

Delaware Compensation Rating Bureau, Inc.



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DCRB CIRCULAR NO. 888

To All Members of the DCRB:

Re: **APPROVAL OF DCRB FILING NO. 1303 EFFECTIVE JANUARY 1, 2014**

Establishment of Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007 – NCCI Item P-1410

The filing in caption was announced in DCRB Circular No. 887 of July 11, 2013. The Insurance Commissioner has approved DCRB Filing No. 1303, **effective January 1, 2014** on a **new, renewal** and **in-force** basis. This approval, which aligns the DCRB with practices in other jurisdictions countrywide, as per National Council on Compensation Insurance, Inc. (NCCI) Item P-1410, establishes a new endorsement, **WC 00 01 14**, Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2007.

A copy of the NCCI endorsement is attached to this circular for reference.

Questions about this endorsement should be directed to Betty Ann Campbell, Director – Rating Rules & Policy Reporting Department, at Extension 4425 or bcampbell@dcrb.com.

Timothy L. Wisecarver
President

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Attachment
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Remember to visit our website at www.dcrb.com for more information about this and other topics.

**ITEM P-1410—ESTABLISHMENT OF NOTIFICATION ENDORSEMENT OF PENDING LAW
CHANGE TO TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007**

EXHIBIT 1

**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 01 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.