

# State Regulator Terrorism Risk Insurance Data Call

Revised August 31, 2016

## Summary

This state regulator data call is intended to serve multiple regulatory and oversight objectives with respect to the affordability and availability of insurance coverage for acts of terrorism, as well as monitoring insurers' financial exposure to terrorism risk. Data reporting requirements were added to the 2015 reauthorization of the Terrorism Risk Insurance Program to monitor the geographic location or risk, premiums and cost of coverage, take-up rates, and the availability of private reinsurance.

Separate exhibits within this data call were developed for:

1. Commercial property lines
2. Commercial liability lines
3. Inland and ocean marine

[Note: Terrorism risk insurance data related to workers' compensation coverage is being collected and submitted by the National Council on Compensation Insurance (NCCI) and the state independent rating bureaus via a separate data call. Insurers are not required to submit workers' compensation data individually.]

This data call is designed to capture data pertaining to all coverage for acts of terrorism in force or sold during the prior year. It is intended to capture both terrorism coverage mandated by TRIA as well as all other types of coverage for terrorism (for example, events not certified as terrorist acts under TRIA). Terrorism is defined broadly as all intentional illegal acts of violence carried out by non-state actors that have a primarily political purpose.

The primary unit of analysis is the *establishment*. An *establishment* is defined by the Bureau of the Census as a "...single physical location at which business is conducted or where services or industrial operations are performed. A *firm* is a business organization consisting of one or more establishments under common ownership or control. The data call requests information for both establishments and firms.

Where relevant, data should be reported for each ZIP code and/or state representing the physical location of covered establishments. Premium should be reported on a **direct** basis (before assumed and ceded reinsurance). If insurers cannot report at a ZIP code level for certain data elements, an insurer may ask for an exemption by contacting TRIAHELP@naic.org.

Each of the three exhibits is shown in table form below, followed by descriptions and/or definitions for each data element. Summary reports for each exhibit request data at a state level.

## Instructions for filing data:

**Files must be submitted in csv format at <https://myportal.dfs.ny.gov/> by November 1, 2016.**

This data call is intended to collect aggregate data. All establishments within the same ZIP code, industry code, policy limits, policy type and coverage type should be aggregated and reported on a single line regardless of whether they are insured under the same policy or different policies issued to different policyholders.

An example of the data is provided in the sample csv file: [http://www.naic.org/documents/industry\\_terrorism\\_risk\\_data\\_call\\_sample\\_file.csv](http://www.naic.org/documents/industry_terrorism_risk_data_call_sample_file.csv)

This sample file is not intended to represent an insurer's entire book of business. It is an excerpt to illustrate how to compile the data.

Because the data is being reported in csv format, the size requirements for character lengths may vary. Sizes listed in the tables below are suggestions only. Actual characters used may vary from the suggestions provided. Please do not include commas in ANY of the data elements.

The following file name format must be used:

Cocode: 5 digits.

Business Type: "P" for property.

Year: 2015 for the most recent data year.

Filing type code: "O" for original filing; "R" for refile.

Filing type code: "T" for terrorism risk insurance.

File name extension: .CSV

Example of file name: "12345P2015OT.CSV"

For the purpose of this data call, please use "P" for property in the file name for all submissions, even for liability and inland/ocean marine coverage.

Additional instructions related to the data call can be found at:

[http://www.naic.org/industry\\_terrorism\\_risk\\_data\\_call.htm](http://www.naic.org/industry_terrorism_risk_data_call.htm).

**Table 1: Lines with property coverage - lines 01 (combine the commercial portion of annual statement lines 01 and 02.1), 05.1, and 27**

Element Number	Element Name	Business Name	Size	Format	Required or Optional
1	TABLECODE	Table Code	2	Alphanumeric	Required
2	YEAR	Data Year	4	Number - YYYY	Required
3	COCODE	NAIC Company Code	5	Number	Required
4	COTYPE	Company Type	1	Alphanumeric	Required
5	LOB	Line Number	2	Number	Required
6	STABBR	State Abbreviation	2	Alphanumeric	Required
7	ZIP	Zip Code	5	Number	Required
8	POLCAT	Policy Category	2	Number	Required
9	COVERAGE	Property Coverage	2	Number	Required
10	IND_CODE_TYPE	Industry Class	1	Alphanumeric	Required
11	CODE	Industry Class Code	5	Number	Required
12	LIMITSE	Category for policy limits for establishment	1	Alphanumeric	Required
13	LIMITSF	Category for policy limits for firm	1	Alphanumeric	Required
14	POLTYPE	Policy Type	2	Number	Required
15	COVTYPE	Coverage type	1	Alphanumeric	Required
16	ESTNUM	Establishment Count	12	Number	Required
17	PRWTERR	Direct written premium for terrorism coverage	14	Number	Required
18	PRWTOT	Direct Premium Written Total	14	Number	Required
19	TIVTERR	Total insured value of terrorism coverage	14	Number	Required
20	TIVTOT	Total insured value of policy	14	Number	Required

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**Table 1 Summary Report: Data Reported at the State Level**

Element Number	Element Name	Business Name	Size	Format	Required or Optional
1	TABLECODE	Table Code	2	Alphanumeric	Required
2	YEAR	Data Year	4	Number - YYYY	Required
3	COCODE	NAIC Company Code	5	Number	Required
4	STABBR	State Abbreviation	2	Alphanumeric	Required
5	PRWTERR	Direct Written Premium for terrorism coverage	14	Number	Required
6	PRWTOT	Total direct written premium	14	Number	Required
7	PRETERR	Terrorism earned premium	14	Number	Required
8	PRETOT	Total earned premium	14	Number	Required
9	GREINSPREM	Gross reinsurance premiums ceded	14	Number	Required
10	TIVTERR	Total insured value (amount of insurance) corresponding to written policies with terrorism coverage	14	Number	Required
11	TIVTOT	Total insured value (amount of insurance) for the underlying policy	14	Number	Required

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**Table 2: Liability Lines - lines 05.2, 17 (combine FAS lines 17.1 & 17.2), 18**

Element Number	Element Name	Business Name	Size	Format	Required or Optional
1	TABLECODE	Table Code	2	Alphanumeric	Required
2	YEAR	Data Year	4	Number - YYYY	Required
3	COCODE	NAIC Company Code	5	Number	Required
4	COTYPE	Company Type	1	Alphanumeric	Required
5	LOB	Line Number	2	Alphanumeric	Required
6	STABBR	State Abbreviation	2	Alphanumeric	Required
7	ZIP	Zip Code	5	Number	Required
8	POLCAT	Policy Category	2	Number	Required
9	COVERAGE	Liability Coverage	2	Number	Required
10	IND_CODE_TYPE	Industry Class	1	Alphanumeric	Required
11	CODE	Industry Class Code	5	Number	Required
12	POLTYPE	Policy Type	2	Number	Required
13	COVTYPE	Coverage type	1	Alphanumeric	Required
14	POLNUM	Number of Policies	12	Number	Required
15	PRWTERR	Direct written premium for terrorism coverage	14	Number	Required
16	PRWTOT	Direct Premium Written Total	14	Number	Required
17	LIMITSTERR	Liability limits for terrorism	14	Number	required
18	LIMITSTOT	Total liability limits	14	Number	Required

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**Table 2 Summary Report: Data Reported at the State Level**

Element Number	Element Name	Business Name	Size	Format	Required or Optional
1	TABLECODE	Table Code	2	Alphanumeric	Required
2	YEAR	Data Year	4	Number - YYYY	Required
3	COCODE	NAIC Company Code	5	Number	Required
4	STABBR	State Abbreviation	2	Alphanumeric	Required
5	PRWTERR	Direct written premium for terrorism coverage	14	Number	Required
6	PRWTOT	Total direct written premium	14	Number	Required
7	PRETERR	Terrorism earned premium	14	Number	Required
8	PRETOT	Total earned premium	14	Number	Required
9	GREINSPREM	Gross reinsurance premiums ceded	14	Number	Required
10	LIMITSTERR	Liability limits for terrorism	14	Number	Required
11	LIMITSTOT	Total liability limits	14	Number	Required

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**Table 3: Commercial Inland and Ocean Marine - Lines 08 and 09**

Element Number	Element Name	Business Name	Size	Format	Required or Optional
1	TABLECODE	Table Code	2	Alphanumeric	Required
2	YEAR	Data Year	4	Number - YYYY	Required
3	COCODE	NAIC Company Code	5	Number	Required
4	COTYPE	Company Type	1	Alphanumeric	Required
5	LOB	Line Number	2	Number	Required
6	STABBR	State Abbreviation	2	Alphanumeric	Required
7	ZIP	Zip Code	5	Number	Required
8	POLCAT	Policy Category	2	Number	Required
9	IND_CODE_TYPE	Industry Class	1	Alphanumeric	Required
10	CODE	Industry Class Code	5	Number	Required
11	POLTYPE	Policy Type	2	Number	Required
12	COVTYPE	Coverage type	1	Alphanumeric	Required
13	POLNUM	Number of Policies	12	Number	Required
14	PRWTERR	Direct written premium for terrorism coverage	14	Number	Required
15	PRWTOT	Direct Premium Written Total	14	Number	Required
16	LIMITSTERR	Policy limits for terrorism coverage	14	Number	required
17	LIMITSTOT	Total liability limits	14	Number	Required

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**Table 3 Summary Report: Data Reported at the State Level**

Element Number	Element Name	Business Name	Size	Format	Required or Optional
1	TABLECODE	Table Code	2	Alphanumeric	Required
2	YEAR	Data Year	4	Number - YYYY	Required
3	COCODE	NAIC Company Code	5	Number	Required
4	STABBR	State Abbreviation	2	Alphanumeric	Required
5	PRWTERR	Direct written premium for terrorism coverage	14	Number	Required
6	PRWTOT	Total direct written premium	14	Number	Required
7	PRETERR	Terrorism earned premium	14	Number	Required
8	PRETOT	Total earned premium	14	Number	Required
9	GREINSPREM	Gross reinsurance premiums ceded	14	Number	Required
10	TIVTERR	Total insured value (amount of insurance) corresponding to written policies with terrorism coverage	14	Number	Required
11	TIVTOT	Total insured value (amount of insurance) for the underlying policy	14	Number	Required

Files must be submitted in csv format.



## Definitions for the Terrorism Risk Insurance Data Call

**TABLECODE – Table Code.** Code describing the data table. Use the codes as shown below.

Table Code	Description
1D	Table 1, Lines with Property Coverage
1S	Table 1, Summary Table
2D	Table 2, Lines with Liability Coverage
2S	Table 2, Summary Table
3D	Table 3, Commercial Inland and Ocean Marine
3S	Table 3, Summary Table

**YEAR - Data Year.** Calendar year for the data reported.

**COCODE – NAIC Company Code.** Five digit NAIC company code for reporting entity.

**COTYPE – Company type.** Use one of six company type codes as shown below.

Company Type Code	Description
L	Licensed company
E	Excess & surplus lines
R	Risk Retention Group
C	Captive
P	Pool (i.e., a risk-sharing pool)
O	Other

**LOB – Line of Business.** Report the line number representing the line of business, as follows. Definitions should correspond to the state page (page 19) of the P&C Financial Annual Statement, except that lines 17.1 & 17.2 and lines 01 and 02.1 are combined for this data call.

Line Number	Line	Report in
01	Commercial Fire & Allied Lines, Corresponds to the commercial portion of business reported on FAS lines 01 and 02.1*	Table 1
05.1	Commercial multiple peril (non-liability portion)	Table 1

Line Number	Line	Report in
05.2	Commercial multiple peril (liability portion)	Table 2
08	Ocean marine	Table 3
09	Inland marine	Table 3
17	Other liability - report both annual statement lines 17.1 & 17.2 (occurrence & claims made) as line 17 on this data call.	Table 2
18	Products liability	Table 2
27	Boiler and machinery	Table 1

\*As per federal regulations, include the commercial portion of hybrid policies that combine both commercial and non-commercial coverages, and with more than 25 percent of premium associated with commercial coverage.

**STABBR – State abbreviation.** Two character US Postal Service state abbreviation, including the District of Columbia. The state should be the physical location of each establishment.

US State	Abbr.	US State	Abbr.	US State	Abbr.
Alabama	AL	Kentucky	KY	North Dakota	ND
Alaska	AK	Louisiana	LA	Ohio	OH
Arizona	AZ	Maine	ME	Oklahoma	OK
Arkansas	AR	Maryland	MD	Oregon	OR
California	CA	Massachusetts	MA	Pennsylvania	PA
Colorado	CO	Michigan	MI	Rhode Island	RI
Connecticut	CT	Minnesota	MN	South Carolina	SC
Delaware	DE	Mississippi	MS	South Dakota	SD
District of Columbia	DC	Missouri	MO	Tennessee	TN
Florida	FL	Montana	MT	Texas	TX
Georgia	GA	Nebraska	NE	Utah	UT
Hawaii	HI	Nevada	NV	Vermont	VT
Idaho	ID	New Hampshire	NH	Virginia	VA
Illinois	IL	New Jersey	NJ	Washington	WA
Indiana	IN	New Mexico	NM	West Virginia	WV
Iowa	IA	New York	NY	Wisconsin	WI
Kansas	KS	North Carolina	NC	Wyoming	WY

**ZIP – ZIP Code.** Five digit ZIP code of the physical location of each insured establishment.

Note: Exemptions may be offered on a case-by-case basis.

**POLCAT – Policy Category.** Code representing the type of insurance policy, as follows:

<b>Codes For Tables 1 – 3</b>	
<b>(Not all codes applicable to all tables)</b>	
<b>Code</b>	<b>Description</b>
<b>01</b>	Monoline
<b>02</b>	Commercial Multi-peril
<b>03</b>	Businessowners
<b>04</b>	Other Package
<b>05</b>	Blanket Rating
<b>06</b>	All Other

Monoline – A policy for a single line of business. For example, a commercial property policy that covers Fire & Allied Lines would be considered monoline.

Commercial Multi-Peril –Standard multiple coverage parts or lines of business combined to form a package policy. This package typically includes commercial property and general liability in addition to other coverage parts.

Businessowners – A policy written for property and liability lines of business on a businessowners policy (generally for small businesses.)

Other Package – A policy written for multiple lines of business not considered a standard CMP or Businessowners policy. For example, a Professional Liability policy that covers the professional for errors and omissions as well as the general liability coverage and commercial property coverage for the professional’s office. The take-up rate for these unique types of policies may be different from traditional package policies.

Blanket Rating – A policy encompassing multiple locations rated on a blanket rated basis. It’s important to separate out these policies as little detail may be available on the terrorism specific premium on a blanket rated policy and therefore these policies may not be appropriate to include in some analyses. Blanket rating trumps all other policy categories. Both monoline blanket rated policies and package blanket rated policies should be reported under Blanket Rating.

Other – Other than above. This category is included to cover niche products that may not fall into any of the other categories.

**COVERAGE** – Type of property or liability coverage, as shown below

<b>Codes for Table 1: Commercial Property Lines</b>	
<b>Code</b>	<b>Description</b>
01	Direct damage – building (i.e. landlord)
02	Direct damage – contents (i.e. tenant)
03	Direct damage – building & contents (owner occupied or tenant must insure)
04	Time element or business interruption
05	All property combined
06	Other

Note that not all policy categories will necessitate records for each coverage. For example, a Businessowners policy category would require a single record with a coverage of All Property Combined, a monoline Time Element policy would require a single Time Element coverage record, and a Commercial Multi-Peril package policy may require a Direct Damage – Buildings & Contents, Time Element, and/or other records for the property piece depending on the package. Since terrorism coverage may vary depending on both the type of policy and coverage provided this detail allows for meaningful analyses by either.

<b>Codes for Table 2: Liability Lines</b>	
<b>Code</b>	<b>Description</b>
01	Basic CGL (Prem/Ops, Products, Personal & Advertising Injury)
02	Products Liability
03	Pollution Liability
04	Umbrella/ Excess Insurance
05	Directors & Officers
06	Other

**Note:** Coverage codes are not needed for Table 3.

**IND CODE TYPE - NAICS/ISO Class Code/SIC Code.** Insurers may report one of three codes – North American Industrial Classification System (NAICS), ISO Class Code, or the Standard Industrial Classification (SIC).

<b>IndCodeType</b>	<b>Description</b>
<b>N</b>	NAICS
<b>I</b>	ISO
<b>S</b>	SIC

**CODE - Industry class code.** ISO reporting companies that choose to report ISO Class Codes, should refer to the ISO Statistical Plan for coding. Companies using the NAICS codes should use the first two-digits of the 2012 North American Industry Classification System (NAICS). Details can be found at the US Census Bureau at

<http://www.census.gov/cgi-bin/sssd/naics/naicsrch?chart=2012>

Code	Description
11	Agriculture, Forestry, Fishing & Hunting
21	Mining, quarrying and oil and gas extraction
22	Utilities
23	Construction
31	(Includes codes 31-33) Manufacturing
42	Wholesale Trade
44	(Includes codes 44-45) Retail Trade
48	(Includes codes 48 & 49) Transportation & Warehousing
51	Information
52	Finance & Insurance
53	Real Estate and Rental and Leasing
54	Professional, Scientific & Technical Service
55	Management of Companies and Enterprises
56	Administrative & Support & Waste Management & Remediation Services
61	Educational Services
62	Health Care & Social Assistance
71	Arts, Entertainment & Recreation
72	Accommodation & Food Services
81	Other Services (except public administration)
92	Public Administration

**LIMITSE – policy limits for establishment.** Category for coverage limits for each establishment. Occurrence limits are being requested. In future years, regulators may contemplate collecting aggregate limits.

**LIMITSF – policy limits for firm (may be the same as LimitsEstab).** Category for the coverage limits for firm, across all establishments covered by policy regardless of location. Occurrence limits are being requested. In future years, regulators may contemplate collecting aggregate limits.

**Use the same table for both LIMITSE and LIMITSF.**

Code	Policy Limits
A	Less than \$500,000
B	\$500,000 to \$999,999
C	\$1 million to \$4,999,999
D	\$5 million to \$19,999,999
E	\$20 million to \$99,999,999
F	\$100 million and above

**POLTYPE – Policy Type.** Code indicating type of policy and coverage:

Code	Description
01	Stand-alone terrorism coverage, not sold as an endorsement to any underlying policy
02	Sold as an endorsement to an underlying policy, for which terrorism coverage is explicitly rated
03	Terrorism coverage that is not explicitly rated or provided for additional premium, including policies which don't exclude terrorism
04	All other policies that provide coverage for acts of terrorism not included in categories 01, 02 or 03.
05	No terrorism coverage

**COVTYPE – Coverage Type.** Code indicating type of coverage:

Code	Description
A	Certified
B	Not Certified
C	Both
D	No Terrorism Coverage

**ESTNUM – Number of establishments insured,** as of year-end (or end of the reporting period). Count each location as a single establishment, even though multiple physical structures may be present at the location.

**PRWTERR – Premium written for terrorism coverage.** For terrorism coverage that is not explicitly rated, enter '0'. Earned premium is collected on the state level exhibit.

**PRWTOT – Total premium written.** Note: Earned premium is collected on the state level exhibit.

**TIVTERR (or LIMITSTERR) –Insured value or liability limits associated with coverage for losses due to terrorism.** For Table 1 (commercial property) and Table 3 (inland & ocean marine), enter total coverage limits for all property insured across all policies. For example, if you

have 3 policies each with coverage limits for property of \$100,000, the total value is \$300,000. For Table 2 (liability lines), use the same method to determine total coverage extended for liability losses.

**TIVTOT (or LIMITSTOT) – Total insured value or liability limits associated with coverage provided by the policies.** For Table 1 (commercial property) and Table 3 (inland & ocean marine), enter total coverage limits for all property insured across all policies. For example, if you have 3 policies each with coverage limits for property of \$100,000, the total value is \$300,000. For Table 2 (liability lines), use the same method to determine total coverage extended for liability losses.

**Summary Report Table. Data is reported at the state level.**

**PRWTERR** – Direct written premium for terrorism coverage.

**PRWTOT** - Total direct written premium.

**PRETERR.** Terrorism earned premium.

**PRETOT.** Total earned premium.

**GREINSPREM.** Gross reinsurance premiums ceded **for total business.**

**TIVTERR.** Total insured value (amount of insurance) corresponding to written policies *with terrorism coverage.*

**TIVTOT.** Total insured value (amount of insurance) for the underlying policy.