provides 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. <p>To the extent the insurer's policies provide coverage for some, but not all, risks within the NBCR category, assume that policies provide coverage for NBCR Risk only so long as that is the only coverage provided by the policy.</p>
G6-G28	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-B28, provide total deductible or retention exposure retained by policyholders under the policies reported in Cells D6-D28.</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-H28	Total 2024 TRIP-Eligible Property Exposure (Terrorism Risk Coverage Declined)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B28, 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.
I6-I28	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-B28, provide total deductible or retention exposure retained by policyholders under the policies reported in Cells H6-H28.</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
J6-J28	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-B28, provide the insurer's total 2024 liability exposure in TRIP-eligible lines, where terrorism risk coverage was 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.
K6-K28	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-B28, 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 K6-K28 will be the same as the figures reported in J6-J28. • To the extent liability policies that provide coverage for terrorism risk do contain exclusions for NBCR risks, the figures entered in K6-K28 will be a lesser subset of the amount reported in J6-J28. • 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.

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
L6-L28	Total 2024 TRIP-Eligible Limits of Liability (Terrorism Risk Coverage Provided Only for NBCR Risks)	<p>For each corresponding TRIP-eligible line of insurance listed in Cells B6-B28, provide the insurer's total 2024 liability exposure under all 2024 policies where terrorism risk coverage was obtained and where the policy only provides 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. <p>To the extent the insurer's policies provide coverage for some, but not all, risks within the NBCR category, assume that policies provide coverage for NBCR risk only so long as that is the only coverage provided by the policy.</p>
M6-M28	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-B28, provide total deductible or retention exposure retained by policyholders under the policies reported in Cells J6-J28.</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
N6-N228	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-B28, 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.
O6-O28	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-B28, provide total deductible or retention exposure retained by policyholders under the policies reported in Cells N6-N28.</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.
P6-P28	Total 2024 Payroll for TRIP-Eligible Policies (Terrorism Risk Coverage Provided)	<p>Provide total 2024 payroll for workers' compensation policies, workers' compensation deductible policies, and excess workers' compensation policies (Lines 18-20).</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.

<i>Exposure Bases by Jurisdiction</i>		
Section	Field Name	Comments
Q6-Q28	Total 2024 Payroll Not Subject to Terrorism Risk Coverage	Provide total 2024 payroll for workers' compensation policies, workers' compensation deductible policies, and excess workers' compensation policies (Lines 18-20) where terrorism risk coverage is not assumed by the captive insurer.

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 Places of Worship (Nationwide) Worksheet

<i>Places of Worship (Nationwide)</i>		
Section	Field Name	Comments
C4 D4	NAICS Code 813110	Reporting insurers should categorize information under: (1) NAICS Codes, (2) SIC Codes, (3) ISO Class Codes, or (4) Other to allocate premium on this worksheet.
C5 D5	SIC Code 8661	<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.
C6 D6	ISO Class Codes 0900 (Property) or 41650 (Liability)	<ul style="list-style-type: none"> 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.
C7 D7	Other	
E4 E5 E6	Total 2024 DEP Charged for Terrorism Risk Coverage (Property)	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.

<i>Places of Worship (Nationwide)</i>		
Section	Field Name	Comments
E7		<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.
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 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.
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 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.
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 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.
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 was 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.

<i>Places of Worship (Nationwide)</i>		
Section	Field Name	Comments
M4 M5 M6 M7	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 N5 N6 N7	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 Geographic Exposures (Nationwide) Worksheet

<i>Geographic Exposures (Nationwide)</i>		
Section	Field Name	Comments
B3-B30	Region	This field shows the specified metropolitan regions of the United States (Cells B3-B28) for which exposure information should be recorded. <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	This field outlines locations (by ZIP code) in the metropolitan regions listed in Cells B3-B28. <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).

<i>Geographic Exposures (Nationwide)</i>		
Section	Field Name	Comments
D3-D30	Total 2024 Payroll for TRIP-Eligible Primary WC and Excess WC Policies (Terrorism Risk Coverage Provided)	For each corresponding region listed in Cells B3-B30, provide total 2024 payroll for both primary and excess workers' compensation policies, where terrorism risk insurance was provided.
E3-E30	Total 2024 Payroll for TRIP-Eligible Primary WC and Excess WC Policies (Terrorism Risk Coverage Not Provided)	For each corresponding region listed in Cells B3-B30, provide total 2024 payroll for both primary and excess workers' compensation policies, where terrorism risk insurance was not provided.
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. • 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)	<p>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.</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
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).
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-C47.
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.

Geographic Exposures (Nationwide)		
Section	Field Name	Comments
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.
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 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.
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	<p>For reinsurance purchased by the insurance group or company, provide the per loss limit for losses subject to TRIP.</p> <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	<p>For treaty reinsurance purchased by the insurance group or company, provide the 2024 maximum aggregate reinsurance limit per calendar year for natural catastrophe losses.</p> <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	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.
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	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. <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.

<i>Reinsurance (Nationwide)</i>		
Section	Field Name	Comments
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 NBCR exposures.
C19-D19	If Yes, 2024 Limits Any One Loss 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. <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.
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.

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Section	Field Name	Comments
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?	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. In Cell D26, identify the exclusion(s).
Lines 27-36	Loss to Group or Company within TRIP Deductible, Private Reinsurance Recovery, Deductible/Retention of Insureds, Claim under TRIP, Co-Pay Obligation	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 30), with that amount divided into six categories: <ul style="list-style-type: none"> • Deductible or retention obligation of insureds under triggered policies (Line 31); • 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

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Section	Field Name	Comments
		<p>under the stated scenario.</p> <ul style="list-style-type: none"> 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 Lines 30 must equal the sum of the figures entered in Lines 30-36.