

# State Regulator Terrorism Risk Insurance Data Call

July 2017

## 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 tables 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). Questions or concerns about the data call, including questions about individual data elements, should be directed to TRIAHELP@naic.org.

The three tables are shown below, followed by descriptions and/or definitions for each data element. Summary reports for each table request data at a state level.

## **Instructions for filing data:**

**Files must be submitted in csv format at <https://myportal.dfs.ny.gov/> by September 30, 2017.**

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 for initial files:

Cocode: 5 digits

File name extension: .CSV

Example of original file name: "12345.CSV"

The following file name format must be used if files must be resubmitted for any reason:

Cocode: 5 digitsR

File name extension: .CSV

Example of refile name: "12345R.CSV"

## **What's new for 2016 Data (due Sept. 30, 2017)**

Data related to stand alone cyber insurance policies is being requested for certain elements.

On-demand webinars to walk through the data template and sample data will be available at: [http://www.naic.org/industry\\_terrorism\\_risk\\_data\\_call.htm](http://www.naic.org/industry_terrorism_risk_data_call.htm).

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).

Questions regarding this data call should be sent to [TRIAHELP@naic.org](mailto:TRIAHELP@naic.org).

## Table Layouts:

<b>Table 1 Detail Report: Lines with property coverage - lines 01 (combine the commercial portion of annual statement lines 01 and 02.1), 05.1, and 27</b>					
Element Number	Element Name	Business Name	Size	Format	Required or Optional
1	<a href="#"><u>TABLECODE</u></a>	Table Code	2	Alphanumeric	Required
2	<a href="#"><u>YEAR</u></a>	Data Year	4	Number - YYYY	Required
3	<a href="#"><u>COCODE</u></a>	NAIC Company Code	5	Number	Required
4	<a href="#"><u>COTYPE</u></a>	Company Type	1	Alphanumeric	Required
5	<a href="#"><u>LOB</u></a>	Line Number	2	Number	Required
6	<a href="#"><u>STABBR</u></a>	State Abbreviation	2	Alphanumeric	Required
7	<a href="#"><u>ZIP</u></a>	ZIP Code	5	Number	Required
8	<a href="#"><u>POLCAT</u></a>	Policy Category	2	Number	Required
9	<a href="#"><u>COVERAGE</u></a>	Property Coverage	2	Number	Required
10	<a href="#"><u>IND_CODE_T YPE</u></a>	Industry Class	1	Alphanumeric	Required
11	<a href="#"><u>CODE</u></a>	Industry Class Code	5	Number	Required
12	<a href="#"><u>LIMITSE</u></a>	Category for policy limits for establishment	1	Alphanumeric	Required
13	<a href="#"><u>LIMITSF</u></a>	Category for policy limits for firm	1	Alphanumeric	Required
14	<a href="#"><u>POLTYPE</u></a>	Policy Type	2	Number	Required
15	<a href="#"><u>COVTYPE</u></a>	Coverage type	1	Alphanumeric	Required
16	<a href="#"><u>ESTNUM</u></a>	Establishment Count	12	Number	Required
17	<a href="#"><u>PRWTERR</u></a>	Direct written premium for terrorism coverage	14	Number	Required
18	<a href="#"><u>PRWTOT</u></a>	Direct Premium Written Total	14	Number	Required
19	<a href="#"><u>TIVTERR</u></a>	Total insured value of terrorism coverage	14	Number	Required
20	<a href="#"><u>TIVTOT</u></a>	Total insured value of policy	14	Number	Required
Files must be submitted in csv format.					

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

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

Files must be submitted in csv format.

**Table 2 Detail Report: 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	<a href="#">TABLECODE</a>	Table Code	2	Alphanumeric	Required
2	<a href="#">YEAR</a>	Data Year	4	Number - YYYY	Required
3	<a href="#">COCODE</a>	NAIC Company Code	5	Number	Required
4	<a href="#">COTYPE</a>	Company Type	1	Alphanumeric	Required
5	<a href="#">LOB</a>	Line Number	2	Alphanumeric	Required
6	<a href="#">STABBR</a>	State Abbreviation	2	Alphanumeric	Required
7	<a href="#">ZIP</a>	ZIP Code	5	Number	Required
8	<a href="#">POLCAT</a>	Policy Category	2	Number	Required
9	<a href="#">COVERAGE</a>	Liability Coverage	2	Number	Required
10	<a href="#">IND_CODE_T YPE</a>	Industry Class	1	Alphanumeric	Required
11	<a href="#">CODE</a>	Industry Class Code	5	Number	Required
12	<a href="#">POLTYPE</a>	Policy Type	2	Number	Required
13	<a href="#">COVTYPE</a>	Coverage type	1	Alphanumeric	Required
14	<a href="#">POLNUM</a>	Number of Policies	12	Number	Required
15	<a href="#">PRWTERR</a>	Direct written premium for terrorism coverage	14	Number	Required
16	<a href="#">PRWTOT</a>	Direct Premium Written Total	14	Number	Required
17	<a href="#">LIMITSTERR</a>	Liability limits for terrorism	14	Number	Required
18	<a href="#">LIMITSTOT</a>	Total liability limits	14	Number	Required

Files must be submitted in csv format.

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

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

Files must be submitted in csv format.

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

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

Files must be submitted in csv format.

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

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

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

**YEAR - Data Year.** Calendar year for the data reported. This is the same basis as the financial annual statement and includes only the commercial coverage under the requested lines of business. This SHOULD ONLY BE **2016** for this filing year as we are only asking for one year of data.

**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.

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

<b>Line Number</b>	<b>Line</b>	<b>Report in</b>
<b>01</b>	Commercial Fire Corresponds to the commercial portion of business reported on FAS line 01	Table 1
<b>02.1</b>	Allied Lines	Table 1

Line Number	Line	Report in
	Corresponds to the commercial portion of business reported on FAS line 02.1	
05.1	Commercial multiple peril (non-liability portion)	Table 1
05.2	Commercial multiple peril (liability portion)	Table 2
08	Ocean marine	Table 3
09	Inland marine Corresponds to the commercial portion of business reported on FAS line 09	Table 3
17.1	Other liability –Occurrence	Table 2
17.2	Other Liability–Claims-made	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. E-mail your request

with company information including cocode and an explanation of the reason you cannot provide ZIP code data to [triahelp@naic.org](mailto:triahelp@naic.org).

**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. Include all standalone cyber coverage.

*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 for the base policy**, as shown below.

<b>Codes for Table 1: Commercial Property Lines</b>	
<b>Code</b>	<b>Description</b>
<b>01</b>	Direct damage – building (i.e. landlord)
<b>02</b>	Direct damage – contents (i.e. tenant)
<b>03</b>	Direct damage – building & contents (owner occupied or tenant must insure)
<b>04</b>	Time element or business interruption
<b>05</b>	All property combined
<b>06</b>	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>
<b>01</b>	Basic CGL (Prem/Ops, Products, Personal & Advertising Injury)
<b>02</b>	Products Liability
<b>03</b>	Pollution Liability
<b>04</b>	Umbrella/ Excess Insurance
<b>05</b>	Directors & Officers
<b>06</b>	Other
<b>07</b>	Cyber

**Cyber coverage should be reported as 01-Monoline for the Policy Category.**

**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>

If a classification system is used other than the ones listed above please contact [triahelp@naic.org](mailto:triahelp@naic.org) for alternative solutions. Please make sure to include company code/codes when submitting questions or requests to [triahelp@naic.org](mailto:triahelp@naic.org).

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 LimitsE).** 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>B</b>	\$500,000 to \$999,999
<b>C</b>	\$1 million to \$4,999,999
<b>D</b>	\$5 million to \$19,999,999
<b>E</b>	\$20 million to \$99,999,999
<b>F</b>	\$100 million and above

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

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

**COVTYPE** – Terrorism coverage type. Code indicating type of coverage:

<b>Code</b>	<b>Description</b>
<b>A</b>	Certified
<b>B</b>	Non-certified
<b>C</b>	Both
<b>D</b>	No Terrorism Coverage

**POLNUM** – Number of policies insured, as of year-end (or end of the reporting period). If a policy has multiple classes, the policy should be assigned a primary code and reported under that single code. The number of policies is not necessarily the same as the number of establishments. A single policy could cover more than one establishment of the same industry class and same ZIP code, in which case it would not equal the number of establishments.

**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** – Direct premium written for terrorism coverage. This value is the breakout of the terrorism premium, i.e. coverage types that provide an explicit or separate premium charge for the terrorism portion of the coverage. For terrorism coverage that is not explicitly rated (i.e. no separate charge for terrorism coverage), enter '0'. Recall that PolType (01 – 04) indicate terrorism coverage is in effect, and is consistent with COVTYPE (A, B, and C). POLTYPE 05 (No terrorism coverage) is consistent only with COVTYPE D (No Terrorism Coverage). The written premiums are being requested at the ZIP code level in Tables 1D, 2D, 3D and the state level in Tables 1S, 2S, 3S. Note: Earned premium is collected on the state level summary table.

**PRWTOT – Direct total premium written.** This value is all premiums associated with that policy, including the terrorism coverage. It is for all policies, though those with TRIA coverage and those without will appear on separate data records by virtue of the variable, which breaks out “certified,” “non-certified,” “both” and “no terrorism” coverage. The written premiums are being requested at the ZIP code level in Tables 1D, 2D, 3D and the state level in Tables 1S, 2S, 3S. Note: Earned premium is collected on the state level summary table.

**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. Report for each location even if the sum of the limits of each location exceeds the overall aggregate policy limits. For POLTYPE 3 (terrorism coverage not explicitly rated) where you are unable to breakout the limits specific to the terrorism coverage, LIMITSTERR/TIVTERR would be the same as the TIVTOT/LIMITSTOT unless there is something in the policy language that would imply the limits should be 0.

**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. Report for each location even if the sum of the limits of each location exceeds the overall aggregate policy limits. TIVTOT is for all policies, though those with TRIA coverage and those without will appear on separate data records by virtue of the variable, which breaks out “certified,” “non-certified,” “both” and “no terrorism” coverage.

## **Definitions of Summary Report Table Elements**

Data is reported at the state level.

**PRWTERR** – Direct written premium for terrorism coverage at the state level.

**PRWTOT** – Total direct written premium at the state level.

**PRETERR** – Terrorism earned premium, at the state level.

**PRETOT** – Total earned premium at the state level. This value is for all policies, though those with TRIA coverage and those without will appear on separate data records by virtue of the variable, which breaks out “certified,” “non-certified,” “both” and “no terrorism” coverage.

**GREINSPREM** – Gross reinsurance premiums ceded for total business, reported at the state level. That is, premiums paid to a company for accepting a transfer of risk, i.e. the premiums paid for reinsurance. The amount here should be total ceded, including ceded to both affiliates and non-affiliates. If reinsurance premiums cannot be broken out by state, allocate to states. If it cannot be allocated to states, produce summary tables for each line that represents a grand total across all states, using the state abbreviation ‘GT’ as per the annual statement.

**TIVTERR** – Total insured value (amount of insurance) at the state level corresponding to written policies *with terrorism coverage*.

**TIVTOT** – Total insured value (amount of insurance) at the state level for the underlying policy.