Minnesota Workers' Compensation
Insurers Association, Inc.

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CIRCULAR NO. 26-1879
Date: August 13, 2026
To: All Association Members
Re: **NCCI ITEM FILING P-1420—ESTABLISHMENT OF NOTIFICATION ENDORSEMENT OF PENDING LAW CHANGE TO TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2019**

Overview

The Minnesota Department of Commerce has approved MWCIA's filing to establish WC 00 01 16, the Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019, in the Minnesota Forms Manual.

The endorsement notifies policyholders that TRIPRA 2019 is scheduled to expire on December 31, 2027 absent federal action. It supplements, and does not replace, the existing TRIPRA Disclosure Endorsement, WC 00 04 22 C.

Form and Endorsement Changes

- New endorsement—WC 00 01 16. The Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019 will be added to the Minnesota Forms Manual.
- Purpose. The endorsement advises that, if TRIPRA 2019 expires, the terrorism premium charge in Item 4 of the Policy Information Page or the WC 00 04 22 C Schedule may continue or change, subject to regulatory review under applicable state law.
- Minnesota Forms Manual index. The Forms Manual index will be revised to include WC 00 01 16.
- No pure premium base-rate impact. Establishing this notification endorsement does not change Minnesota pure premium base rates.

Effective Date

The Minnesota Department of Commerce has approved this filing to be effective for:

- New and renewal policies with effective dates on and after 12:01 a.m., January 1, 2027; and
- Policies in force as of December 31, 2026.

Member Action

No independent member filing is required. Carriers should ensure WC 00 01 16 can be applied in accordance with its approved effective date and applicable filing requirements.

Contact Information

If you have questions about this publication, please contact us:

Phone: 952-897-1737 (Option 1)
Email: Underwriting@mwcia.org
Hours: Monday–Friday, 8:00 a.m. – 4:00 p.m. Central Time

A Notice to Membership

Pursuant to Minn R. Part 2705.3200, the Manual, Forms, and/or endorsements included in this filing do ***not*** *require independent filing by our members.*

EXHIBIT 1

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.

EXHIBIT 2

INDEX MINNESOTA FORMS MANUAL

The following forms and endorsements in this Minnesota Forms Manual have been approved by the Minnesota Commerce Department and are available for use in Minnesota.

•		Introduction
•		Workers' Compensation and Employers Liability Insurance Policy Rules
•	WC 00 00 00 C	Workers Compensation and Employers Liability Insurance Policy
•	WC 00 01 01 A	Defense Base Act Coverage Endorsement
•	WC 00 01 04 A	Federal Employers' Liability Act Coverage Endorsement
•	WC 00 01 06 A	Longshore and Harbor Workers' Compensation Act Coverage Endt
•	WC 00 01 08 A	Nonappropriated Fund Instrumentalities Act Coverage Endorsement
•	WC 00 01 09 C	Outer Continental Shelf Lands Act Coverage Endorsement
•	WC 00 01 11	Migrant and Season Agricultural Worker Protection Act Coverage Endorsement
•	WC 00 01 16	Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019
•	WC 00 02 01 B	Maritime Coverage Endorsement
•	WC 00 02 03	Voluntary Compensation Maritime Coverage Endorsement
•	WC 00 02 04	Limited Maritime Coverage Endorsement
•	WC 00 03 01 A	Alternate Employer Endorsement
•	WC 00 03 02	Designated Workplaces Exclusion Endorsement
•	WC 00 03 03 C	Employers Liability Coverage Endorsement
•	WC 00 03 04	Insurance Company as Insured Endorsement
•	WC 00 03 05	Joint Venture as Insured Endorsement
•	WC 00 03 08	Partners, Officers and Others Exclusion Endorsement
•	WC 00 03 09 B	Rural Utilities Service Endorsement
•	WC 00 03 10	Sole Proprietors, Partners, Officers and Others Coverage Endorsement

FILING MEMORANDUM

ITEM P-1420—ESTABLISHMENT OF NOTIFICATION ENDORSEMENT OF PENDING LAW CHANGE TO TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2019

PURPOSE

This item establishes the Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019 (WC 00 01 16) in NCCI's ***Forms Manual of Workers Compensation and Employers Liability Insurance (Forms Manual)***.

BACKGROUND

The Terrorism Risk Insurance Act (TRIA) took effect on November 26, 2002. It provided for a temporary program under which the federal government would share in the payment of insured losses caused by certain acts of terrorism. Congress renewed TRIA as the Terrorism Risk Insurance Extension Act in 2005 and as the Terrorism Risk Insurance Program Reauthorization Act (TRIPRA) in 2007, 2015, and 2019. Absent US Congressional action to extend, update, or otherwise reauthorize TRIPRA, in whole or in part, TRIPRA is scheduled to expire on December 31, 2027.

It is currently unknown whether Congress will act regarding TRIPRA. Meanwhile, exposure to acts of terrorism remains. Therefore, NCCI is establishing an endorsement for carriers to use in the event TRIPRA expires.

PROPOSAL

This item proposes that the Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019 be established. This endorsement notifies policyholders of the impending expiration of TRIPRA; TRIPRA may be extended in the same form or some other form. The premium charge for terrorism losses that may occur in the event of certain acts of terrorism may either continue to apply or change from the amount currently applied.

While the use of this endorsement is optional for voluntary carriers, it must be used by assigned carriers in NCCI Plan-administered states where it receives regulatory approval. The continued application of the premium charged by carriers for terrorism losses is subject to regulatory review in accordance with the applicable state law.

IMPACT

No statewide premium impact will result from the establishment of an endorsement that notifies the policyholder that TRIPRA is scheduled to expire on December 31, 2027.

The premium charge for coverage provided on a workers compensation and employers liability insurance policy 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 the policy. In the event TRIPRA expires, this amount may continue or change.

FILING MEMORANDUM

ITEM P-1420—ESTABLISHMENT OF NOTIFICATION ENDORSEMENT OF PENDING LAW CHANGE TO TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2019

EXHIBIT COMMENTS AND IMPLEMENTATION SUMMARY

Exhibit	Exhibit Comments	Implementation Summary

1	Displays the establishment of the Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019 (WC 00 01 16) in NCCI's ***Forms Manual***.
	
	Note: While the use of this endorsement is optional for voluntary carriers, it must be used by assigned carriers in NCCI Plan-administered states where it receives regulatory approval.
		• In all states where applicable, except Hawaii, this item is to become effective for
		  • new and renewal policies with effective dates on and after 12:01 a.m. on January 1, 2027, and
		  • any in-force policies as of December 31, 2026.
		• In Hawaii, the effective date will be determined upon regulatory approval of the individual carrier's election to adopt this change.

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 2019 (WC 00 01 16)
(Applies in: AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, KS, KY, LA, MD, ME, MO, MS, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WV)

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.