

**AMERICAN ASSOCIATION OF INSURANCE SERVICES  
SUPPLEMENT TO COP MANUAL  
PUERTO RICO**

**TERRORISM LOSSES -- RATING INFORMATION**

**Certified Terrorism Losses** -- To determine the additional premium charge for the portion of certified terrorism loss coverage that is retained by the company, multiply the total policy premium for all exposures in this state, after the application of IRPM credits or debits (if any), by the factor shown below.

Factor -- Coverage for Terrorism Loss Accepted - .0225