

IMARA will be calculated by averaging the annual industry aggregate deductibles over the prior three calendar years, based upon the direct earned premiums (DEP) reported to Treasury by insurers in Treasury’s annual data calls. Insurer deductibles under the Program are based upon the

DEP of individual insurers reported to Treasury in the prior year (e.g., 2023 DEP for 2024 calendar year program deductibles).

Accordingly, for purposes of determining the IMARA for calendar 2025, Treasury has averaged the aggregate insurer deductibles for

calendar years 2024, 2023, and 2022 (as reported to Treasury in each of these years), which are based on the reported DEP for calendar years 2023, 2022, and 2021, respectively.

For purposes of the 2025 IMARA calculation, those figures are as follows:

TRIP-ELIGIBLE DEP BY INSURER CATEGORY <sup>8</sup>

	2022 TRIP data call		2023 TRIP data call		2024 TRIP data call	
	2021 DEP in TRIP-eligible lines	% of total	2021 DEP in TRIP-eligible lines	% of total	2021 DEP in TRIP-eligible lines	% of total
Alien Surplus Lines Ins .....	\$12,107,214,064	5	\$16,954,356,655	6	\$16,431,481,136	6
Captive Insurers .....	14,359,289,661	6	11,992,422,807	4	13,952,931,340	5
Non-Small Insurers .....	186,901,545,992	78	209,307,242,717	78	227,192,745,100	78
Small Insurers .....	26,226,080,899	11	31,206,381,036	12	33,861,720,766	12
Total .....	239,594,130,617	100	269,460,403,215	100	291,438,878,341	100

Source: 2022–2024 TRIP Data Calls.

Treasury has used these reported premiums to calculate the IMARA for calendar year 2025. The average annual DEP figure for the combined period of 2021, 2022, and 2023 is \$266,831,137,391 [(\$239,594,130,617 + \$269,460,403,215 + \$291,438,878,341)/3 = \$266,831,137,391]. The average aggregate deductible for the prior three years is 20 percent of \$266,831,137,391, which equals \$53,366,227,478.<sup>9</sup> Accordingly, the IMARA for purposes of calendar year 2025 is \$53,366,227,478.

Dated: December 19, 2024.

Steven E. Seitz,

Director, Federal Insurance Office.

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**DEPARTMENT OF VETERANS AFFAIRS**

[OMB Control No. 2900-XXXX]

**Agency Information Collection**

**Activity: Veterans Legacy Memorial (VLM)**

**AGENCY:** National Cemetery

Administration, Department of Veterans Affairs.

**ACTION:** Notice.

**SUMMARY:** National Cemetery

Administration (NCA), Department of Veterans Affairs (VA), is announcing an opportunity for public comment on the proposed collection of certain information by the agency. Under the Paperwork Reduction Act (PRA) of

1995, Federal agencies are required to publish notice in the **Federal Register** concerning each proposed collection of information, including each proposed extension of a currently approved collection, and allow 60 days for public comment in response to the notice.

**DATES:** Comments must be received on or before February 25, 2025.

**ADDRESSES:** Comments must be submitted through [www.regulations.gov](http://www.regulations.gov).

**FOR FURTHER INFORMATION CONTACT:**

*Program-Specific information:* Brian Hurley, 202–957–2093, [Brian.Hurley1@va.gov](mailto:Brian.Hurley1@va.gov).

*VA PRA information:* Maribel Aponte, 202–461–8900, [vacopaperworkreduact@va.gov](mailto:vacopaperworkreduact@va.gov).

**SUPPLEMENTARY INFORMATION:** Under the PRA of 1995, Federal agencies must obtain approval from the Office of Management and Budget (OMB) for each collection of information they conduct or sponsor. This request for comment is being made pursuant to section 3506(c)(2)(A) of the PRA.

With respect to the following collection of information, NCA invites comments on: (1) whether the proposed collection of information is necessary for the proper performance of NCA’s functions, including whether the information will have practical utility; (2) the accuracy of NCA’s estimate of the burden of the proposed collection of information; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of the collection of information on

respondents, including through the use of automated collection techniques or the use of other forms of information technology.

*Title:* Veterans Legacy Memorial (VLM).

*OMB Control Number:* 2900–XXXX.

<https://www.reginfo.gov/public/do/PRASearch> (Once at this link, you can enter the OMB Control Number to find the historical versions of this Information Collection).

*Type of Review:* Existing collection in use without an OMB Control Number.

*Abstract:* NCA owns and manages the Veterans Legacy Memorial (VLM)—the largest Veteran memorialize site in the nation. VLM provides eligible Veterans with enhanced memorialization services by honoring their military service through online, web-based memorial pages. Users such as Next of Kin, friends, researchers, servicemembers, and the public are permitted to submit a variety of content to a Veterans VLM page including tributes, images, biographies, career and life milestones, documents, and more. Living Veterans who have requested and received an eligibility determination for burial in a VA national cemetery in advance of need may also submit biographical content to the VA so that after they die, if a VLM page is created for them by the VA, the content they submitted will appear on their VLM page. Next of Kin and Living Veterans are sent a general solicitation for this voluntary information, and all submitted content is moderated by the VA to ensure it complies with the VLM User Policy,

updated to include data received by FIO after the reporting deadline. Some figures may not add up on account of rounding.

<sup>9</sup> See note 7.

<sup>8</sup> The figures from the 2022 and 2021 TRIP data calls were previously reported in the IMARA calculation for calendar year 2024. See 88 FR 87843 (December 19, 2023). The figures from the 2024 TRIP data call were previously reported in FIO’s

June 2024 Report on the Effectiveness of the Terrorism Risk Insurance Program (June 2024), 10 (Figure 1), <https://home.treasury.gov/system/files/311/2024ProgramEffectivenessReportFINAL6.28.2024508.pdf>, and have been

available here: <https://www.cem.va.gov/VLM/userpolicy.asp>. The information obtained through this collection is used solely to provide enhanced memorialization services that honor eligible deceased Veterans.

*Affected Public:* Veterans who have been determined to be eligible for VA

burial in advance of their time of need, their Next of Kin, and the public.

*Estimated Annual Burden:* 22,500 hours.

*Estimated Average Burden per Respondent:* 18 minutes.

*Frequency of Response:* One-time.

*Estimated Number of Respondents:* 75,000.

*Authority:* 44 U.S.C. 3501 *et seq.*

**Maribel Aponte,**

*VA PRA Clearance Officer, Office of Enterprise and Integration/Data Governance Analytics, Department of Veterans Affairs.*

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