TRIPRA Wrap Coverage



EIS offers a TRIPRA Wrap policy to provide coverage to Members for the deductible and co-pay portions obligated to be covered by the Insurer. As of January 1, 2020, the Wrap's terms will change to be consistent with the Act.

- Covers losses below \$200MM Trigger
- Covers Insurer deductible 20% of Direct Earned Premium

Program Structure

- Covers Insurer Co-Pay of 20% excess of deductible
- Covers non-certified events

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- 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
- Establishes a "Footprint" in the stand-alone market
- Program has the flexibility to adapt to legislative changes, if any, that may be introduced up to or after the next expiration of the reauthorization in 2027.
- Coverage converts to a traditional Stand-Alone basis should the federal backstop be nonrenewed after 2027.

Federal TRIPRA Reinsurance EIS Co-Pay (Reinsured) \$200MM Trigger EIS TRIPRA Deductible - 20% of Direct Earned Premiums (Reinsured)

(AS OF JANUARY 6, 2020)

