



October 2, 2026

CIRCULAR LETTER NO. 2464

To All Members and Subscribers of the WCRIBMA:

**NOTIFICATION ENDORSEMENT OF PENDING LAW CHANGE TO TERRORISM
RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2019**

On October 1, 2026, the Massachusetts Division of Insurance ("DOI") approved the WCRIBMA's Filing to adopt the Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019 (WC 00 01 16) drafted by National Council on Compensation Insurance, Inc (NCCI). The attached endorsement is effective January 1, 2027, for new and renewal policies effective on or after January 1, 2027, and any in-force policies as of December 31, 2026. The use of this endorsement is optional for voluntary market carriers; it must be used by assigned carriers for policies issued through the Massachusetts Workers' Compensation Assigned Risk Pool.

The purpose of the Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019 (WC 00 01 16) is to notify policyholders of the impending expiration of TRIPRA currently scheduled for December 31, 2027. TRIPRA may be extended in the same form or some other form by Congress. 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.

Please contact Dan Crowley (617-646-7594 or dcrowley@wcribma.org) if you have any questions.

DANIEL M. CROWLEY, CPCU
Vice President – Customer Services

Attachment

Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019

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.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective Insured	Policy No.	Endorsement No. Premium
Insurance Company	Countersigned by	