Frankenmuth Insurance to Add Terrorism Endorsement for Workers Comp

In response to new rules from the National Council on Compensation Insurance and state bureaus, the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 C) will be added to Workers Compensation policies in-force as of Jan. 1, 2021. Policy changes will be processed starting the week of Jan. 18.

The Terrorism Risk Insurance Program Reauthorization Act Endorsement was originally approved for new and renewal policies effective on and after 12:01 a.m. on Jan. 1, 2021. More recently, it was announced that the endorsement should be applied to in-force policies as well. Please see below for details regarding how we will address the endorsements for Workers Compensation policies.

If:	**Then:**
The policy effective date is on or before 1/1/2020 and expiration date is on or before 12/31/2020	Apply the 2015 endorsement*
The policy effective date is between 1/1/2020 and 12/31/2020 with an expiration date extending into 2021	Apply both the 2015 and 2021** endorsements
The policy effective date is on or after 1/1/2021	Apply the 2021 endorsement

* “2015 endorsement” refers to the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 B)

** “2021 endorsement” refers to the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 C)

Please contact your field manager or underwriter if you have questions about this change.