

**State Insurance Regulator Terrorism Risk Insurance Data Call**  
**Frequently Asked Questions (FAQ)**  
Updated 9/9/2016

- Which states are issuing the data call?

**As indicated in the data call letter, “All states and the District of Columbia” are issuing the letter. This means 50 states and D.C.**

- Does the data call apply to insurers writing only personal lines business?

**No, if a company only writes personal lines within the fire, allied lines, commercial multi peril, ocean marine, inland marine, other liability, products liability, or boiler and machinery lines of business, the data call is not applicable. The data call is seeking data for insurers writing TRIA-covered commercial property and casualty lines. However, an insurer must notify [triahelp@naic.org](mailto:triahelp@naic.org) if it believes it meets this exception.**

- What if my company only writes coverage types expressly excluded by the Act?

**The Act specifically excludes crop insurance, private mortgage insurance, title insurance, financial guaranty insurance, medical malpractice insurance, health or life insurance, flood insurance, or reinsurance (15 U.S.C. 6701 Note, P.L. 107-297). The Act also excludes commercial auto, burglary and theft, professional liability (except for directors and officers liability), and farm owners multiple peril (P.L. 109-144). The data call is seeking data for insurers writing TRIA-covered commercial property and casualty lines. However, an insurer must notify [triahelp@naic.org](mailto:triahelp@naic.org) if it believes it meets this exception.**

- Are individual policies being requested?

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

- What if my company does not charge for terrorism coverage?

**The data call is seeking data from insurers writing in any commercial property and casualty line of business covered by TRIA. TRIA requires terrorism coverage to be offered to policyholders in these lines of business. Even if the terrorism coverage is not charged for, the insurer needs to report data and indicate in the appropriate fields within the data call that the terrorism coverage has no charge.**

- The company writes lines 01 and 17, but the premium is for personal lines business only. Does this data need to be reported?

**Personal lines premium does not need to be submitted.**

- Do separate files have to be submitted for each year?

**No, multiple years can be submitted in the same csv file.**

- Do individual files need to be submitted for each company?

**Yes, individual files need to be submitted for each company.**

- To submit via the NY portal, do we need to log in and request TRIA app for each carrier or company that we are filing for?

**You just need to request the app one time per submitter or email address. You will then be able to submit files for multiple companies.**

- If my company only writes liability coverage should I submit the file name with Business Type “L”?

**No. Business type is intended to match the annual statement filing (P for Property, L for Life, Accident and Health, H for Health, F for Fraternal and T for Title). Therefore, for the purpose of this data call, all companies should use P for property.**

- Should there be a csv file submitted for each table within the data call?

**No, the detail and summary files will be distinguished by the TableCode element in each table (1D,2D....1S,2S...)**

- For the data element, LOB, line number, can 05.1 and 05.2 be submitted with decimals?

**Yes, “05.1” and “05.2” can be submitted as is, in a csv format.**

- Are we summarizing the policy elements that are common? If we have 5 policies in the same zip code, same class, same category for policy limits etc. are these policies listed separately or combined?

**Yes, the policies should be aggregated in one data record. The data should be summarized across all policies that fall into the same categories (ZIP code, line of business, etc.).**

- On Table 3: Commercial Inland and Ocean Marine, are LIMITSTERR and LIMITSTOT the same as TIVTERR and TIVTOT within the Summary Report?

**Yes, for Table 3, policy limits in the data table are meant to convey the same meaning as total insured value in the summary table.**

- If we have rated at a policy level (not risk location) for General Liability policies which include Terrorism premium (that has not been rated separately), how should we handle the reporting?

**For a single policy insuring multiple locations, possibly in different states, even if the policy doesn’t include separate rating charges for each location, premium should be allocated to each location if you can do so in a non-arbitrary or meaningful way. If not, then you’d have to report the premium to the state in which the policy was issued without reference to the ZIP code.**

- Data year: Does this refer to Calendar Year or any one-year period during which coverage was in force?

**Data year does refer to calendar year, and is reported on the same basis as the financial annual statement.**

- Premium: is earned or written premium being requested?

**Written premium is being requested at the ZIP code level (Tables 1D, 2D and 3D). Earned premium is being requested at the state level in the summary tables (Tables 1S, 2S and 3S). The normal definitions for written and earned should be used. Data should be reported as it is in the Financial Annual Statement.**

- For general liability, should excess and umbrella policies use policy category code 06 (all other) so that data does not get mixed up with other general liability experience?

**No, it should not be reported as “other” in the policy category variable. The variable “coverage” has a code for excess/umbrella coverage (code 04), so such coverage won’t get mixed in with other GL experience.**

- Where multiple monoline coverages exist within a single policy, there could be considerable variation in what constitutes a “package,” potentially leading to skewed or misleading results.

**Commercial Multi-Peril is meant to cover traditional package policies that generally include commercial property, general liability, and other coverage parts. Other Package is meant to include non-traditional package policies.**

- How should Blanket Rating be assigned as a “Policy Category” since blanket rating can apply to a monoline (code 01) or multi-peril (code 02) or Other package (Code 04) policy?

**Blanket rating trumps all other policy categories. Both monoline blanket rated policies and package blanket rated policies should be reported under Blanket Rating.**

**If a company is not able to break premium out by location, the company can include the premium under blanket. The amount of blanket rated business could vary from company to company. The goal in separating it out is to differentiate business that cannot be attributed to a single location (ZIP Code) from the business that can be.**

- If a company has 5 different industry class codes within a single zip code, do the remaining data elements need to be broken down by industry class code as well?

**Yes, all data elements should be reported by industry class code.**

- If policies have multiple ISO class codes, should they all be on a separate line?

**If the same physical establishment is assigned multiple class codes, the establishment should be assigned a primary class code and reported under that single code. If they are different establishments, then breaking out is fine as long as data such as premium is allocated and not double counted.**

- If a policy falling within a reporting period is endorsed amending limits, how is this to be reported? For example, Policy 1 (effective 1/1 to 1/1) has \$100,000 of coverage at the beginning of the policy period with \$600 written premium. On 7/1 the property is increased to \$500,000 with \$1,200 additional written. What limit should be reported for this policy?

**The written premiums should be added (the original \$600 issue plus \$1,200) and the TIV should be the second value or \$500,000.**

- What is the definition of Pool?

**Pool means risk-sharing pool.**

- Should an alien company be company type E or O?

**Alien should be “other.”**

- Company type: Which company type should a surplus line company writing captive business be?

**It should be under “captive.”**

- Does blanket rating include composite rated accounts or accounts written pursuant to ISO’s Large Risk Alternative Rating Option?

**Blanket rating is generally a property insurance concept. Composite rating and the Large Alternative Risk Option are liability and/or workers compensation concepts and therefore do not fall under blanket rating.**

- For areas of coverage granted a company program exception from ISO, can the other POLCAT be used?

**No. Company Program Exception refers to specific reporting instructions under the ISO Statistical Plan. Those reporting instructions are separate and apart from the reporting instructions under this data call.**

- When policies within zip codes include multiple combinations of property coverage types (building, contents, time elements) and all other data elements (policy category, IND code, etc) of the record are the same would you expect these to be reported as one record with coverage type 05-all property combined OR combine by like coverage types by policy at the zip code level and report each coverage type as a separate record? If each coverage type as a separate record, which record would the terrorism be reported with?

**We are asking companies to report on a policy-level, so that all of the data for all coverage under the policy should generally be reported on the same data record. We understand that if the coverage is “multi-peril” that it will include multiple coverages. The exception is, for example, that the property coverages are split from the liability coverages in a multi-peril policy, just as they are on the annual statement for lines 05.1 and 05.2.**

- If you have premium for the same policy in two different calendar years (renewal in the first year and endorsement premium in the second)... do you count the policy in both years or the first year or second year?

**Policy count corresponds to the establishment number – it is a count as of year-end. So, if the policy is in force on 12/31 for a given data year, it should be counted. Endorsements should not count as a second policy or a separate establishment.**

- If there is a policy in the liability tables that has, for example, data that would make it both coverage codes 01 and 03, what is the preferred way to report the policy?

**03 is for pollution liability. If the policy is general and includes more than just pollution liability, use code 1.**

- Which Coverage Code should be used for excess D&O?

**Please put excess D&O under code 5.**

- If we have a location with multiple buildings at the same zip code, with the same industry code, but with policy limits that would result in different policy limits codes, do we separate those or do we add those together and use the code of the combined policy limits? For example...Location 001, building 001, zip code 15611 with property limit 239,000 (code A). Location 001, building 002, zip code 15611 with property limit 836,000 (code B). Do we report as 2 establishments? Or 1 establishment with limit code C?

**Limits should be added across all buildings so it would be reported as 1 establishment with limit code C.**

### **Summary Reports**

- Since direct written premium is requested and the data should be reported as it is in the financial annual statement, are the summary exhibits supposed to balance to page 14 by state and line of business?

**Submissions will be compared to the financial annual statement, but it is understood that the data may not reconcile exactly for a variety of reasons.**

- For total TIV/liability should policies that rejected terrorism coverage be included?

**Yes**

- Gross reinsurance – include ceded to facultative and treaty or just one of those?

**Both**

- What is meant by gross reinsurance premium ceded? Is it total reinsurance or reinsurance for terrorism risk?

**The premium the company pays for ceding business to another company that takes on the risk. Total reinsurance ceded is being requested, not the portion for terrorism risk.**

- We do not “allocate” reinsurance costs to state for treaty reinsurance purchases. In this case, what state should we use for reporting?

**If reinsurance cannot be broken out by state, use “GT” for state.**

- Should the premiums include Facultative and Treaty reinsurance?

**Yes.**