

• *Trailer panning*—The CMS automatically tracks the end of the trailer to keep it in view while the vehicle is moving forward. Stoneridge believes this feature could eliminate collisions associated with the CMV driver making a right-hand turn, and incidents where the CMV strikes a pedestrian or bicyclist while making right hand turns.

Stoneridge also believes use of its CMS may help to reduce driver fatigue by requiring less head movement by drivers compared to the number of head movement needed to use conventional mirrors. The company claims that use of its CMS provides improved fuel economy because the housing for the system is more aerodynamic than the conventional mirrors required by § 393.80(a).

The exemption would apply to all CMV operators driving vehicles with the MirrorEye™ CMS. Stoneridge believes that mounting the system as described would maintain a level of safety that is equivalent to, or greater than, the level of safety achieved without the exemption.

#### Request for Comments

In accordance with 49 U.S.C. 31315 and 31136(e), FMCSA requests public comment from all interested persons on Stoneridge's application for an exemption from 49 CFR 393.80(a). All comments received before the close of business on the comment closing date indicated at the beginning of this notice will be considered and will be available for examination in the docket at the location listed under the **ADDRESSES** section of this notice. Comments received after the comment closing date will be filed in the public docket and will be considered to the extent practicable. In addition to late comments, FMCSA will also continue to file, in the public docket, relevant information that becomes available after the comment closing date. Interested persons should continue to examine the public docket for new material.

Issued on: March 29, 2018.

**Larry W. Minor,**

*Associate Administrator for Policy.*

[FR Doc. 2018-06964 Filed 4-4-18; 8:45 am]

**BILLING CODE 4910-EX-P**

## DEPARTMENT OF THE TREASURY

### Comptroller of the Currency

[Docket ID OCC-2018-0007]

#### Minority Depository Institutions Advisory Committee

**AGENCY:** Office of the Comptroller of the Currency, Department of the Treasury.

**ACTION:** Notice.

**SUMMARY:** The Office of the Comptroller of the Currency (OCC) announces a meeting of the Minority Depository Institutions Advisory Committee (MDIAC).

**DATES:** The OCC MDIAC will hold a public meeting on Tuesday, April 24, 2018, beginning at 8:30 a.m. Eastern Daylight Time (EDT).

**ADDRESSES:** The OCC will hold the April 24, 2018 meeting of the MDIAC at the Office of the Comptroller of the Currency, 400 7th Street SW, Washington, DC 20219.

**FOR FURTHER INFORMATION CONTACT:** Beverly Cole, Designated Federal Officer and Deputy Comptroller for Compliance Supervision Management, (202) 649-6862, Office of the Comptroller of the Currency, Washington, DC 20219.

**SUPPLEMENTARY INFORMATION:** By this notice, the OCC is announcing that the MDIAC will convene a meeting at 8:30 a.m. EDT on Tuesday, April 24, 2018, at the Office of the Comptroller of the Currency, 400 7th Street SW, Washington, DC 20219. Agenda items will include current topics of interest to the industry. The purpose of the meeting is for the MDIAC to advise the OCC on steps the agency may be able to take to ensure the continued health and viability of minority depository institutions and other issues of concern to minority depository institutions. Members of the public may submit written statements to the MDIAC by any one of the following methods:

- *Email to:* [MDIAC@OCC.treas.gov](mailto:MDIAC@OCC.treas.gov).
- *Mail to:* Beverly Cole, Designated Federal Officer, Office of the Comptroller of the Currency, 400 7th Street SW, Washington, DC 20219.

The OCC must receive written statements no later than 5:00 p.m. EDT on Tuesday, April 17, 2018. Members of the public who plan to attend the meeting should contact the OCC by 5:00 p.m. EDT on Tuesday, April 17, 2018, to inform the OCC of their desire to attend the meeting and to provide information that will be required to facilitate entry into the meeting. Members of the public may contact the OCC via email at [MDIAC@OCC.treas.gov](mailto:MDIAC@OCC.treas.gov) or by telephone at (202) 649-6862.

Attendees should provide their full name, email address, and organization, if any. For security reasons, attendees will be subject to security screening procedures and must present a valid government-issued identification to enter the building. Members of the public who are hearing impaired should call (202) 649-5597 (TTY) no later than 5:00 p.m. EDT on Tuesday, April 17, 2018, to arrange auxiliary aids such as sign language interpretation for this meeting.

Dated: March 30, 2018.

**Joseph M. Otting,**

*Comptroller of the Currency.*

[FR Doc. 2018-06962 Filed 4-4-18; 8:45 am]

**BILLING CODE 4810-33-P**

## DEPARTMENT OF THE TREASURY

### 2018 Data Call Under the Terrorism Risk Insurance Program

**AGENCY:** Departmental Offices, U.S. Department of the Treasury.

**ACTION:** Data Collection.

**SUMMARY:** Pursuant to the Terrorism Risk Insurance Act of 2002 (TRIA),<sup>1</sup> as amended, insurers that participate in the Terrorism Risk Insurance Program (TRIP or Program) are directed to submit information for the 2018 TRIP Data Call for the reporting period from January 1, 2017 to December 31, 2017.

Participating insurers are directed to register and report information in a series of forms available on the TRIP website. All insurers writing commercial property and casualty insurance in lines subject to TRIP are required to respond to this data call no later than May 15, 2018, subject to certain exceptions identified in this notice.

**DATES:** Participating insurers must register and submit data no later than May 15, 2018.

**ADDRESSES:** Participating insurers will register through a website that has been established for this data call. After registration, insurers will receive data collection forms through a secure file transfer portal, and they will submit the requested data through the same secure portal. Participating insurers can register for the 2018 TRIP Data Call at <https://tripsection111data.com/>. Additional information about the data call, including sample data collection forms and instructions, can be found on

<sup>1</sup> Public Law 107-297, 116 Stat. 2322, codified at 15 U.S.C. 6701, note. Because the provisions of TRIA (as amended) appear in a note, instead of particular sections, of the United States Code, the provisions of TRIA are identified by the sections of the law.

the TRIP website at [https://www.treasury.gov/resource-center/financial/Pages/TRIP\\_data.aspx](https://www.treasury.gov/resource-center/financial/Pages/TRIP_data.aspx).

**FOR FURTHER INFORMATION CONTACT:**

Richard Ifft, Senior Insurance Regulatory Policy Analyst, Federal Insurance Office, Room 1410, Department of the Treasury, 1500 Pennsylvania Avenue NW, Washington, DC 20220, at (202) 622-2922 (this is not a toll-free number), or Lindsey Baldwin, Senior Policy Analyst, Federal Insurance Office, Room 1410, Department of the Treasury, 1500 Pennsylvania Avenue NW, Washington, DC 20220, at (202) 622-3220 (this is not a toll-free number). Persons who have difficulty hearing or speaking may access these numbers via TTY by calling the toll-free Federal Relay Service at (800) 877-8339.

**SUPPLEMENTARY INFORMATION:**

**I. Background**

TRIA created the Program within the U.S. Department of the Treasury (Treasury) to address disruptions in the market for terrorism risk insurance, to help ensure the continued availability and affordability of commercial property and casualty insurance for terrorism risk, and to allow for the private markets to stabilize and build insurance capacity to absorb any future losses for terrorism events. The Program has been reauthorized on a number of occasions, most recently in the Terrorism Risk Insurance Program Reauthorization Act of 2015 (2015 Reauthorization Act).<sup>2</sup> Section 111 of the 2015 Reauthorization Act<sup>3</sup> (Section 111) requires the Secretary of the Treasury (Secretary) to perform periodic analyses of certain matters concerning the Program. In order to assist the Secretary with this process, Section 111 requires insurers to submit on an annual basis certain insurance data and information regarding their participation in the Program.<sup>4</sup> The Federal Insurance Office (FIO) is authorized to assist the Secretary in the administration of the Program,<sup>5</sup> including conducting the annual data call.

On November 28, 2017, Treasury published the data collection forms that it proposed to use for the 2018 TRIP Data Call, and invited the public to provide comments concerning these forms.<sup>6</sup> Treasury received twelve

comments.<sup>7</sup> In response, and as discussed further below, Treasury has made a number of modifications to the forms and instructions. The Office of Management and Budget (OMB) has approved the use of these forms under Control Number 1505-0257.

**II. Changes to 2018 Data Call**

For purposes of the 2018 Data Call, and for the first time, FIO, state insurance regulators, and the National Association of Insurance Commissioners (NAIC) coordinated and developed a consolidated data call mechanism designed to meet the regulatory objectives of both Treasury and state insurance regulators. The approach relies upon joint reporting templates derived from prior reporting templates used by Treasury, which were subject to minor changes based upon experience gained from the 2017 data call, coordination with state insurance regulators and the NAIC, and public comments. Commenters were appreciative of the consolidated data call for 2018, which will allow insurers to satisfy most of their terrorism risk insurance reporting obligations for Treasury and state regulators through submission of the same data to each entity.

**A. Reporting Process**

Insurers subject to the consolidated data call will report on a group basis, unless they are not part of a group, in which case they will report on an individual company basis. Insurers with property exposures will also be required to submit to state insurance regulators, on an individual company basis, an additional supplement focusing on the property lines of insurance subject to the Program. This supplement calls for data with respect to geographic exposures by ZIP code. Questions about the submission of data to state regulators or the property supplement should be directed to the appropriate state insurance regulator or the NAIC.

For the 2018 data call, Treasury will again work with the National Council on Compensation Insurance (NCCI) and

the California Workers' Compensation Insurance Rating Bureau (California WCIRB) to provide (either directly or through other workers' compensation rating bureaus), on behalf of participating insurers, the workers' compensation insurance elements of the data call relating to premium and payroll information. The data aggregator used by Treasury will provide such insurers with reporting templates that do not require them to report this workers' compensation data. Reporting insurers that only write workers' compensation policies are still required to register for the data call, provide general company information, and provide data related to private reinsurance. The remaining data received from NCCI and/or the California WCIRB will be merged with the information provided by the insurers.

**B. Reporting Templates**

Commenters primarily provided specific suggestions concerning individual data elements and/or the instructions concerning those elements. In response to these comments, Treasury has revised the data collection forms and/or instructions with respect to the following: The treatment of policyholder deductibles;<sup>8</sup> the aggregation of premium and exposure data, and treatment of risks that cannot be otherwise allocated to a specific geographic area (e.g., aviation, ocean marine, etc.);<sup>9</sup> the treatment of deductible reimbursement policies issued by captive insurers;<sup>10</sup> the reporting of insurance information concerning cyber risks and standalone terrorism risks;<sup>11</sup> the standardization of language across worksheets;<sup>12</sup> and several other minor technical changes.

One commenter urged FIO and state regulators to adopt a single reporting template for alien surplus lines insurers.<sup>13</sup> For the 2018 data call, Treasury and the state regulators will accept the same data collection template for alien surplus lines insurers. However, for purposes of the Treasury data call, alien surplus lines insurers that are part of a group are required to submit their data as part of the group.

<sup>2</sup> Treasury received comments from Marsh Captive Solutions (Marsh), Lloyd's of London (Lloyd's), Aon Insurance Managers (Aon), Artex Risk Solutions (Artex), and a joint letter from the American Insurance Association, the Property Casualty Insurers Association of America, and the National Association of Mutual Insurance Companies (AIA/PCI/NAMIC). In addition, Treasury received one duplicate comment, and six comments unrelated to TRIP or the 2018 TRIP Data Call. The comments are available at <https://www.regulations.gov/docketBrowser?rpp=25&so=DESC&sb=commentDueDate&po=0&dc=PS&D=TREAS-TRIP-2017-0015>. References to these comments are incorporated below where appropriate.

<sup>8</sup> See AIA/NAMIC/PCI Comments at 4-5.

<sup>9</sup> See AIA/NAMIC/PCI Comments at 5; Marsh Comments at 1-2.

<sup>10</sup> See Artex Comments at 1; Aon Comments at 1; Marsh Comments at 2.

<sup>11</sup> See Marsh Comments at 2; Lloyd's Comments at 2-3.

<sup>12</sup> See Lloyd's Comments at 2-3.

<sup>13</sup> See Lloyd's Comments at 1. For 2017, state insurance regulators collected terrorism risk insurance data from alien surplus lines insurers through the NAIC's International Insurers Department (IID).

<sup>2</sup> Public Law 114-1, 129 Stat. 3.

<sup>3</sup> TRIA sec. 104(h).

<sup>4</sup> Treasury regulations also address the annual data collection requirement. See 31 CFR 50.51, 50.54.

<sup>5</sup> 31 U.S.C. 313(c)(1)(D).

<sup>6</sup> 82 FR 56328 (Nov. 28, 2017).

By contrast, for purposes of the state data call, alien surplus lines insurers will be required to submit this information on an individual company basis.

In summary, Treasury is making five changes that will affect all categories of insurers. First, all reporting templates will now include a standalone cyber insurance worksheet. Second, the reinsurance worksheet that is required for non-small insurers, alien surplus lines insurers, and captive insurers will also include a new modeled loss question.<sup>14</sup> Third, the exposures worksheet will also request information concerning policyholder deductibles and retention amounts, in addition to the insurer exposure under policies subject to the Program. Fourth, the reporting templates no longer seek information on terrorism risk insurance premiums for years prior to the reporting period, because Treasury has already collected this information.<sup>15</sup> Fifth, insurers are required to separately report on the Premium (Jurisdiction) and Exposure (Jurisdiction) spreadsheets any premium and exposure information that cannot be otherwise allocated to a specific jurisdiction.

There are also a number of template changes that are specific to individual insurer categories. For the 2018 data call, an insurer will qualify as a small insurer if it had both 2016 policyholder surplus and 2016 direct earned premium in TRIP-eligible lines of insurance of less than \$700 million.<sup>16</sup> Of this group, small insurers with TRIP-eligible direct earned premium of less than \$10 million in 2017 will be exempt from the 2018 consolidated TRIP data call.<sup>17</sup> Neither captive insurers nor alien surplus lines insurers are eligible for this reporting exemption. In addition to the changes applicable to all insurers,

<sup>14</sup> Small insurers will complete a separate reinsurance worksheet that does not contain the modeled loss question.

<sup>15</sup> For purposes of future reports, Treasury will use the information received during the 2017 data call, and continue to update this information over time as subsequent data calls are completed.

<sup>16</sup> Small insurers are defined in 31 CFR 50.4(z) as insurers (or an affiliated group of insurers) whose policyholder surplus for the immediately preceding year is less than five times the Program Trigger for the current year, and whose TRIP-eligible lines direct earned premium for the previous year is also five times less than the Program Trigger. Accordingly, for the 2018 data call, an insurer qualifies as a small insurer if its 2016 policyholder surplus and 2016 direct earned premium are less than five times the 2017 Program Trigger of \$140 million.

<sup>17</sup> Individual insurers with less than \$10 million in TRIP-eligible lines direct earned premium that are part of a larger group must still report as part of the group as a whole, if the group's TRIP-eligible lines direct earned premium is over \$10 million.

small insurers will be required to report additional information on standalone terrorism policies. Small insurers will also be required to report on the reinsurance worksheet their largest estimated probable maximum loss at a single location and the ZIP code of that location. Insurers defined as small insurers for the 2018 data call will report the same information to Treasury (on a group basis) and state insurance regulators (also on a group basis), except with respect to property coverages. For property coverages, small insurers will also provide additional reporting on an individual company basis in the property supplement submitted solely to state insurance regulators.

Non-small insurers will no longer be required to complete a separate worksheet on package/multiline policies. The non-small insurer template will be completed by insurance groups (or individual insurers not affiliated with a group) that had either a 2016 policyholder surplus or 2016 direct earned premium in TRIP-eligible lines of insurance equal to or greater than \$700 million, and that are not subject to reporting on the captive insurer or alien surplus lines insurer reporting templates. Otherwise, insurers defined as non-small insurers for the 2018 data call will report the same information to Treasury (on a group basis) and state insurance regulators (also on a group basis), except with respect to property coverages. For property coverages, non-small insurers will also provide additional reporting on an individual company basis in a property supplement submitted solely to state insurance regulators.<sup>18</sup>

Captive insurers will no longer be required to complete a separate worksheet for workers' compensation deductible policies, as this information will now be collected on the general premium worksheet. Captive insurers are defined in 31 CFR 50.4(g) as insurers licensed under the captive insurance laws or regulations of any state. Captive insurers that wrote policies in TRIP-eligible lines of insurance during the reporting period are required to register and submit data to Treasury, unless they did not provide their insureds with any terrorism risk insurance subject to the Program.

The reporting template for alien surplus lines insurers does not contain additional changes specific to those insurers. Alien surplus lines insurers are defined in 31 CFR 50.4(o)(1)(i)(B) as

<sup>18</sup> For more information about the property supplement, visit the NAIC's Terrorism Risk Insurance Data Call web page, [http://www.naic.org/industry\\_terrorism\\_risk\\_data\\_call.htm](http://www.naic.org/industry_terrorism_risk_data_call.htm).

insurers not licensed or admitted to engage in the business of providing primary or excess insurance in any state, but that are eligible surplus line insurers listed on the NAIC Quarterly Listing of Alien Insurers. Alien surplus lines insurers that are part of a larger group classified as a non-small insurer or a small insurer should report to Treasury as part of the group, using the appropriate template. Therefore, the alien surplus lines insurer template should only be used by an alien surplus lines insurer that is not part of a larger group subject to the 2018 data call. As noted above, insurers defined as alien surplus lines insurers for the 2018 data call will continue to be required to submit data to state insurance regulators on an individual basis, even if part of a larger group.<sup>19</sup>

### C. Modeled Loss Scenario

One commenter appreciated the inclusion of a new modeled loss scenario, and encouraged FIO to consider a scenario in the future that involves locations that are not located in urban areas, but nonetheless benefit from TRIA (e.g., rural infrastructure hubs and transportation networks).<sup>20</sup> FIO will continue to vary the modeled scenario on an annual basis, and FIO will coordinate with stakeholders to obtain feedback on potential scenarios before they are used in any future data calls.

### D. Supplemental Reference Documents

Several commenters also requested that Treasury issue certain supplemental materials to assist in the data submission process, such as the inclusion of a comprehensive list of ZIP codes that define the areas identified on the Geographic Exposures (Nationwide) worksheet<sup>21</sup> and hypothetical policy scenarios to assist insurers in understanding how to enter data in certain situations where the relevant policy spans multiple calendar years. In response to these comments, Treasury will post reference documents on its data collection website ([https://www.treasury.gov/resource-center/fin-mkts/Pages/TRIP\\_data.aspx](https://www.treasury.gov/resource-center/fin-mkts/Pages/TRIP_data.aspx)) providing a complete ZIP code listing for areas subject to reporting on the Geographic Exposures (Nationwide) worksheet, as well as several hypothetical policy reporting scenarios.

<sup>19</sup> For more information about the NAIC's Terrorism Risk Insurance Data Call web page [http://www.naic.org/industry\\_terrorism\\_risk\\_data\\_call.htm](http://www.naic.org/industry_terrorism_risk_data_call.htm).

<sup>20</sup> See AIA/NAMIC/PCI Comments at 6.

<sup>21</sup> See AIA/NAMIC/PCI Comments at 4; Marsh Comments at 2.

One commenter asked Treasury to consider eliminating from the data call the lines of coverage that are less likely to be triggered in the event of an act of terrorism, noting that Treasury is not obligated to collect data on all TRIP-eligible lines.<sup>22</sup> Treasury is not making this change. Treasury notes that the types of insurance subject to the Program are set forth in the statute,<sup>23</sup> and in order to obtain a comprehensive understanding of the Program's effectiveness, it is necessary to collect data on all TRIP-eligible lines to achieve a complete view of Program participation. In addition, the information concerning these lines would also be relevant for assessing any risk-spreading policyholder surcharges levied by Treasury,<sup>24</sup> and in connection with the calculation of the insurance marketplace aggregate retention for calendar year 2020.<sup>25</sup>

#### E. Training Webinar

One commenter requested that Treasury hold training for the 2018 data call within two (2) weeks following the issuance of the templates, and recommended holding four (4) separate training sessions corresponding to the four (4) reporting templates that will be used by insurers (Alien Surplus Lines Insurers, Captive Insurers, Insurer (Non-Small) Groups or Companies, and Small Insurers).<sup>26</sup> In response to this comment, Treasury will hold four webinars on April 10 and April 11, 2018 to assist reporting insurers in responding to the proposed collection, with each webinar focusing on a specific reporting template. Specific times and details concerning participation in the webinar will be made available on the TRIP data collection website, and recordings of each webinar will be made available on the website following each training session.

### III. 2018 Data Call

For the 2018 TRIP Data Call, which covers the reporting period of January 1, 2017 to December 31, 2017, Treasury will continue to use four different data collection templates.<sup>27</sup> Insurers will fill out the template for "Insurer (Non-Small) Groups or Companies," unless the insurer meets the definition of a small insurer, captive insurer, or alien surplus insurer, as set forth in 31 CFR 50.4. Such small insurers, captive

insurers, and alien surplus lines insurers are required to complete an alternate template.

Similar to last year, Treasury, through an insurance statistical aggregator, will accept group or insurer registration forms through <https://tripsection111data.com/>. Upon registration, the aggregator will transmit individualized data collection forms (in Excel format) to the reporting group or insurer via a secure file transfer portal. The reporting group or insurer may transmit a complete data submission using either the provided Excel forms, or (for the first time this year) in a .csv file.<sup>28</sup>

Copies of the instructions and data collection forms are available on Treasury's website in read-only format. Reporting insurers will obtain the fillable reporting forms directly from the data aggregator after registering for the data collection process.

Reporting insurers are required to register and submit complete data to Treasury no later than May 15, 2018. Because of the timing and content of Treasury's 2018 report to Congress, no extensions will be granted. Reporting insurers can ask the data aggregator questions about registration, form completion, and submission through [tripsection111data@iso.com](mailto:tripsection111data@iso.com). Treasury, as identified above, may also be contacted directly with questions. Questions regarding submission of data to state insurance regulators or the property supplement should be directed to the appropriate state insurance regulator or the NAIC.

All data submitted to the aggregator is subject to the confidentiality and data protection provisions of TRIA and the Program Rules, as well as to section 552 of title 5, United States Code, including any exceptions thereunder. In accordance with the Paperwork Reduction Act, (44 U.S.C 3501 *et seq.*), the information collected through the web portal has been approved by OMB under Control Number 1505-0257. An agency may not conduct or sponsor and a person is not required to respond to a collection of information unless it displays a valid OMB control number.

Dated: March 30, 2018.

**Steven E. Seitz,**

*Deputy Director, Federal Insurance Office.*

[FR Doc. 2018-06996 Filed 4-4-18; 8:45 am]

**BILLING CODE 4810-35-P**

## DEPARTMENT OF THE TREASURY

### Agency Information Collection Activities; Submission for OMB Review; Comment Request; IRS Taxpayer Burden Surveys

**AGENCY:** Departmental Offices, U.S. Department of the Treasury.

**ACTION:** Notice.

**SUMMARY:** The Department of the Treasury will submit the following information collection requests to the Office of Management and Budget (OMB) for review and clearance in accordance with the Paperwork Reduction Act of 1995, on or after the date of publication of this notice. The public is invited to submit comments on these requests.

**DATES:** Comments should be received on or before May 7, 2018 to be assured of consideration.

**ADDRESSES:** Send comments regarding the burden estimate, or any other aspect of the information collection, including suggestions for reducing the burden, to (1) Office of Information and Regulatory Affairs, Office of Management and Budget, Attention: Desk Officer for Treasury, New Executive Office Building, Room 10235, Washington, DC 20503, or email at [OIRA\\_Submission@OMB.EOP.gov](mailto:OIRA_Submission@OMB.EOP.gov) and (2) Treasury PRA Clearance Officer, 1750 Pennsylvania Ave. NW, Suite 8142, Washington, DC 20220, or email at [PRA@treasury.gov](mailto:PRA@treasury.gov).

**FOR FURTHER INFORMATION CONTACT:** Copies of the submissions may be obtained from Jennifer Quintana by emailing [PRA@treasury.gov](mailto:PRA@treasury.gov), calling (202) 622-0489, or viewing the entire information collection request at [www.reginfo.gov](http://www.reginfo.gov).

#### SUPPLEMENTARY INFORMATION:

##### Internal Revenue Service (IRS)

*Title:* IRS Taxpayer Burden Surveys.

*OMB Control Number:* 1545-2212.

*Type of Review:* Revision of a currently approved collection.

*Abstract:* The IRS is developing improved methods for measuring, estimating, and modeling taxpayer burden. The data collected from this survey of individual taxpayers will be used as an input to a micro-simulation model that estimates taxpayer burden. The IRS will also publish the relevant updated burden estimates in tax form instructions to inform taxpayers. Three types of questions will be asked: Questions framing the activities to be measured, burden measurement questions, and questions to better inform taxpayer needs related to their compliance burden.

<sup>22</sup> See AIA/NAMIC/PCI Comments at 5-6.

<sup>23</sup> See TRIA sec. 102(6),(11); TRIA sec. (103)(a)(3).

<sup>24</sup> See TRIA sec. 103(e)(8)(A)(i).

<sup>25</sup> See 31 CFR 50.4(m).

<sup>26</sup> See Marsh Comments at 1.

<sup>27</sup> See 31 CFR 50.51(c).

<sup>28</sup> Specifications for submission of data using a .csv file will be provided to the insurer by the aggregator.