The following information is provided to assist in communicating the national item filing changes to NCCI customers.

General FAQs

Q1. What is the Terrorism Risk Insurance Program Reauthorization Act of 2019 (TRIPRA of 2019)?

A. The Terrorism Risk Insurance Act of 2002 (“TRIA” or “Act”) took effect on November 26, 2002. It provided a temporary program under which the federal government would share in the payment of insured losses caused by certain acts of terrorism. It was renewed as the Terrorism Risk Insurance Extension Act (TRIEA) in 2005. Recognizing that terrorism is a catastrophe exposure that continues to be significant for carriers writing workers compensation insurance and other lines of insurance, the US Congress enacted the Terrorism Risk Insurance Program Reauthorization Act (TRIPRA) in 2007, 2015, and 2019. The law extends the Terrorism Insurance Program (Program) for seven years and makes no changes to the key elements of the Program.

Q2. When does TRIPRA of 2019 expire?

A. TRIPRA of 2019 is due to expire on December 31, 2027.

Q3. How has NCCI responded to the recent enactment of TRIPRA?

A. NCCI filed countrywide Item P-1417—Terrorism Risk Insurance Program Reauthorization Act of 2019 Endorsements in all NCCI jurisdictions.

Q4. What changes were filed in Item P-1417?

A. Item P-1417 proposes the following national changes in NCCI’s Forms Manual:
   - Revise the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 B)
   - Revise the Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement (WC 00 04 21 D)
   - Withdraw the Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2015 (WC 00 01 15)

Notes:
   - The Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 B) was not filed in Florida. Changes to the Florida Terrorism Risk Insurance Program Reauthorization Act Endorsement (WC 09 04 03 B) were proposed instead.
   - The Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement (WC 00 04 21 D) does not apply in the NCCI states of Florida, Missouri, New Mexico, Texas, and Virginia. The revision to this endorsement will not be filed in these states.

Q5. In what jurisdictions was this item filed?

A. This item was filed in all NCCI jurisdictions and was recommended to all independent rating bureaus for their consideration.
### FAQs for NCCI’s Item P-1417—Terrorism Risk Insurance Program Reauthorization Act of 2019 Endorsements

#### Q6. How much is the terrorism charge? Also, is it a flat charge for all carriers or does it fluctuate?

**A.** The charge could vary by state and by carrier. NCCI files miscellaneous values for terrorism, which are located in the various state advisory loss cost and rate information. For the voluntary market, the miscellaneous value for terrorism is either a loss cost (for loss cost states) or a rate (for rate states). However, in some states, carriers may file to make their own adjustment to the miscellaneous values filed by NCCI and should check state regulatory requirements before making such a filing. For the assigned risk market, the miscellaneous value for terrorism is a rate that carriers may not file to adjust.

**Note:** Premium for Catastrophe (Other Than Certified Acts of Terrorism) is calculated in the same way terrorism is. It does not apply in the NCCI states of Florida, Missouri, New Mexico, Texas, and Virginia.

#### Q7. Are there any changes to the current miscellaneous values?

**A.** The miscellaneous values remain the same for all NCCI jurisdictions.

#### Q8. How is the premium charge for terrorism or Catastrophe (Other Than Certified Acts of Terrorism) reported to NCCI?

**A.** The premium charges for terrorism or Catastrophe (Other Than Certified Acts of Terrorism) must be reported under Statistical Code 9740 and 9741, respectively. Refer to data reporting circular FYI-DR-2020-03—Data Reporting—Terrorism or Catastrophe Premium Reporting Requirements for details.

#### Q9. When will NCCI issue circulars showing the final disposition status of item filings related to TRIPRA?

**A.** NCCI will issue a circular to notify customers when the item is approved as filed, approved with changes, disapproved, or withdrawn. As with all filings, the approval status by state can be found in the latest *Status of Item Filings* circular or on [ncci.com](http://ncci.com) under *Industry Information, Terrorism Risk Insurance Act, Circulars*.

Additionally, NCCI will make downloadable forms available in the *Status of Item Filings* circular or on [ncci.com](http://ncci.com) under *Industry Information, Terrorism Risk Insurance Act, Frequently Accessed Forms* for your use as appropriate.

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### Impact FAQs

#### Q10. What is the overall impact of the filing?

**A.** There will be no premium impact as a result of the changes proposed in this item.

### Application FAQs

#### Q11. Who can the policyholder contact regarding the application of these endorsements?

**A.** A policyholder can contact its insurance carrier, producer, or representative. Also, NCCI’s Customer Service Center is available at 800-NCCI-123 (800-622-4123) for clarification on the application of these endorsements.