

# TRIPRA Wrap Coverage



Energy Insurance Services offers a TRIPRA (Terrorism Risk Insurance Program Reauthorization Act) Wrap policy to provide coverage to Members for gaps in the existing TRIPRA programs provided by the U.S. Government.

- Covers losses below \$140MM Trigger
- Covers Insurer deductible - 20% of Direct Earned Premium
- Covers Insurer Co-Pay of 17% excess of deductible
- Covers non-certified events

## CONTACT INFORMATION:

### Energy Insurance Services, Inc.

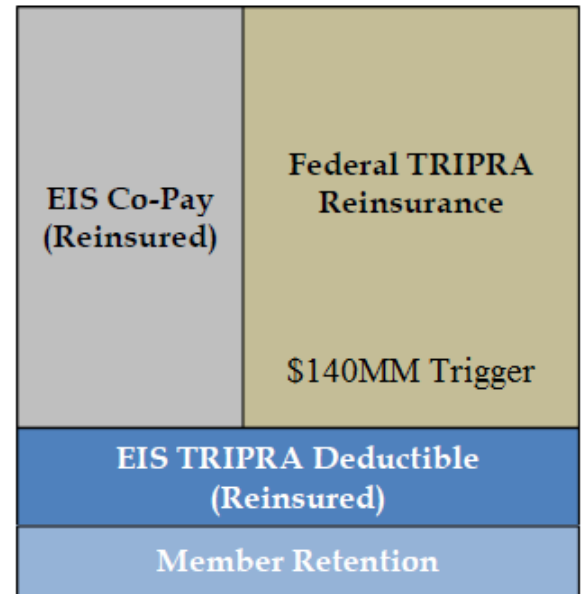
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## Program Structure

- The EIS TRIPRA Wrap policy provides broad Property & Liability coverage tailored for Utilities from Member input
- EIS Member programs have experienced significant premium savings vs. premiums paid in the standard & stand-alone markets
- Streamlined claims process with a single Insurer vs. submitting claims to several carriers in a layered program
- Clash Deductible feature
- Available Cyber-Terrorism write-back for resulting Property Damage and Business Interruption – New in 2017
- Establishes a "Footprint" in the stand-alone market
- Program has the flexibility to adapt to legislative changes contained in the TRIPRA Act of 2015 and to provide Coverage on a Stand-Alone basis should the federal backstop be non-renewed in the future



	EIS Coinsurance - reinsured
	TRIPRA / Federal Reinsurance
	EIS TRIPRA Deductible - reinsured
	Member Retention

