



Dear Zurich Distributor:

As you may be aware, President Bush recently signed legislation enacting a seven-year extension of the Terrorism Risk Insurance Act (TRIA). This extension -- which became effective immediately -- includes the following key changes:

- Expansion of the certification criteria to include domestic acts of terrorism in the United States
- Clarification of the operation of the \$100 billion annual industry and federal cap
- Restructuring of the manner in which post-event policyholder surcharges are collected

As a key contributor to the debate in Washington, D.C. on TRIA, Zurich is well prepared for this legislation and we are presently implementing the required changes to our forms and processes. In addition, to help you understand how the new legislation will affect you and your customers, we enclose a list of frequently asked questions. This document, as well as any updates, will appear on www.zurichna.com. If you have any questions, please contact your Zurich representative.

Thank you for your attention to this important information and your continued relationship with Zurich.