

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

Filing at a Glance

Company: NCCI
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
State: Missouri
TOI: 16.0 Workers Compensation
Sub-TOI: 16.0004 Standard WC
Filing Type: Form
Date Submitted: 01/13/2015
SERFF Tr Num: NCCI-129877171
SERFF Status: Closed-APPROVED
State Tr Num: 15
State Status:
Co Tr Num: P-1412 (CB)
Effective Date: 01/20/2015
Requested (New):
Effective Date: 01/20/2015
Requested (Renewal):
Author(s): Lesley O'Brien, Alison Herwig, Frank Gnolfo, Robert Dalton, Michelle Baker, Miguel Joubert
Reviewer(s): Jon Meyer (PC) (primary)
Disposition Date: 01/20/2015
Disposition Status: APPROVED
Effective Date (New): 01/20/2015
Effective Date (Renewal): 01/20/2015

State Filing Description:

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 01/20/2015
 State Status Changed: Deemer Date:
 Created By: Frank Gnolfo Submitted By: Frank Gnolfo
 Corresponding Filing Tracking Number:
 State TOI: 16.0 Workers Compensation State Sub-TOI: 16.0004 Standard WC

Filing Description:

This item revises and withdraws endorsements in NCCI's Forms Manual of Workers Compensation and Employers Liability Insurance (Forms Manual) as a result of the recent enactment of the Terrorism Risk Insurance Program Reauthorization Act of 2015 (TRIPRA of 2015).

Company and Contact

Filing Contact Information

David Benedict, State Relations Executive david_benedict@ncci.com
 901 Peninsula Corp. Circle 804-380-3005 [Phone]
 Boca Raton, FL 33487

Filing Company Information

NCCI CoCode: State of Domicile: Florida
 901 Peninsula Corporate Circle Group Code: Company Type:
 Boca Raton, FL 33487 Group Name: State ID Number: 9999-85000
 (561) 893-3186 ext. [Phone] FEIN Number: 65-0439698

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
NCCI	\$50.00	01/13/2015	91126715

State Specific

NAIC Number: NA
 Have you reviewed the General Instructions document? (yes/no)(General Instructions updated 9/14/07): Yes
 If this is a rate filing, was rate data added on the rate/rule schedule? (yes/no): No
 Are you paying the \$50 per company per submission filing fee electronically using EFT or would you like to be billed in arrears? All companies and filing entities are strongly encouraged to take advantage of the EFT payment option. The utilization of SERFF and EFT for the payment of filing fees in other states has resulted in a more efficient filing review process

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
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and has provided a significant administrative cost savings for the industry.: Yes

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Jon Meyer (PC)	01/20/2015	01/20/2015

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
PENDING INDUSTRY RESPONSE	Jon Meyer (PC)	01/15/2015	01/15/2015
PENDING INDUSTRY RESPONSE	Jon Meyer (PC)	01/14/2015	01/14/2015

Response Letters

Responded By	Created On	Date Submitted
Frank Gnolfo	01/20/2015	01/20/2015
Frank Gnolfo	01/14/2015	01/14/2015

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective date	Note To Filer	Jon Meyer (PC)	01/14/2015	01/14/2015

State: Missouri
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

Filing Company: NCCI

Disposition

Disposition Date: 01/20/2015

Effective Date (New): 01/20/2015

Effective Date (Renewal): 01/20/2015

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Filing Memorandum	APPROVED	Yes
Supporting Document	TRIA Expedited Transmittal	APPROVED	Yes
Supporting Document (revised)	Exhibits	APPROVED	Yes
Supporting Document	Clean Pages	SUPERSEDED	Yes
Form (revised)	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement	APPROVED	Yes
Form	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement	SUPERSEDED	Yes
Form (revised)	Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007	APPROVED	Yes
Form	Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007	SUPERSEDED	Yes

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

Objection Letter

Objection Letter Status	PENDING INDUSTRY RESPONSE
Objection Letter Date	01/15/2015
Submitted Date	01/15/2015
Respond By Date	01/22/2015

Dear David Benedict,

Introduction:

Thank you for your response to our previous inquiry. Upon review of the information provided, the following concerns remain:

Objection 1

Comments: A Note to Filer was submitted on 1/14/15 requesting a Post Submission Update to amend the effective date to one that is compliant with Missouri law. Per 287.310 RSMo and 20 CSR 500-6.100 all Workers' Compensation forms must be approved prior to use. Please contact me if you have further questions with regard to this objection.

Conclusion:

Please respond to this letter by the above date. This submission will be held in suspense pending your response. Feel free to contact me at 573/751-1926 should you have any questions or concerns.

Sincerely,

Jon Meyer (PC)

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

Objection Letter

Objection Letter Status	PENDING INDUSTRY RESPONSE
Objection Letter Date	01/14/2015
Submitted Date	01/14/2015
Respond By Date	01/21/2015

Dear David Benedict,

Introduction:

Thank you for the filing recently submitted to this Department. Please be advised that although we have begun the review process, the company remains responsible for assuring that coverage provided to Missouri citizens fully complies with all applicable statutes and regulations. Upon preliminary review, the following issues raised concerns and need clarification:

Objection 1

- Clean Pages (Supporting Document)

Comments: Please attach the Clean Forms under the forms schedule and the marked up versions under the Supporting Documents Tab. They are currently reversed.

Conclusion:

Please respond to this letter by the above date. This submission will be held in suspense pending your response. Feel free to contact me at 573/751-1926 should you have any questions or concerns.

Sincerely,

Jon Meyer (PC)

SERFF Tracking #:

NCCI-129877171

State Tracking #:

15

Company Tracking #:

P-1412 (CB)

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/20/2015
Submitted Date	01/20/2015

Dear Jon Meyer (PC) ,

Introduction:

Hello

Response 1

Comments:

Post submission submitted to be eff. 1/20/15

Related Objection 1

Comments: A Note to Filer was submitted on 1/14/15 requesting a Post Submission Update to amend the effective date to one that is compliant with Missouri law. Per 287.310 RSMo and 20 CSR 500-6.100 all Workers' Compensation forms must be approved prior to use. Please contact me if you have further questions with regard to this objection.

Changed Items:

No Supporting Documents changed.

State: Missouri Filing Company: NCCI
 TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
 Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
 Project Name/Number: /

Form Schedule Item Changes									
Item No.	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement	WC 00 04 22 B	9/2008	END	Replaced	Previous Filing Number: P-1406 Replaced Form Number: WC 00 04 22 A	0.000	Clean Manual Exhibit 1 WC000422B.pdf	Date Submitted: 01/20/2015 By: Frank Gnoflo
<i>Previous Version</i>									
1	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement	WC 00 04 22 B	9/2008	END	Replaced	Previous Filing Number: P-1406 Replaced Form Number: WC 00 04 22 A	0.000	P-1412_Exhibit 1.pdf	Date Submitted: 01/13/2015 By: Frank Gnoflo
2	Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007	WC 00 01 14	1/2014	END	Withdrawn	Previous Filing Number: P-1410 Replaced Form Number: NA	0.000		Date Submitted: 01/20/2015 By: Frank Gnoflo
<i>Previous Version</i>									
2	Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007	WC 00 01 14	1/2014	END	Withdrawn	Previous Filing Number: P-1410 Replaced Form Number: NA	0.000	P-1412_Exhibit 3.pdf	Date Submitted: 01/13/2015 By: Frank Gnoflo

No Rate/Rule Schedule items changed.

Conclusion:

Thank you.

Sincerely,

SERFF Tracking #:

NCCI-129877171

State Tracking #:

15

Company Tracking #:

P-1412 (CB)

State:

Missouri

Filing Company:

NCCI

TOI/Sub-TOI:

16.0 Workers Compensation/16.0004 Standard WC

Product Name:

TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements

Project Name/Number:

/

Frank Gnolfo

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 01/14/2015
 Submitted Date 01/14/2015

Dear Jon Meyer (PC) ,

Introduction:

Hello

Response 1

Comments:

Clean page for Exhibit 1 place in Form Schedule. No clean page for Exh. 3 as it is withdrawn
 Exhibits 1 and 3 placed in Supporting Doc

Related Objection 1

Applies To:

- Clean Pages (Supporting Document)

Comments: Please attach the Clean Forms under the forms schedule and the marked up versions under the Supporting Documents Tab. They are currently reversed.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	P-1412_Exhibit 1.pdf P-1412_Exhibit 3.pdf
<i>Previous Version</i>	
Satisfied - Item:	Clean Pages
Comments:	
Attachment(s):	Clean Manual Exhibit 1 WC000422B.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:

NCCI-129877171

State Tracking #:

15

Company Tracking #:

P-1412 (CB)

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

Sincerely,
Frank Gnolfo

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

Note To Filer

Created By:

Jon Meyer (PC) on 01/14/2015 12:28 PM

Last Edited By:

Jon Meyer (PC)

Submitted On:

01/20/2015 08:05 AM

Subject:

Effective date

Comments:

As per 287.310 RSMo and 20 CSR 500-6.100 all Workers' Compensation forms must be approved prior to use. Therefore a January 1 effective date is not permissible per our statutes. Please provide a Post Submission Update to amend the effective to be compliant.

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

Post Submission Update Request Processed On 01/20/2015

Status: Allowed
Created By: Frank Gnolfo
Processed By: Jon Meyer (PC)
Comments:

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	01/20/2015	01/01/2015
Effective Date Requested (Renew)	01/20/2015	01/01/2015

State: Missouri
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

Filing Company: NCCI

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
							Previous Filing Number:	Replaced Form Number:		
1	APPROVED 01/20/2015	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement	WC 00 04 22 B	9/2008	END	Replaced	Previous Filing Number: P-1406	Replaced Form Number: WC 00 04 22 A	0.000	Clean Manual Exhibit 1 WC000422B.pdf
2	APPROVED 01/20/2015	Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007	WC 00 01 14	1/2014	END	Withdrawn	Previous Filing Number: P-1410	Replaced Form Number: NA	0.000	

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

Effective January 1, 2015

TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT

This endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015. It serves to notify you of certain limitations under the Act, and that your insurance carrier is charging premium for losses that may occur in the event of an Act of Terrorism.

Your policy provides coverage for workers compensation losses caused by Acts of Terrorism, including workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

Definitions

The definitions provided in this endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.

“Act” means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments thereto, including any amendments resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2015.

“Act of Terrorism” means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States as meeting all of the following requirements:

- a. The act is an act of terrorism.
- b. The act is violent or dangerous to human life, property or infrastructure.
- c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.
- d. The act has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

“Insured Loss” means any loss resulting from an act of terrorism (and, except for Pennsylvania, including an act of war, in the case of workers compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.

“Insurer Deductible” means, for the period beginning on January 1, 2015, and ending on December 31, 2020, an amount equal to 20% of our direct earned premiums, during the immediately preceding calendar year.

Limitation of Liability

The Act limits our liability to you under this policy. If aggregate Insured Losses exceed \$100,000,000,000 in a calendar year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds \$100,000,000,000; and for aggregate Insured Losses up to \$100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of the Treasury.

Policyholder Disclosure Notice

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses exceed:
 - a. \$100,000,000, with respect to such Insured Losses occurring in calendar year 2015, the United States Government would pay 85% of our Insured Losses that exceed our Insurer Deductible.
 - b. \$120,000,000, with respect to such Insured Losses occurring in calendar year 2016, the United States Government would pay 84% of our Insured Losses that exceed our Insurer Deductible.
 - c. \$140,000,000, with respect to such Insured Losses occurring in calendar year 2017, the United States Government would pay 83% of our Insured Losses that exceed our Insurer Deductible.
 - d. \$160,000,000, with respect to such Insured Losses occurring in calendar year 2018, the United States Government would pay 82% of our Insured Losses that exceed our Insurer Deductible.
 - e. \$180,000,000, with respect to such Insured Losses occurring in calendar year 2019, the United States Government would pay 81% of our Insured Losses that exceed our Insurer Deductible.
 - f. \$200,000,000, with respect to such Insured Losses occurring in calendar year 2020, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
2. Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100,000,000,000.

Effective January 1, 2015

3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 4 of the Information Page or in the Schedule below.

Schedule

State	Rate	Premium
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State: Missouri Filing Company: NCCI
 TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
 Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
 Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	P-1412_Memo.pdf
Item Status:	APPROVED
Status Date:	01/20/2015

Satisfied - Item:	TRIA Expedited Transmittal
Comments:	
Attachment(s):	Missouri TRIA Expedited Filing Form.pdf
Item Status:	APPROVED
Status Date:	01/20/2015

Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	P-1412_Exhibit 1.pdf P-1412_Exhibit 3.pdf
Item Status:	APPROVED
Status Date:	01/20/2015

FILING MEMORANDUM

ITEM P-1412—TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2015 ENDORSEMENTS

PURPOSE

This item revises and withdraws endorsements in NCCI's *Forms Manual of Workers Compensation and Employers Liability Insurance (Forms Manual)* as a result of the recent enactment of the Terrorism Risk Insurance Program Reauthorization Act of 2015 (TRIPRA of 2015).

BACKGROUND

The Terrorism Risk Insurance Act of 2002 ("TRIA" or the "Act") was implemented as a result of the US Congress recognizing that terrorism is a catastrophe exposure that is real and significant for insurers of workers compensation and other lines of insurance. It initially provided a temporary program under which the Federal government would share in the payment of insured losses caused by certain acts of terrorism. TRIA was scheduled to expire on December 31, 2005. It was renewed as the Terrorism Risk Insurance Extension Act (TRIEA) in 2005, and as the Terrorism Risk Insurance Program Reauthorization Act (TRIPRA) in 2007. NCCI filed several national items that proposed the necessary miscellaneous values, rules, and policy forms to implement the original TRIA and each of its renewals.

Recognizing that terrorism is a catastrophe exposure that continues to be significant for insurers of workers compensation and other lines of insurance, the US Congress enacted TRIPRA of 2015. The key provisions are as follows:

- The Act was extended for six years and will expire December 31, 2020
- An act of terrorism must be certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States

Beginning on January 1, 2016:

- The current 85% Federal share of compensation under the Terrorism Insurance Program (Program) decreases by one percentage point per calendar year until it is equal to 80%
- The current Program trigger for aggregate industry insured losses to exceed \$100 million increases by \$20 million per calendar year until it is equal to \$200 million

The current \$27.5 billion insurance marketplace aggregate retention amount increases by \$2 billion per calendar year, beginning in 2015, until it is equal to \$37.5 billion, and is subject to further revision thereafter

PROPOSAL

To implement the changes as a result of the enactment of TRIPRA of 2015, this item proposes the following revisions to NCCI's *Forms Manual*:

1. The Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 A) must be revised to:
 - Update the TRIPRA references to TRIPRA of 2015
 - Revise the definitions to conform to TRIPRA of 2015
 - Revise the Insurer Deductible provisions
 - Revise the Program trigger amounts and the Federal share of compensation provisions

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FILING MEMORANDUM

ITEM P-1412—TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2015 ENDORSEMENTS

2. The Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement (WC 00 04 21 C) must be revised to update the references to the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement.
3. The Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007 (WC 00 01 14) must be withdrawn. The purpose of this endorsement was to notify policyholders of the impending expiration of TRIPRA. However, with the enactment of TRIPRA of 2015, this endorsement is no longer needed.
4. The Florida Terrorism Risk Insurance Program Reauthorization Act Endorsement (WC 09 04 03 A) must be revised to:
 - Update the TRIPRA references to TRIPRA of 2015
 - Revise the definitions to conform to TRIPRA of 2015
 - Revise the Insurer Deductible provisions
 - Revise the Program trigger amounts and the Federal share of compensation provisions
5. The Texas Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007 (WC 42 01 01) must be withdrawn. The purpose of this endorsement was to notify policyholders of the impending expiration of TRIPRA. However, with the enactment of TRIPRA of 2015, this endorsement is no longer needed.

IMPACT

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

EXHIBIT COMMENTS AND IMPLEMENTATION SUMMARY

In all states except Hawaii, this item is to become effective for new, renewal, and outstanding policies effective on and after 12:01 a.m. on January 1, 2015.

In Hawaii, the effective date is determined upon regulatory approval of the individual carrier's election to adopt this change.

Exhibit	Current Endorsement Name and Number	Proposed Endorsement Name and Number
1	<ul style="list-style-type: none"> • Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 A) • Does not apply in Florida; refer to Exhibit 4 for state-specific endorsement for Florida. 	<ul style="list-style-type: none"> • Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 B) • Does not apply in Florida; refer to Exhibit 4 for state-specific endorsement for Florida.
2	<ul style="list-style-type: none"> • Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement (WC 00 04 21 C) 	<ul style="list-style-type: none"> • Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement (WC 00 04 21 D)

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FILING MEMORANDUM

ITEM P-1412—TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF
 2015 ENDORSEMENTS

Exhibit	Current Endorsement Name and Number	Proposed Endorsement Name and Number
	<ul style="list-style-type: none"> Does not apply in AK, FL, MO, NM, TX, and VA 	<ul style="list-style-type: none"> Does not apply in AK, FL, MO, NM, TX, and VA
3	<ul style="list-style-type: none"> Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007 (WC 00 01 14). Does not apply in Florida. Instead, Form 09-Notice—Florida Notice of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007 applies in Florida. This nonfiled form was provided for carriers to use at their underwriting discretion. Since it is a nonfiled form, an exhibit to withdraw the form is not included in this item. However, the form will be removed from NCCI's <i>Forms Manual</i> effective January 1, 2015 upon approval of this item. Does not apply in Texas; refer to Exhibit 4 for state-specific endorsement for Texas. 	N/A—Withdrawn
4	<ul style="list-style-type: none"> Florida Terrorism Risk Insurance Program Reauthorization Act Endorsement (WC 09 04 03 A) Applies in Florida only 	<ul style="list-style-type: none"> Florida Terrorism Risk Insurance Program Reauthorization Act Endorsement (WC 09 04 03 B) Applies in Florida only
	<ul style="list-style-type: none"> Texas Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007 (WC 42 01 01) Applies in Texas only 	N/A—Withdrawn

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**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) _____

Indicate Type of Filing
X Filing Related to <i>Certified Losses</i>
ف Filing Related to <i>Non-Certified Losses</i>
ف Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
NCCI, Inc	FL	NA	65--0439698

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
NCCI, Inc 901 Peninsula Corp Circle Boca Raton, FL 33487	561-893-3184		Dennis_kokulak@ncci.com

Filing information

Line of Insurance (see attachment)	Workers Compensation
Company Program Title (Marketing title) (if applicable)	TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Filing Type ** see note below	Form/Endorsement
This application is used with:	
Effective Date Requested	01/01/2015
Filing date	01/13/2015
Company Tracking Number	P-1412
Date filing approved in domiciliary state, if applicable	Not yet approved, filed same day as this filing

	<u>Component/Form Name /Description/Synopsis</u>	<u>Form # or Rate Page Include edition date</u>	<u>Replacement Or withdrawn?</u>	<u>If replacement, give form # or rate page(s) it replaces</u>	<u>Previous State Filing Number, if required by state</u>
01	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement	WC 00 04 22 B	[x] Replacement [] Withdrawn [] Neither	WC 00 04 22 A	01-MO-2008
03	Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007	WC 00 01 14	[] Replacement [x] Withdrawn [] Neither		P-1410

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

- X Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- X Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

_____ Dennis Kokulak _____ State Filings

Signature

Print Name: _____

Director _____
Title: _____

**ITEM P-1412—TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF
2015 ENDORSEMENTS**

**EXHIBIT 1
FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE
TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE (WC
00 04 22 B)**

**TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT
(WC 00 04 22 A B)**

This endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of ~~2007~~ 2015. It serves to notify you of certain limitations under the Act, and that your insurance carrier is charging premium for losses that may occur in the event of an Act of Terrorism.

Your policy provides coverage for workers compensation losses caused by Acts of Terrorism, including workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

Definitions

The definitions provided in this endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.

“Act” means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments thereto, including any amendments resulting from the Terrorism Risk Insurance Program Reauthorization Act of ~~2007~~ 2015.

“Act of Terrorism” means any act that is certified by the Secretary of the Treasury, in ~~concurrence with the Secretary of State,~~ consultation with the Secretary of Homeland Security, and the Attorney General of the United States as meeting all of the following requirements:

- a. The act is an act of terrorism.
- b. The act is violent or dangerous to human life, property or infrastructure.
- c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.
- d. The act has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

“Insured Loss” means any loss resulting from an act of terrorism (and, except for Pennsylvania, including an act of war, in the case of workers compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.

“Insurer Deductible” means, for the period beginning on January 1, ~~2008~~ 2015, and ending on December 31, ~~2014~~ 2020, an amount equal to 20% of our direct earned premiums, ~~over the calendar year~~ during the immediately preceding calendar year. ~~the applicable Program Year.~~

~~“Program Year” refers to each calendar year between January 1, 2008 and December 31, 2014, as applicable.~~

ITEM P-1412—TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2015 ENDORSEMENTS

**EXHIBIT 1 (CONT'D)
FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE
TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE (WC
00 04 22 B)**

Limitation of Liability

The Act limits our liability to you under this policy. If aggregate Insured Losses exceed \$100,000,000,000 in a Program Year calendar year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds \$100,000,000,000; and for aggregate Insured Losses up to \$100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of the Treasury.

Policyholder Disclosure Notice

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses exceed:
 - a. \$100,000,000, with respect to such Insured Losses occurring in calendar year 2015, the United States Government would pay 85% of our Insured Losses that exceed our Insurer Deductible.
 - b. \$120,000,000, with respect to such Insured Losses occurring in calendar year 2016, the United States Government would pay 84% of our Insured Losses that exceed our Insurer Deductible.
 - c. \$140,000,000, with respect to such Insured Losses occurring in calendar year 2017, the United States Government would pay 83% of our Insured Losses that exceed our Insurer Deductible.
 - d. \$160,000,000, with respect to such Insured Losses occurring in calendar year 2018, the United States Government would pay 82% of our Insured Losses that exceed our Insurer Deductible.
 - e. \$180,000,000, with respect to such Insured Losses occurring in calendar year 2019, the United States Government would pay 81% of our Insured Losses that exceed our Insurer Deductible.
 - f. \$200,000,000, with respect to such Insured Losses occurring in calendar year 2020, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.

~~\$100,000,000 in a Program Year, the United States Government would pay 85% of our Insured Losses that exceed our Insurer Deductible.~~

2. Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100,000,000,000.
3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 4 of the Information Page or in the Schedule below.

Schedule

State	Rate	Premium
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ITEM P-1412—TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2015 ENDORSEMENTS

EXHIBIT 3

**FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE
NOTIFICATION ENDORSEMENT OF PENDING LAW CHANGE TO TERRORISM RISK
INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007 (WC 00 01 14)**

**NOTIFICATION ENDORSEMENT OF PENDING LAW CHANGE TO TERRORISM RISK INSURANCE
PROGRAM REAUTHORIZATION ACT OF 2007 (WC 00 04 14)**

This endorsement is being sent to you with respect to your workers compensation and employers liability insurance policy. This endorsement does not replace the separate Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 A) that is attached to your current policy and which remains in effect as applicable.

The Terrorism Risk Insurance Act of 2002 (TRIA) as previously amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA), provides for a program under which the federal government will share in the payment of insured losses caused by certain acts of terrorism. In the absence of affirmative US Congressional action to extend, update, or otherwise reauthorize TRIPRA, in whole or in part, TRIPRA is scheduled to expire December 31, 2014.

Since the timetable for any further Congressional action respecting TRIPRA is unknown at this time, and exposure to acts of terrorism remains, we are providing our policyholders with relevant information concerning their workers compensation policies in effect on or after January 1, 2014 in the event of TRIPRA's expiration.

Your policy provides coverage for workers compensation losses caused by acts of terrorism or war, including workers compensation benefit obligations dictated by state law, except in Pennsylvania where injuries or deaths resulting from certain war-related activities are excluded from workers compensation coverage. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy.

The premium charge for the coverage your policy provides for terrorism or war losses is shown in Item 4 of the Information Page or the Schedule in the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 A) that is attached to your policy, and this amount may continue or change for new, renewal, and in-force policies in effect on or after December 31, 2014 in the event of TRIPRA's expiration, subject to regulatory review in accordance with applicable state law.

You need not do anything further at this time.

State: Missouri **Filing Company:** NCCI
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: TRIA2015 P-1412 Terrorism Risk Insurance Program Reauthorization Act of 2015 Endorsements
Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/13/2015	SUPERSEDED 01/20/2015	Supporting Document	Clean Pages	01/14/2015	Clean Manual Exhibit 1 WC000422B.pdf (Superceded)
01/13/2015	SUPERSEDED 01/20/2015	Form	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement	01/14/2015	P-1412_Exhibit 1.pdf (Superceded)
01/13/2015	SUPERSEDED 01/20/2015	Form	Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007	01/14/2015	P-1412_Exhibit 3.pdf (Superceded)

Effective January 1, 2015

TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT

This endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015. It serves to notify you of certain limitations under the Act, and that your insurance carrier is charging premium for losses that may occur in the event of an Act of Terrorism.

Your policy provides coverage for workers compensation losses caused by Acts of Terrorism, including workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

Definitions

The definitions provided in this endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.

“Act” means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments thereto, including any amendments resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2015.

“Act of Terrorism” means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States as meeting all of the following requirements:

- a. The act is an act of terrorism.
- b. The act is violent or dangerous to human life, property or infrastructure.
- c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.
- d. The act has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

“Insured Loss” means any loss resulting from an act of terrorism (and, except for Pennsylvania, including an act of war, in the case of workers compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.

“Insurer Deductible” means, for the period beginning on January 1, 2015, and ending on December 31, 2020, an amount equal to 20% of our direct earned premiums, during the immediately preceding calendar year.

Limitation of Liability

The Act limits our liability to you under this policy. If aggregate Insured Losses exceed \$100,000,000,000 in a calendar year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds \$100,000,000,000; and for aggregate Insured Losses up to \$100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of the Treasury.

Policyholder Disclosure Notice

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses exceed:
 - a. \$100,000,000, with respect to such Insured Losses occurring in calendar year 2015, the United States Government would pay 85% of our Insured Losses that exceed our Insurer Deductible.
 - b. \$120,000,000, with respect to such Insured Losses occurring in calendar year 2016, the United States Government would pay 84% of our Insured Losses that exceed our Insurer Deductible.
 - c. \$140,000,000, with respect to such Insured Losses occurring in calendar year 2017, the United States Government would pay 83% of our Insured Losses that exceed our Insurer Deductible.
 - d. \$160,000,000, with respect to such Insured Losses occurring in calendar year 2018, the United States Government would pay 82% of our Insured Losses that exceed our Insurer Deductible.
 - e. \$180,000,000, with respect to such Insured Losses occurring in calendar year 2019, the United States Government would pay 81% of our Insured Losses that exceed our Insurer Deductible.
 - f. \$200,000,000, with respect to such Insured Losses occurring in calendar year 2020, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
2. Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100,000,000,000.

Effective January 1, 2015

3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 4 of the Information Page or in the Schedule below.

Schedule

State	Rate	Premium
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**ITEM P-1412—TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF
2015 ENDORSEMENTS**

**EXHIBIT 1
FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE
TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE (WC
00 04 22 B)**

**TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT
(WC 00 04 22 A B)**

This endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of ~~2007~~ 2015. It serves to notify you of certain limitations under the Act, and that your insurance carrier is charging premium for losses that may occur in the event of an Act of Terrorism.

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“Insurer Deductible” means, for the period beginning on January 1, ~~2008~~ 2015, and ending on December 31, ~~2014~~ 2020, an amount equal to 20% of our direct earned premiums, ~~over the calendar year~~ during the immediately preceding calendar year. ~~the applicable Program Year.~~

~~“Program Year” refers to each calendar year between January 1, 2008 and December 31, 2014, as applicable.~~

ITEM P-1412—TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2015 ENDORSEMENTS

**EXHIBIT 1 (CONT'D)
FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE
TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE (WC
00 04 22 B)**

Limitation of Liability

The Act limits our liability to you under this policy. If aggregate Insured Losses exceed \$100,000,000,000 in a Program Year calendar year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds \$100,000,000,000; and for aggregate Insured Losses up to \$100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of the Treasury.

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 - c. \$140,000,000, with respect to such Insured Losses occurring in calendar year 2017, the United States Government would pay 83% of our Insured Losses that exceed our Insurer Deductible.
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 - e. \$180,000,000, with respect to such Insured Losses occurring in calendar year 2019, the United States Government would pay 81% of our Insured Losses that exceed our Insurer Deductible.
 - f. \$200,000,000, with respect to such Insured Losses occurring in calendar year 2020, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.

~~\$100,000,000 in a Program Year, the United States Government would pay 85% of our Insured Losses that exceed our Insurer Deductible.~~

2. Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100,000,000,000.
3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 4 of the Information Page or in the Schedule below.

Schedule

State	Rate	Premium
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ITEM P-1412—TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2015 ENDORSEMENTS

EXHIBIT 3

**FORMS MANUAL OF WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE
NOTIFICATION ENDORSEMENT OF PENDING LAW CHANGE TO TERRORISM RISK
INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007 (WC 00 01 14)**

**NOTIFICATION ENDORSEMENT OF PENDING LAW CHANGE TO TERRORISM RISK INSURANCE
PROGRAM REAUTHORIZATION ACT OF 2007 (WC 00 04 14)**

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The premium charge for the coverage your policy provides for terrorism or war losses is shown in Item 4 of the Information Page or the Schedule in the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 A) that is attached to your policy, and this amount may continue or change for new, renewal, and in-force policies in effect on or after December 31, 2014 in the event of TRIPRA's expiration, subject to regulatory review in accordance with applicable state law.

You need not do anything further at this time.