Wisconsin Compensation Rating Bureau

GENERAL CIRCULAR LETTER 3275 – SEPTEMBER 15, 2026

TO: MEMBERS OF THE BUREAU

FROM: Andrew Stoughton

RE: Proceedings of the WCRB Rating Committee
NCCI Proposal P-1420 Establishment of Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019

Pursuant to ch. 626, Wis. Stat., the Office of the Commissioner of Insurance has approved the Establishment of Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019.

The Establishment of Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019 is effective on 09-14-26. As this is a federal requirement, the WCRB will not be editing nor capturing variable data on this endorsement.

Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019 (WC 00 01 16)

This endorsement is being attached 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 C) that is attached to your current policy and which remains in effect as applicable.

The Terrorism Risk Insurance Act of 2002, as subsequently amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015 and the Terrorism Risk Insurance Program Reauthorization Act of 2019 (TRIPRA 2019), each providing for a program under which the federal government shares in the payment of insured losses caused by certain acts of terrorism. Absent affirmative US Congressional action to extend, update, or otherwise reauthorize TRIPRA 2019, in whole or in part, TRIPRA 2019 is scheduled to expire on December 31, 2027.

Because the timetable for any further Congressional action regarding TRIPRA 2019 is presently unknown and exposure to acts of terrorism remains, we are providing policyholders with relevant information concerning their workers compensation policies in the event TRIPRA 2019 expires.

Your policy provides coverage for workers compensation losses caused by acts of terrorism and includes 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 that your policy provides for terrorism losses is shown in Item 4 of the policy Information Page or the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 C) Schedule that is attached to your policy. This amount may continue or change for new, renewal, and in-force policies in effect on or after December 31, 2027, in the event TRIPRA 2019 expires, subject to regulatory review in accordance with applicable state law.

You need not do anything further at this time.