

Market Bulletin

Ref: Y5106

Title US Terrorism Risk Insurance Act of 2002 ("TRIA"), as amended ("TRIPRA 2015") - TRIA reporting

Purpose To advise the Market of the new FIO and NAIC annual TRIA reporting requirements

Type Event

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Deadline 15 September 2017

Related links [NAIC Return](#)
[U.S. Department of the Treasury - FIO Return](#)
[NAIC Quarterly Listing of Alien Insurers – April 2017](#)
[U.S. Lloyd's Crystal page](#)
[SecureStore](#)

1. Purpose

Following the publication of the US National Association of Insurance Commissioners' ("NAIC") TRIA Schedule of Premiums and Losses return on 21 June 2017, this Market Bulletin is to inform the Market of new requirements for reporting terrorism premiums and data to the NAIC and the Federal Insurance Office of the US Treasury ("FIO") for the purpose of calculating the insurer deductible¹ under TRIA, gathering state-level terrorism exposure data and drafting reports analysing the effectiveness of the TRIA Program.

¹ The insurer deductible is 20% of an insurer's direct earned premiums in TRIA covered lines during the immediately preceding calendar year.

2. Background

These reporting requirements relate to a syndicate's entire US commercial property and casualty premium income (as defined in TRIA) and not just to premiums received in relation to TRIA. The reporting requirements were finalized by the NAIC and FIO in Q2 2017. Wherever possible, Lloyd's has provided feedback to both the NAIC and FIO to agree reporting formats that closely follow previously agreed TRIA reporting formats or, where additional data is now required, seek to recognize how this might be best applied consistently to alien surplus lines insurers.

In addition, Lloyd's has agreement with the FIO that the 15 May 2017 (see link to FIO "2017 Annual Data Collection" below) deadline would be met using centrally held data on behalf of the Market. The deadline for full returns to be submitted to both NAIC and FIO is 29 September 2017. In order to meet this deadline the returns should be submitted to Lloyd's by **15 September 2017**.

Please note, however, that if a syndicate is affiliated with a US group required to report to the FIO, that syndicate's data may have been included within the group return submitted to FIO. Syndicates that submitted data as part of a US group still need to provide a completed return to Lloyd's (plus confirmation that its group return included syndicate data – see Appendix 1).

Please also note that in future years, all syndicate data will be required to be provided by 15 May.

3. Syndicate reporting procedures

All syndicates (with the exceptions noted below) are required to report their relevant premium income for 2016 on the forms available from the NAIC and FIO websites via the following links:

NAIC:

The TRIA Schedule of Premiums and Losses is available from the above link within the "Related Documents" tab, under "Lloyd's Syndicate Annual Filings" heading. The Excel version of the return will also be made available for download from SecureStore.

FIO:

The PDF version of the return is entitled "Alien Surplus Lines Companies" and can be found towards the bottom of the webpage under the heading "2017 Annual Data Collection". The Excel versions of the return will be made available to download from SecureStore.

The basis on which syndicates should report their premiums is outlined in Appendix 2.

4. Syndicates which must make the TRIA returns

Every syndicate featured on the NAIC Quarterly Listing of Alien Insurers, which was trading in 2016, must make a TRIA return to both the NAIC and the FIO.

A syndicate in run-off that ceased trading prior to 2016 may be required to make a return if it is still party to ongoing business that could lead to a claim under TRIA. The return will report the relevant premium income received in the course of 2016. Every such syndicate should consider making a return. It should be noted that a failure to file a return will make it impossible to calculate a syndicate deductible and cover under TRIA could be jeopardised. A decision not to make a return should therefore follow a careful analysis of the syndicate's book of business.

5. Classification of business

The detailed instructions set out in [Market Bulletin Y3110](#) (1 August 2003) remain applicable to both the NAIC and FIO returns, subject to Appendices 2 and 3 to this Bulletin. Syndicates should be careful to ensure that the return is completed correctly and that the premiums reported as business covered by TRIA requirements are properly identified (please refer to Market Bulletins [Y3719](#) and [Y4107](#) and [Crystal](#) for further details).

Instructions issued by the US Treasury concerning the lines of business covered by TRIA refer to NAIC line of business definitions. Appendices 2 and 3 set out how Lloyd's risk codes and related Solvency II classes can be mapped to NAIC lines of business (as they appear in both returns).

Appendices 2 and 3 should be regarded as a general guide only. In particular, the lines of business covered in both returns are wide and some types of business falling under them are in fact excluded by TRIA. Premiums relating to such excluded classes should not be reported as business within the scope of TRIA. Further guidance on covered lines can be found in Market Bulletin [Y4107](#) and on [Crystal](#).

Syndicates should ensure all premiums for lines of business covered by TRIA, including that which may be incidental to the main policy coverage(s), or part of combined coverages, are reported. In general, if the insurance coverage is provided within the geographic and other statutory parameters of the definition of "insured loss" for TRIA, then such losses will be covered by the Program, subject to the conditions for payment and other requirements of the Act. For further guidance, please refer to previous Lloyd's market bulletins covering TRIA, including [Y4107](#), on [Crystal](#).

6. Action Required

Both the NAIC and FIO returns should be submitted to Lloyd's electronically, via SecureStore, by Friday **15 September**. This will allow Lloyd's time to perform some high-

level checks and, where necessary, raise any queries. Each file should be in Excel format and named in accordance with the naming protocol set out in Appendix 4.

Should managing agents require access to SecureStore, they will need to contact their devolved administrator.

7. Queries and circulation

For any queries on the completion of the returns please contact:

Hayley Youles		Leslie Redmond
Tel: +44(0) 7327 5299	Or	Tel: +44(0) 7327 5490
Email: hayley.youles@lloyds.com		Email: leslie.redmond@lloyds.com

Lloyd's International Regulatory Affairs can also assist with queries on the completion of the returns; please contact:

Stephen Yates		Luther Collins
Tel: +44(0) 7327 5351	Or	Tel: +44(0) 7327 6355
Email: stephen.yates@lloyds.com		Email: luther.collins@lloyds.com

For queries regarding relevant P&C lines for deductible calculation, please contact the Lloyd's Market Association:

Alison Colver
Tel: +44(0) 7327 8370
Email: alison.colver@lmalloyds.com

For queries on the use of coded data and USM's, please contact:

The Xchanging Services Desk
Tel: +44 (0)870 3800830
Email: service.centre@xchanging.com

For other general enquiries relating to TRIA please contact:

Lloyd's International Trading Advice (LITA)
Lloyd's Desk, Ground Floor, Underwriting Room
Telephone: 020 7327 6677
Email: LITA@lloyds.com

Appendix 1 - Practical steps for completion of NAIC and FIO returns

The following points are relevant to both returns:

The returns are designed to give an outline of a syndicate's whole book of business within the scope of TRIA for the calendar year 2016, and a more detailed analysis on US policyholder and US situs business. The returns include data elements which, to avoid duplication, should only be completed by the lead syndicate (see "Lloyd's specific form guidance" below)

Syndicates should enter their NAIC Alien Identification Number where required on both the NAIC and FIO forms. The relevant number can be found in the NAIC's [Quarterly Listing of Alien Insurers](#).

Reporting should be earned premiums in USD on a gross basis (i.e. before deduction of brokerage and commissions). Signed premium is acceptable where earned premium is unavailable.

The data to be analysed is:

- For those syndicates completing the spreadsheet on a 'signed' basis – business processed by Xchanging Ins-sure Services in 2016, irrespective of underwriting year of account.
- For those syndicates completing the spreadsheet on an 'earned' basis – all business earned during 2016 irrespective of underwriting year of account.

It is recommended that syndicates work at transaction level when extracting data for use in completing the spreadsheet.

'Policyholder' is the principal named insured, responsible for arranging the insurance contract.

For Geographic, Jurisdiction or State fields, the "home state" rule should be applied. The Non-admitted and Reinsurance Reform Act 2010 defines "home state" as:

- (1) the state in which an insured maintains its principal place of business or, in the case of an individual, the individual's principal residence; or
- (2) if 100% of the insured risk is located out of the state, the state to which the greatest percentage of the insured's taxable premium for that insurance contract is allocated.

The home state is recorded on all US surplus lines contracts alongside the relevant surplus lines broker information under the "Fiscal and Regulatory" section.

'Direct business' includes US Surplus Lines, US Licensed (Illinois, Kentucky and USVI) and US Exempt.

Parts of both returns require Workers' Compensation (WC) data. Lloyd's is not permitted to write direct WC; however, excess WC is permitted and should be completed in these sections.

The structure of the spreadsheets should not be amended and any pre-populated formulas should not be altered.

Cells containing black cross-hatching should not be completed.

All amounts should be reported without decimals

The following points are relevant to the NAIC return only:

The scope of the NAIC return is wider than TRIA eligible lines of coverage when completing worksheet, "2016 Jurisdictional". This worksheet is intended to capture all US property coverage and is not limited to just TRIA eligible lines of coverage.

The following points are relevant to the FIO return only:

The scope of the FIO return is wider than TRIA eligible lines of coverage and/or covered losses when completing worksheets: "Standalone Terrorism (US)", "Geographic (US)" and "Reinsurance (US)". The worksheet, "Standalone Terrorism (US)", is intended to capture all standalone terrorism cover and is not limited to just TRIA eligible lines of coverage and/or covered losses. The worksheet, "Reinsurance (US)", is intended to capture TRIA covered lines and non-TRIA covered lines (see Appendices 2 and 3 to help determine TRIA covered lines).

FIO is aware of the limited use of North American Industry Classification System ("NAICS") and Standard Industrial Classification ("SIC") codes in the Lloyd's Market. Best attempts should be made to apply either of these codes. If it is not possible to apply these codes then premium should be allocated to the "Unavailable" description under Col D of pages 1-6 of worksheet, "Industry (NAICS, SIC, or OTHER)".

Page 1 of worksheet, "Reinsurance (US)", is designed as a questionnaire and should be completed on this basis, supported by relevant data where required (and available). Again, the FIO is aware, that the use of reinsurance coverage in this context may vary significantly across the Lloyd's market. Syndicates should complete this worksheet to the extent possible reflecting their own arrangements.

Worksheet, "Reinsurance (US)", is intended to enable use of Lloyd's Realistic Disaster Scenario (RDS), "Terrorism – Rockefeller Centre", in completing, where possible, the data required for Page 2 of the worksheet.

Syndicates that submit data as part of a US group must confirm that the group return included syndicate data. This should be done by completing fields B4 and C4 of the "Affiliates" worksheet using the US group NAIC code and name.

Lloyd's specific form guidance**NAIC TRIA Forms**

Spreadsheet Section		Description	How to Complete
Worksheet "Jurat": Jurat		Jurat attesting to full and true statement of syndicate affairs within the return.	Complete all fields and ensure Attestation in D32 is completed.
Worksheet "2016 LOB": TRIA Schedule of Premiums and Losses by Line of Business	Section 1.0	Total Direct Premiums, TRIA Direct Premiums & Paid Claims and TRIA Direct Incurred Losses. For business relating to US policyholders for those classes of business covered WITHIN the scope of TRIA.	Syndicates should enter their NAIC Alien Identification Number where required. Those syndicates who do not hold a syndicate-specific NAIC Alien Identification Number should use the generic Lloyd's Alien Identification number, AA-112-2000. All business covered by TRIA; refer to Appendix 2 for risk code mappings. Using a combination of country of origin code and Foreign Insurance Legislation (FIL) codes (as per Lloyd's Market Bulletin Y3110) to give the widest possible definition of the book of business affected. Then apply syndicate's own box or system information to filter out those types of business excluded from TRIA.
	Section 2.0	For business relating to non-US policyholders for those classes of business covered WITHIN scope of TRIA.	Use country of origin and refer to notes in Market Bulletin Y3110 below and code list in Appendix 2.
	Class of Business	These are the same classes as used for Solvency II.	Having identified the qualifying risks, then use risk codes to group gross premium, paid and losses into the classes shown.

			The risk code mapping used to achieve this is as per Appendix 3.
	Total for Business	The totals for Direct Premiums Earned and TRIA Direct Premiums Earned should equal the FIO return totals on "Affiliations" at cell H6 and "Policies and DEP (All)" at cells D12 and H12	Please see FIO TRIA forms below
Worksheet "2016 by State": TRIA Schedule of Premium and Losses by Geographic Location	Section 1.0	As per "2016 LOB" Section 1.0, but broken down by US state rather than line of business.	Commercial Lines only – as per lines reported on "2016 LOB" Section 1.0. The state should be allocated in accordance with 'Home State' rule.
	Section 2.0	As per "2016 LOB" Section 2.0, but broken down by US state rather than line of business.	Commercial Lines only – as per lines reported on "2016 LOB" Section 2.0.
	Total for Business	The totals for Direct Premiums Earned and TRIA Direct Premiums Earned should equal the FIO return totals on "Policies and DEP (All)" at cells D12 and H12.	Please see FIO TRIA forms below
Worksheet "2016 Jurisdictional": TRIA Schedule of Coverage Amounts by Jurisdiction		To provide Total Insurance Values (TIV) for specified counties and zip codes within each jurisdiction.	To be completed by lead syndicate only. This should be reported based on the total of the Lloyd's coverage on the policy, not just the syndicate's share as lead. The Jurisdiction/Description requirement matches worksheet "Geographic (US)" of the FIO return. Managing agents should ensure the figures in the two returns match.
		TOTAL should equal the FIO return on "Geographic (US)".	

FIO TRIA Forms

Spreadsheet Section		Description	How to Complete
Worksheet "Affiliations": Insurer Group Affiliations		Details of affiliated US companies.	<p>Syndicates that submit data as part of a US group must confirm that the group return included syndicate data. This should be done by completing cells B4 and C4 using the US group NAIC code and name.</p> <p>Column H should be completed in all cases.</p>
Worksheets "Policies and DEP (All)" through to "Policies and DEP (WY)": Policies and Direct Earned Premium by Jurisdiction (Columns B to H)	Jurisdiction	The worksheet for each US state should be completed where TRIA covered business is written.	<p>This allocation should be based on the 'Home State' rule.</p> <p>Worksheet "Policies and DEP (All)" will automatically populate the totals entered in to the state specific worksheets.</p>
	Eligible Line of Coverage	For premiums relating to US policyholders for those classes of business covered WITHIN the scope of TRIA.	<p>All business covered by TRIA, refer to Appendix 2 for risk code mappings.</p> <p>Using a combination of country of origin code and FIL codes (as per Appendix 2) to give the widest possible definition of the book of business affected. Then apply syndicate's own box or system information to filter out those types of business excluded from TRIA.</p> <p>Having identified the</p>

			qualifying risks, then use risk codes to group gross premium, paid and losses into the classes shown. The risk code mapping used to achieve this is as per Appendix 3.
Worksheets “Policies and DEP (All)” through to “Policies and DEP (WY)”: Columns I to L		Number of policies relating to US policyholders for those classes of business covered WITHIN the scope of TRIA.	To be completed by lead syndicate only
Worksheet “Standalone Terrorism (US): Standalone Terrorism (Nationwide)		Direct Earned Premium and number of policies for standalone terrorism coverage.	All standalone terrorism business under risk codes TO and TW.
Worksheets “Exposure Bases (All)” through to “Exposure Bases (WY)”: Exposure Bases by Jurisdiction	Jurisdiction	This page should be completed for each US state where TRIA covered business is written.	To be completed by lead syndicate only. This should be reported based on the total of the Lloyd’s coverage on the policy, not just the syndicate’s share as lead. This allocation should be based on the ‘Home State’ rule.
	Eligible Line of Coverage	For exposure and liability relating to US policyholders for those classes of business covered WITHIN the scope of TRIA.	As per “Policies and DEP (All)”.
	Exposure and Liability	For exposure/liability subject to and not subject to Terrorism Risk Coverage.	Only report the syndicate’s exposure or liability, not the entire policy.
Worksheet “Industry (NAICS, SIC, or OTHER)”: Policyholder Industry Code (Nationwide)		For premiums relating to US policyholders by policyholder industry – Using either NAICS or SIC coding systems.	Syndicates should only complete either the NAICS or SIC section for each of the Property, Liability and Workers’ Compensation tables. Lloyd’s understands

			the Market may not capture this information, therefore, it should be completed on a 'best endeavours' basis. Where these are not available premium should be allocated to the "Unavailable" description under Col D of pages 1-6.
Worksheet "Geographic (US)": Geographic Exposures (Nationwide) Pages 1 & 2	Jurisdiction – Metro Regions (Rows 3-28)	To provide Property Insurance Exposures, subject to and not subject to TRIA coverage, for specified counties or zip codes within each region.	<p>To be completed by lead syndicate only</p> <p>This should be reported based on the total of the Lloyd's coverage on the policy, not just the syndicate's share as lead.</p> <p>The Jurisdiction/Description requirement matches worksheet "2016 Jurisdictional" of the NAIC return. Managing agents should ensure the figures in the two returns match.</p>
	All other locations in the US (Row 29)	As per rows 3-28, but for all other exposures not captured by the US regions in rows 3-28.	
Worksheet "Geographic (US)": Geographic Exposures (Nationwide) Page 3		Based on the data provided on Pages 1 & 2.	The top 5 individual zip codes, by exposure, should be identified from rows 3-28 and row 29 for entry in to rows 33-37 and 40-44, accordingly.
Worksheet "Reinsurance (US)": Reinsurance (Nationwide) Page 1		To identify the insurers' outward TRIA reinsurance plan.	This is designed as a questionnaire and should be completed on that basis with data provided where required (and

		available).
Worksheet "Reinsurance (US)": Reinsurance (Nationwide) Page 2	Projected impact from Realistic Disaster Scenario in New York.	This is similar to Lloyd's RDS and managing agents should be guided by this exercise.

Appendix 2 – Risk code mapping

Appendix 2 should be regarded as a general guide only. In particular, the lines of business covered in both returns are wide and some types of business falling under them are in fact excluded by TRIA. Premiums relating to such excluded classes should not be reported as business covered by TRIA requirements. Further guidance on covered lines can be found in Market Bulletin [Y4107](#) and on Crystal.

Not all risk codes shown under Appendix 2 are subject to TRIA. However, syndicates should ensure all premiums for lines of business covered by TRIA, including that which may be incidental to the main policy coverage(s), or part of combined coverages, are reported for TRIA deductible calculation purposes. Some of the risk codes in their application are not precise enough to exclude completely.

Terror Risk Code	Risk Code	Solvency II Class
2T	1	Marine, Aviation And Transport
2T	2	Marine, Aviation And Transport
2T	3	Marine, Aviation And Transport
2T	4	Marine, Aviation And Transport
2T	5	Marine, Aviation And Transport
2T	6	Marine, Aviation And Transport
2T	7	Marine, Aviation And Transport
2T	8	Marine, Aviation And Transport
2T	9	Marine, Aviation And Transport
6T	AG	Fire And Other Damage To Property
2T	AO	Marine, Aviation And Transport
2T	AP	Marine, Aviation And Transport
2T	AR	Marine, Aviation And Transport
2T	AW	Marine, Aviation And Transport
2T	AX	Marine, Aviation And Transport
3T	B	Marine, Aviation And Transport
6T	B2	Fire And Other Damage To Property
6T	B3	Fire And Other Damage To Property
6T	B4	Fire And Other Damage To Property
6T	B5	Fire And Other Damage To Property
7T	BB	General Liability
6T	BD	Fire And Other Damage To Property
6T	CA	Fire And Other Damage To Property
6T	CB	Fire And Other Damage To Property
6T	CC	Fire And Other Damage To Property
8T	CT	Marine, Aviation And Transport
2T	CX	Marine, Aviation And Transport
7T	CY	General Liability
7T	CZ	General Liability

7T	D2	General Liability
7T	D3	General Liability
7T	D4	General Liability
7T	D5	General Liability
7T	D6	General Liability
7T	D8	General Liability
6T	DC	Fire And Other Damage To Property
7T	DM	General Liability
7T	DO	General Liability
7T	E2	General Liability
7T	E3	General Liability
7T	E4	General Liability
7T	E5	General Liability
7T	E6	General Liability
7T	E7	General Liability
7T	E8	General Liability
7T	E9	General Liability
4E	EA	General Liability
4E	EB	General Liability
3E	EF	Fire And Other Damage To Property
2E	EG	Marine, Aviation And Transport
2E	EH	Marine, Aviation And Transport
1E	EM	Marine, Aviation And Transport
1E	EN	Marine, Aviation And Transport
1E	ET	Marine, Aviation And Transport
1E	EW	Marine, Aviation And Transport
1E	EY	Marine, Aviation And Transport
1E	EZ	Marine, Aviation And Transport
6T	F	Fire And Other Damage To Property
7T	F2	General Liability
7T	F3	General Liability
7T	F4	General Liability
6T	FA	Fire And Other Damage To Property
4T	FC	Marine, Aviation And Transport
6T	FR	Fire And Other Damage To Property
3T	G	Marine, Aviation And Transport
3T	GC	Marine, Aviation And Transport
7T	GP	General Liability
6T	GS	Fire And Other Damage To Property
3T	GX	Marine, Aviation And Transport
2T	H	Marine, Aviation And Transport
2T	H2	Marine, Aviation And Transport
2T	H3	Marine, Aviation And Transport
6T	HA	Fire And Other Damage To Property
6T	HP	Fire And Other Damage To Property

2T	HX	Marine, Aviation And Transport
6T	JB	Fire And Other Damage To Property
1T	KP	Miscellaneous Financial Loss
2T	L	Marine, Aviation And Transport
2T	L2	Marine, Aviation And Transport
2T	L3	Marine, Aviation And Transport
2T	LX	Marine, Aviation And Transport
7T	NA	General Liability
6T	NB	Fire And Other Damage To Property
7T	NC	General Liability
7T	NL	General Liability
6T	NP	Fire And Other Damage To Property
3T	O	Marine, Aviation And Transport
3T	OX	Marine, Aviation And Transport
6T	P2	Fire And Other Damage To Property
6T	P3	Fire And Other Damage To Property
6T	P4	Fire And Other Damage To Property
6T	P5	Fire And Other Damage To Property
6T	P6	Fire And Other Damage To Property
6T	P7	Fire And Other Damage To Property
4T	PB	General Liability
4T	PC	Miscellaneous Financial Loss
6T	PD	Fire And Other Damage To Property
4T	PE	Miscellaneous Financial Loss
4T	PF	Miscellaneous Financial Loss
7T	PI	General Liability
7T	PL	General Liability
7T	PM	General Liability
4T	PN	Miscellaneous Financial Loss
4T	PO	Miscellaneous Financial Loss
4T	PP	Miscellaneous Financial Loss
4T	PS	Miscellaneous Financial Loss
4T	PU	Miscellaneous Financial Loss
4T	PW	Miscellaneous Financial Loss
2T	PX	Marine, Aviation And Transport
4T	PZ	Miscellaneous Financial Loss
8T	Q	Marine, Aviation And Transport
8T	QL	Marine, Aviation And Transport
8T	QX	Marine, Aviation And Transport
2T	RX	Marine, Aviation And Transport
2T	SC	Marine, Aviation And Transport
2T	SL	Marine, Aviation And Transport
2T	SO	Marine, Aviation And Transport
3T	SR	Marine, Aviation And Transport
2T	SX	Marine, Aviation And Transport

3T	T	Marine, Aviation And Transport
6T	TE	Fire And Other Damage To Property
6T	TO	Fire And Other Damage To Property
6T	TR	Fire And Other Damage To Property
3T	TS	Marine, Aviation And Transport
6T	TU	Fire And Other Damage To Property
3T	TX	Marine, Aviation And Transport
7T	UA	General Liability
7T	UC	General Liability
8T	V	Marine, Aviation And Transport
8T	VL	Marine, Aviation And Transport
8T	VX	Marine, Aviation And Transport
3T	W	Marine, Aviation And Transport
7T	W2	Workers' Compensation
7T	W3	Workers' Compensation
7T	W4	Workers' Compensation
4T	WA	Fire And Other Damage To Property
3T	WB	Marine, Aviation And Transport
7T	WC	Workers' Compensation
6T	WL	Fire And Other Damage To Property
4T	WS	Fire And Other Damage To Property
3T	WX	Marine, Aviation And Transport
2T	X1	Marine, Aviation And Transport
3T	X2	Marine, Aviation And Transport
6T	X3	Fire And Other Damage To Property
7T	X4	General Liability
3T	X5	Marine, Aviation And Transport
7T	XD	General Liability
3T	XE	Marine, Aviation And Transport
7T	XF	General Liability
7T	XG	General Liability
7T	XH	General Liability
7T	XL	General Liability
3T	XT	Marine, Aviation And Transport
2T	XY	Marine, Aviation And Transport
2T	XZ	Marine, Aviation And Transport
2T	Y1	Marine, Aviation And Transport
2T	Y2	Marine, Aviation And Transport
2T	Y3	Marine, Aviation And Transport
2T	Y4	Marine, Aviation And Transport
2T	Y5	Marine, Aviation And Transport
2T	Y6	Marine, Aviation And Transport
2T	Y7	Marine, Aviation And Transport
2T	Y8	Marine, Aviation And Transport

Appendix 3 – Line of business mapping

The table below provides a mapping of Solvency II classes of business to the NAIC lines of business (and specific lines therein) covered by TRIA. As noted under Appendix 3, **not all risk codes shown under Appendix 3 are subject to TRIA**. However, syndicates should ensure all premiums for lines of business covered by TRIA, including that which may be incidental to the main policy coverage(s), or part of combined coverages, are reported for TRIA deductible calculation purposes. Some of the risk codes in their application are not precise enough to exclude completely.

TRIA – NAIC Lines of Business	Lloyd's Lines of Business, by Solvency II class, to be Included in TRIA Reporting
Line 1 – Property (Fire)	Fire and other damage to property Miscellaneous Financial Loss
Line 2.1 - Allied Lines	Fire and other damage to property
Line 5.1 - Commercial Multiple Peril (non-liability portion)	Fire and other damage to property
Line 5.2 - Commercial Multiple Peril (liability portion)	General Liability
Line 8 - Ocean Marine	Marine, aviation and transport
Line 9 - Inland Marine	Marine, aviation and transport Fire and other damage to property Miscellaneous Financial Loss
Line 16 - Workers' Compensation	<i>Lloyd's doesn't write primary w/c but excess w/c will be under:</i> Workers Compensation
Line 17 - Other Liability	General Liability Miscellaneous Financial Loss
Line 18 - Products Liability	General Liability Miscellaneous Financial Loss
Line 22 - Aircraft (all perils)	Marine, aviation and transport
Line 27 - Boiler and Machinery	Fire and other damage to property

Appendix 4 – File naming convention

The NAIC Excel file should be named “TRIA [4 digit syndicate number] 2016.xls”.

The FIO return must be completed across multiple workbooks. In order for these to be accepted by the FIO submission portal, they must follow a specific naming convention. All files must be in the Excel (.xlsx) format and the structure of the workbooks must not be changed.

Each FIO workbook must be named in accordance with the table below, where ##### is the company number assigned to each syndicate. Lloyd’s will make available the list of company numbers assigned by FIO in due course.

Return	File Name
Insurer Group Affiliations	TRIA0632.C#####.2017.DataCall.Affiliations.AS
Policies and Direct Earned Premium by Jurisdiction	TRIA0632.C#####.2017.DataCall.PoliciesandDEP.AS
Standalone Terrorism (Nationwide)	TRIA0632.C#####.2017.DataCall.Standalone Terrorism.AS
Exposure Bases by Jurisdiction	TRIA0632.C#####.2017.DataCall.Exposure Bases.AS
Policyholder Industry Code (Nationwide)	TRIA0632.C#####.2017.DataCall.Industry.AS
Geographic Exposures (Nationwide)	TRIA0632.C#####.2017.DataCall.Geographic.AS
Reinsurance (Nationwide)	TRIA0632.C#####.2017.DataCall.Reinsurance.AS

Managing agents should then add all files to a single .zip file, please use the following naming convention:

TRIA0632.#####.2017.DataCallWorkbooks.zip

Where ##### is the company number assigned by FIO.