

Delaware Compensation Rating Bureau, Inc.



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November 23, 2005

**BUREAU CIRCULAR NO. 795**

To All Members of the Bureau:

Re: **APPROVAL OF FILING FOR MISCELLANEOUS VALUES FOR FOREIGN TERRORISM**  
**BUREAU FILING NO. 0503**  
**EFFECTIVE JANUARY 1, 2006**

The Bureau has submitted and the Insurance Commissioner has approved an filing of Delaware Manual rules, forms, rating values and Statistical Plan revisions, Bureau Filing No. 0503, with an **effective date of January 1, 2006**.

Absent further congressional action, the Terrorism Risk Insurance Act of 2002 (TRIA) is scheduled to expire effective December 31, 2005. Various references to TRIA appear in current versions of both the Basic Manual and Statistical Plan and will become archaic upon this expiration. To provide a more generic and lasting vernacular, NCCI has prepared Item Filing No. B-1398, Miscellaneous Values for Foreign Terrorism, which substitutes that wording for TRIA. The DCRB has filed and the Insurance Commissioner has approved the appropriate changes in approved endorsement forms, Manual language and the Statistical Plan to be consistent with this item filing, which are to be effective January 1, 2006.

A new endorsement form, WC 00 04 22, is attached to this circular. Please note that endorsement forms WC 00 04 20 and WC 00 01 12 have been withdrawn and cannot be used for policies effective January 1, 2006 or later.

The Manual language and Statistical Plan changes filed as Bureau Filing No. 0503 are available on the Bureau's website under "Filings." Revised editions of the Basic Manual and Statistical Plan will be published on the Bureau's website before the effective date of these changes.

Timothy L. Wisecarver  
President

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***Remember to visit our website at [www.dcrb.com](http://www.dcrb.com) for more information about this and other topics.***

**SECTION 3  
ENDORSEMENTS**

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY**

**WC 00 04 22**

**FOREIGN TERRORISM PREMIUM ENDORSEMENT**

This endorsement is notification that your insurance carrier is charging premium for losses that may occur in the event of an act of foreign terrorism.

Your policy provides coverage for workers compensation losses caused by acts of foreign 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.

For purposes of this endorsement, an "act of foreign terrorism" is defined as:

- a. Any act that is violent or dangerous to human life, property or infrastructure; and
- b. The act has been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, 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.

The premium charge for the coverage your policy provides for workers compensation losses caused by an act of foreign terrorism is shown in Item 4 of the Information Page or in the Schedule below.

**Schedule**

State

Rate per \$100 of payroll