

The Hartford Steam Boiler Inspection and Insurance Company
HSB Total Cyber™
Rate and Rule Manual

Section II.

HSB Total Cyber™ Rates and Rules

1a. Cyber Risk Coverage Form (HTC 201) Base coverage form providing coverage for:

- Coverage 1 – Data Compromise Response Expenses
- Coverage 2 - Identity Recovery
- Coverage 3a - Computer Attack
- Coverage 3b - Loss of Business
- Coverage 4 - Cyber Extortion
- Coverage 5 - Data Compromise Liability
- Coverage 6 - Network Security Liability
- Coverage 7 - Electronic Media Liability
- Coverage 8 – Misdirected Payment Fraud and Computer Fraud

1b. HSB Total Cyber™ Enhancement Endorsement (HTC ENH)

- Mandatory endorsement provided at no additional charge.

1c. Optional Coverages

- Additional Insured - Pursuant to a Contract (HTC AICON)
- Additional Response Expenses Limit (HTC AREL)
- Additional Response Expenses Limit - Affected Individuals (HTC INDLMT)
- Contingent Loss of Business - Interruption of Supply (HTC CLBS)
- Costs of Forensic Accountant (HTC CFA)
- Extended Income Recovery (HTC EIR)
- Full Media Liability (HTC FML)
- Future Loss Avoidance (HTC FLA)
- PCI Assessments, Fines and Penalties (HTC PCIFP)
- Privacy Incident Liability (HTC PIL)
- Reputational Harm (HTC RH)
- System Failure (HTC SF)
- Telecommunications Fraud (HTC TF)
- War exclusion – Amendment (HTC – WE)

2. Coverage Forms

Use the applicable coverage forms identified in 1.

3. Eligibility

Insured entities are eligible if they are in an approved state and an eligible class of business. Ineligible classes include Adult Business and Gambling or Gaming

4. Coverage Limits and Sublimits

Refer to the Cyber Rate tables for available limits and sublimits by coverage. The aggregate limit applicable to the policy will be equal to highest chosen coverage limit.

5. Deductible

Refer to the Cyber rate tables for available deductibles.

6. Supplemental Extended Reporting Period

Upon payment of an additional premium of 100% of the full annual premium associated with the relevant coverage, a Supplemental Extended Reporting Period of one year immediately following the expiration date of the Automatic Extended Reporting Period may be purchased. This applies only to third party coverages.

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The Supplemental Extended Reporting Period premium is non-refundable and not subject to modification for periods under one year.

7. Premium Determination

Refer to the Cyber Rate tables below. Unless otherwise stated, only the values shown in the tables are available.

8. Cyber Rate Tables

The premiums below are annual gross premiums per policy for the indicated bundles of coverage elements. Premiums for accounts written net of commission are also displayed in the Base Rate tables below.

Premiums may be prorated for short or odd term policies.

Cyber policies will be priced based on the base rates by revenue band set forth below. The ratable revenue will be modified if the full revenue is not commensurate with the exposure presented by the named insured. The base rate will then be modified by a series of factors taking into account limit, deductible, industry hazard class and characteristics of the individual risk.

Other than the potential modification from Rule 9., these premiums are not subject to further modification by the application of any other factors not shown in these tables (e.g., package factors, company deviations or IRPM factors).

9. Program Factor

This factor is based on underwriting and expense characteristics for groups of insureds participating in a program. This program factor will be applied uniformly across all risks that participate in the program. Program Factor: 0.5 – 1.0

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Cyber Rate Tables

Premium Calculation for Coverage 1 – Data Compromise Response Expenses

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 or Less	\$1,000,000 or Less	\$69.86	\$57.64
\$5,000,000	\$5,000,000	\$162.08	\$133.71
\$10,000,000	\$10,000,000	\$279.44	\$230.54
\$15,000,000	\$15,000,000	\$380.04	\$313.53
\$35,000,000	\$35,000,000	\$511.38	\$421.89
\$75,000,000	\$75,000,000	\$762.88	\$629.38
\$125,000,000	\$125,000,000	\$1,017.17	\$839.17
\$175,000,000	\$175,000,000	\$1,271.47	\$1,048.96
\$225,000,000	\$225,000,000	\$1,550.91	\$1,279.50
\$250,000,000	\$250,000,000	\$1,620.77	\$1,337.13
\$300,000,000	\$300,000,000	\$1,732.55	\$1,429.35
\$350,000,000	\$350,000,000	\$1,816.38	\$1,498.51
\$400,000,000	\$400,000,000	\$1,872.27	\$1,544.62
\$450,000,000	\$450,000,000	\$1,928.16	\$1,590.73
\$500,000,000	\$500,000,000	\$1,984.04	\$1,636.84
\$550,000,000	\$550,000,000	\$2,011.99	\$1,659.89
\$600,000,000	\$600,000,000	\$2,039.93	\$1,682.94
\$650,000,000	\$650,000,000	\$2,067.88	\$1,706.00
\$1,000,000,000	\$1,000,000,000	\$2,431.15	\$2,005.70
\$2,000,000,000	\$2,000,000,000	\$4,051.92	\$3,342.84

Use linear interpolation for values not shown but within the parameters of the table.

Occupancy Factors

Each applicant for the Cyber coverage will be placed into one of six occupancy tiers based upon the insured's occupancy code. Each class will be assigned a factor which will be used to modify the base rate. Eligible classes of business are divided into tiers as follows:

Occupancy Tier	Description	Factor
1	Businesses whose primary personal information is relative to employees.	0.83
2	Businesses that keep financial or account number information on individual customers but do not keep customers' Social Security numbers.	1.00
3	Businesses with customers' Social Security numbers.	3.07
4	Entities that collect and store a high volume of particularly sensitive personal information, are at high risk of loss or theft of that information and are subject to structural restraints on their security spending.	12.65
5	Municipalities	12.65
6	Hospitals and Nursing Homes	15.00

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Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 1 limit sought by the applicant.

Limit	Factor
\$50,000	0.40
\$100,000	0.44
\$250,000	0.56
\$500,000	0.74
\$1,000,000	1.00
\$2,000,000	1.31
\$3,000,000	1.56
\$4,000,000	1.78
\$5,000,000	1.99
\$6,000,000	2.19
\$7,000,000	2.37
\$8,000,000	2.55
\$9,000,000	2.71
\$10,000,000	2.87

Sublimit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 1 sublimit sought by the applicant.

Sublimit	Crisis Management Factor	Regulatory Fines and Penalties Factor	PCI Fines and Penalties Factor
\$25,000	1.00	0.98	0.98
\$50,000	1.01	0.99	0.99
\$100,000	1.02	1.00	1.00
\$250,000	1.07	1.03	1.02
\$500,000	1.13	1.09	1.05
\$1,000,000	1.18	1.16	1.09
\$2,000,000	1.20	1.19	1.10
\$3,000,000	1.22	1.20	1.11
\$4,000,000	1.23	1.22	1.12
\$5,000,000	1.24	1.23	1.13
\$6,000,000	1.25	1.25	1.14
\$7,000,000	1.26	1.26	1.15
\$8,000,000	1.27	1.28	1.16
\$9,000,000	1.28	1.29	1.17
\$10,000,000	1.29	1.30	1.18
Excluded	N/A	0.93	0.95

Deductible Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 1 deductible sought by the applicant.

Deductible	Factor
\$2,500	1.07
\$5,000	1.04
\$10,000	1.00
\$25,000	0.98
\$50,000	0.95
\$100,000	0.90
\$250,000	0.76

Use linear interpolation for values not shown but within the parameters of the table.

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Premium Calculation for Coverage 2 - Identity Recovery

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 - \$2,000,000,000	\$1,000,000 - \$2,000,000,000	\$53.79	\$44.38

Limit

The annual aggregate limit is \$25,000 per Identity Recovery insured.

The following sublimits apply:

Lost Wages/Child & Elder Care Expenses	\$5,000
Mental Health Counseling Expenses	\$5,000
Miscellaneous Unnamed Expenses	\$1,000

Deductible

The deductible for this coverage will be \$0.

Premium Calculation for Coverage 3a - Computer Attack

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 or Less	\$1,000,000 or Less	\$135.55	\$111.83
\$5,000,000	\$5,000,000	\$314.47	\$259.44
\$10,000,000	\$10,000,000	\$542.20	\$447.31
\$15,000,000	\$15,000,000	\$737.39	\$608.34
\$35,000,000	\$35,000,000	\$992.22	\$818.58
\$75,000,000	\$75,000,000	\$1,480.20	\$1,221.16
\$125,000,000	\$125,000,000	\$1,973.60	\$1,628.22
\$175,000,000	\$175,000,000	\$2,467.00	\$2,035.27
\$225,000,000	\$225,000,000	\$3,009.19	\$2,482.58
\$250,000,000	\$250,000,000	\$3,144.74	\$2,594.41
\$300,000,000	\$300,000,000	\$3,361.62	\$2,773.34
\$350,000,000	\$350,000,000	\$3,524.28	\$2,907.53
\$400,000,000	\$400,000,000	\$3,632.72	\$2,996.99
\$450,000,000	\$450,000,000	\$3,741.16	\$3,086.46
\$500,000,000	\$500,000,000	\$3,849.60	\$3,175.92
\$550,000,000	\$550,000,000	\$3,903.82	\$3,220.65
\$600,000,000	\$600,000,000	\$3,958.04	\$3,265.38
\$650,000,000	\$650,000,000	\$4,012.26	\$3,310.11
\$1,000,000,000	\$1,000,000,000	\$4,717.11	\$3,891.62
\$2,000,000,000	\$2,000,000,000	\$7,861.85	\$6,486.03

Use linear interpolation for values not shown but within the parameters of the table.

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Industry Hazard Factors

Each applicant for the Cyber coverage will be placed into one of two hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which will be used to modify the base rate. Eligible classes of business are divided into hazard classes as follows:

Hazard Class	Description	Factor
Low	All occupancies other than Defense, Financial Institutions, Utilities & Energy.	1.00
High	Defense, Financial Institutions, Utilities & Energy.	2.17

Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 3a limit sought by the applicant.

Limit	Factor
\$50,000	0.40
\$100,000	0.44
\$250,000	0.56
\$500,000	0.74
\$1,000,000	1.00
\$2,000,000	1.31
\$3,000,000	1.56
\$4,000,000	1.78
\$5,000,000	1.99
\$6,000,000	2.19
\$7,000,000	2.37
\$8,000,000	2.55
\$9,000,000	2.71
\$10,000,000	2.87

Crisis Management Sublimit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 3a sublimit sought by the applicant.

Crisis Management Sublimit	Factor
\$25,000	1.00
\$50,000	1.01
\$100,000	1.02
\$250,000	1.07
\$500,000	1.13
\$1,000,000	1.18
\$2,000,000	1.20
\$3,000,000	1.22
\$4,000,000	1.23
\$5,000,000	1.24
\$6,000,000	1.25
\$7,000,000	1.26
\$8,000,000	1.27
\$9,000,000	1.28
\$10,000,000	1.29

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Deductible Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 3a deductible sought by the applicant.

Deductible	Factor
\$2,500	1.07
\$5,000	1.04
\$10,000	1.00
\$25,000	0.94
\$50,000	0.88
\$100,000	0.84
\$250,000	0.77

Use linear interpolation for values not shown but within the parameters of the table.

Premium Calculation for Coverage 3b - Loss of Business

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 or Less	\$1,000,000 or Less	\$97.13	\$80.13
\$5,000,000	\$5,000,000	\$225.33	\$185.90
\$10,000,000	\$10,000,000	\$388.50	\$320.52
\$15,000,000	\$15,000,000	\$528.36	\$435.90
\$35,000,000	\$35,000,000	\$710.96	\$586.54
\$75,000,000	\$75,000,000	\$1,060.61	\$875.01
\$125,000,000	\$125,000,000	\$1,414.15	\$1,166.68
\$175,000,000	\$175,000,000	\$1,767.69	\$1,458.34
\$225,000,000	\$225,000,000	\$2,156.19	\$1,778.86
\$250,000,000	\$250,000,000	\$2,253.32	\$1,858.99
\$300,000,000	\$300,000,000	\$2,408.72	\$1,987.19
\$350,000,000	\$350,000,000	\$2,525.27	\$2,083.35
\$400,000,000	\$400,000,000	\$2,602.97	\$2,147.45
\$450,000,000	\$450,000,000	\$2,680.67	\$2,211.55
\$500,000,000	\$500,000,000	\$2,758.37	\$2,275.66
\$550,000,000	\$550,000,000	\$2,797.22	\$2,307.71
\$600,000,000	\$600,000,000	\$2,836.07	\$2,339.76
\$650,000,000	\$650,000,000	\$2,874.92	\$2,371.81
\$1,000,000,000	\$1,000,000,000	\$3,379.98	\$2,788.48
\$2,000,000,000	\$2,000,000,000	\$5,633.30	\$4,647.47

Use linear interpolation for values not shown but within the parameters of the table.

Industry Hazard Factors

Each applicant for the Cyber coverage will be placed into one of two hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which will be used to modify the base rate. Eligible classes of business are divided into hazard classes as follows:

Hazard Class	Description	Factor
Low	All occupancies other than Defense, Financial Institutions, Utilities & Energy.	1.00
High	Defense, Financial Institutions, Utilities & Energy.	2.17

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Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 3b limit sought by the applicant.

Limit	Factor
\$50,000	0.40
\$100,000	0.44
\$250,000	0.56
\$500,000	0.74
\$1,000,000	1.00
\$2,000,000	1.31
\$3,000,000	1.56
\$4,000,000	1.78
\$5,000,000	1.99
\$6,000,000	2.19
\$7,000,000	2.37
\$8,000,000	2.55
\$9,000,000	2.71
\$10,000,000	2.87

Loss of Business Waiting Period

The modified base rate will be further multiplied by the factor from the table below based on the number of hours during the waiting period.

Waiting Period Number of Hours	Factor
0	2.00
4	1.18
6	1.15
8	1.07
10	1.00
12	0.97
24	0.90
48	0.80
72	0.75
168+	0.70

Loss of Business Period of Restoration

The modified base rate will be further multiplied by the factor from the table below based on the number of days during the period of restoration.

Period of Restoration Number of Days	Factor
30	0.80
60	0.85
90	0.90
120	0.95
180	1.00
240	1.10
300	1.15
365	1.20

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Premium Calculation for Coverage 4 – Cyber Extortion

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 or Less	\$1,000,000 or Less	\$164.66	\$135.84
\$5,000,000	\$5,000,000	\$382.01	\$315.16
\$10,000,000	\$10,000,000	\$658.64	\$543.38
\$15,000,000	\$15,000,000	\$895.75	\$738.99
\$35,000,000	\$35,000,000	\$1,205.31	\$994.38
\$75,000,000	\$75,000,000	\$1,798.08	\$1,483.42
\$125,000,000	\$125,000,000	\$2,397.44	\$1,977.89
\$175,000,000	\$175,000,000	\$2,996.80	\$2,472.36
\$225,000,000	\$225,000,000	\$3,655.44	\$3,015.74
\$250,000,000	\$250,000,000	\$3,820.10	\$3,151.58
\$300,000,000	\$300,000,000	\$4,083.55	\$3,368.93
\$350,000,000	\$350,000,000	\$4,281.14	\$3,531.94
\$400,000,000	\$400,000,000	\$4,412.87	\$3,640.62
\$450,000,000	\$450,000,000	\$4,544.60	\$3,749.29
\$500,000,000	\$500,000,000	\$4,676.32	\$3,857.97
\$550,000,000	\$550,000,000	\$4,742.19	\$3,912.31
\$600,000,000	\$600,000,000	\$4,808.05	\$3,966.64
\$650,000,000	\$650,000,000	\$4,873.92	\$4,020.98
\$1,000,000,000	\$1,000,000,000	\$5,730.14	\$4,727.37
\$2,000,000,000	\$2,000,000,000	\$9,550.24	\$7,878.95

Use linear interpolation for values not shown but within the parameters of the table.

Industry Hazard Factors

Each applicant for the Cyber coverage will be placed into one of two hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which will be used to modify the base rate. Eligible classes of business are divided into hazard classes as follows:

Hazard Class	Description	Factor
Low	All occupancies other than Defense, Financial Institutions, Utilities & Energy.	1.00
High	Defense, Financial Institutions, Utilities & Energy.	2.17

Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 4 limit sought by the applicant.

Limit	Factor
\$50,000	0.40
\$100,000	0.44
\$250,000	0.56
\$500,000	0.74
\$1,000,000	1.00
\$2,000,000	1.31
\$3,000,000	1.56
\$4,000,000	1.78
\$5,000,000	1.99
\$6,000,000	2.19
\$7,000,000	2.37
\$8,000,000	2.55
\$9,000,000	2.71
\$10,000,000	2.87

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Deductible Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 4 deductible sought by the applicant.

Deductible	Factor
\$2,500	1.49
\$5,000	1.27
\$10,000	1.00
\$25,000	0.67
\$50,000	0.43
\$100,000	0.23
\$250,000	0.19

Use linear interpolation for values not shown but within the parameters of the table.

Premium Calculation for Coverage 5 – Data Compromise Liability

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 or Less	\$1,000,000 or Less	\$31.59	\$26.06
\$5,000,000	\$5,000,000	\$73.29	\$60.47
\$10,000,000	\$10,000,000	\$126.37	\$104.26
\$15,000,000	\$15,000,000	\$171.86	\$141.79
\$35,000,000	\$35,000,000	\$231.26	\$190.79
\$75,000,000	\$75,000,000	\$344.99	\$284.62
\$125,000,000	\$125,000,000	\$459.99	\$379.49
\$175,000,000	\$175,000,000	\$574.98	\$474.36
\$225,000,000	\$225,000,000	\$701.36	\$578.62
\$250,000,000	\$250,000,000	\$732.95	\$604.68
\$300,000,000	\$300,000,000	\$783.50	\$646.38
\$350,000,000	\$350,000,000	\$821.41	\$677.66
\$400,000,000	\$400,000,000	\$846.68	\$698.51
\$450,000,000	\$450,000,000	\$871.96	\$719.36
\$500,000,000	\$500,000,000	\$897.23	\$740.21
\$550,000,000	\$550,000,000	\$909.87	\$750.64
\$600,000,000	\$600,000,000	\$922.50	\$761.07
\$650,000,000	\$650,000,000	\$935.14	\$771.49
\$1,000,000,000	\$1,000,000,000	\$1,099.42	\$907.02
\$2,000,000,000	\$2,000,000,000	\$1,832.37	\$1,511.70

Use linear interpolation for values not shown but within the parameters of the table.

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Occupancy Factors

Each applicant for the Cyber coverage will be placed into one of six occupancy tiers based upon the insured's occupancy code. Each class will be assigned a factor which will be used to modify the base rate. Eligible classes of business are divided into tiers as follows:

Occupancy Tier	Description	Factor
1	Businesses whose primary personal information is relative to employees.	0.83
2	Businesses that keep financial or account number information on individual customers but do not keep customers' Social Security numbers.	1.00
3	Businesses with customers' Social Security numbers.	3.07
4	Entities that collect and store a high volume of particularly sensitive personal information, are at high risk of loss or theft of that information and are subject to structural restraints on their security spending.	12.65
5	Municipalities	12.65
6	Hospitals and Nursing Homes	15.00

Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 5 limit sought by the applicant.

Limit	Factor
\$50,000	0.40
\$100,000	0.44
\$250,000	0.56
\$500,000	0.74
\$1,000,000	1.00
\$2,000,000	1.31
\$3,000,000	1.56
\$4,000,000	1.78
\$5,000,000	1.99
\$6,000,000	2.19
\$7,000,000	2.37
\$8,000,000	2.55
\$9,000,000	2.71
\$10,000,000	2.87

Deductible Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 5 deductible sought by the applicant.

Deductible	Factor
\$2,500	1.07
\$5,000	1.04
\$10,000	1.00
\$25,000	0.98
\$50,000	0.95
\$100,000	0.90
\$250,000	0.76

Use linear interpolation for values not shown but within the parameters of the table.

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Claims Made Factors

The base rate assumes full prior acts. If a retroactive date will be used, the modified base rate will be further multiplied by the factor from the table below which corresponds to the claims made period sought by the applicant. If the claims made period equals or exceeds 3 years, or if no retroactive date will be used, select the "3 or more" factor.

Years Retroactive	Factor
1	.85
2	.90
3 or more	1.0

Premium Calculation for Coverage 6 – Network Security Liability

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 or Less	\$1,000,000 or Less	\$75.73	\$62.48
\$5,000,000	\$5,000,000	\$175.70	\$144.96
\$10,000,000	\$10,000,000	\$302.94	\$249.92
\$15,000,000	\$15,000,000	\$411.99	\$339.90
\$35,000,000	\$35,000,000	\$554.37	\$457.36
\$75,000,000	\$75,000,000	\$827.02	\$682.29
\$125,000,000	\$125,000,000	\$1,102.69	\$909.72
\$175,000,000	\$175,000,000	\$1,378.36	\$1,137.15
\$225,000,000	\$225,000,000	\$1,681.30	\$1,387.07
\$250,000,000	\$250,000,000	\$1,757.03	\$1,449.55
\$300,000,000	\$300,000,000	\$1,878.21	\$1,549.52
\$350,000,000	\$350,000,000	\$1,969.09	\$1,624.50
\$400,000,000	\$400,000,000	\$2,029.68	\$1,674.48
\$450,000,000	\$450,000,000	\$2,090.26	\$1,724.47
\$500,000,000	\$500,000,000	\$2,150.85	\$1,774.45
\$550,000,000	\$550,000,000	\$2,181.15	\$1,799.44
\$600,000,000	\$600,000,000	\$2,211.44	\$1,824.44
\$650,000,000	\$650,000,000	\$2,241.73	\$1,849.43
\$1,000,000,000	\$1,000,000,000	\$2,635.55	\$2,174.33
\$2,000,000,000	\$2,000,000,000	\$4,392.58	\$3,623.88

Use linear interpolation for values not shown but within the parameters of the table.

Industry Hazard Factors

Each applicant for the Cyber coverage will be placed into one of two hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which will be used to modify the base rate.

Eligible classes of business are divided into hazard classes as follows:

Hazard Class	Description	Factor
Low	All occupancies other than Defense, Financial Institutions, Utilities & Energy.	1.00
High	Defense, Financial Institutions, Utilities & Energy.	2.17

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Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 6 limit sought by the applicant.

Limit	Factor
\$50,000	0.40
\$100,000	0.44
\$250,000	0.56
\$500,000	0.74
\$1,000,000	1.00
\$2,000,000	1.31
\$3,000,000	1.56
\$4,000,000	1.78
\$5,000,000	1.99
\$6,000,000	2.19
\$7,000,000	2.37
\$8,000,000	2.55
\$9,000,000	2.71
\$10,000,000	2.87

Deductible Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 6 deductible sought by the applicant.

Deductible	Factor
\$2,500	1.10
\$5,000	1.07
\$10,000	1.00
\$25,000	0.82
\$50,000	0.75
\$100,000	0.59
\$250,000	0.54

Use linear interpolation for values not shown but within the parameters of the table.

Claims Made Factors

The base rate assumes full prior acts. If a retroactive date will be used, the modified base rate will be further multiplied by the factor from the table below which corresponds to the claims made period sought by the applicant. If the claims made period equals or exceeds 3 years, or if no retroactive date will be used, select the "3 or more" factor.

Years Retroactive	Factor
1	.85
2	.90
3 or more	1.0

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Premium Calculation for Coverage 7 – Electronic Media Liability

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 or Less	\$1,000,000 or Less	\$66.34	\$54.73
\$5,000,000	\$5,000,000	\$153.91	\$126.97
\$10,000,000	\$10,000,000	\$265.35	\$218.92
\$15,000,000	\$15,000,000	\$360.88	\$297.73
\$35,000,000	\$35,000,000	\$485.60	\$400.62
\$75,000,000	\$75,000,000	\$724.42	\$597.64
\$125,000,000	\$125,000,000	\$965.89	\$796.86
\$175,000,000	\$175,000,000	\$1,207.36	\$996.07
\$225,000,000	\$225,000,000	\$1,472.72	\$1,214.99
\$250,000,000	\$250,000,000	\$1,539.06	\$1,269.72
\$300,000,000	\$300,000,000	\$1,645.20	\$1,357.29
\$350,000,000	\$350,000,000	\$1,724.80	\$1,422.96
\$400,000,000	\$400,000,000	\$1,777.87	\$1,466.75
\$450,000,000	\$450,000,000	\$1,830.94	\$1,510.53
\$500,000,000	\$500,000,000	\$1,884.02	\$1,554.31
\$550,000,000	\$550,000,000	\$1,910.55	\$1,576.20
\$600,000,000	\$600,000,000	\$1,937.09	\$1,598.10
\$650,000,000	\$650,000,000	\$1,963.62	\$1,619.99
\$1,000,000,000	\$1,000,000,000	\$2,308.58	\$1,904.58
\$2,000,000,000	\$2,000,000,000	\$3,847.64	\$3,174.30

Use linear interpolation for values not shown but within the parameters of the table.

Industry Hazard Factors

Each applicant for the Cyber coverage will be placed into one of two hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which will be used to modify the base rate.

Eligible classes of business are divided into hazard classes as follows:

Hazard Class	Description	Factor
Low	All occupancies other than Defense, Financial Institutions, Utilities & Energy.	1.00
High	Defense, Financial Institutions, Utilities & Energy.	2.17

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Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 7 limit sought by the applicant.

Limit	Factor
\$50,000	0.40
\$100,000	0.44
\$250,000	0.56
\$500,000	0.74
\$1,000,000	1.00
\$2,000,000	1.31
\$3,000,000	1.56
\$4,000,000	1.78
\$5,000,000	1.99
\$6,000,000	2.19
\$7,000,000	2.37
\$8,000,000	2.55
\$9,000,000	2.71
\$10,000,000	2.87

Deductible Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 7 deductible sought by the applicant.

Deductible	Factor
\$2,500	1.11
\$5,000	1.06
\$10,000	1.00
\$25,000	0.84
\$50,000	0.78
\$100,000	0.67
\$250,000	0.51

Use linear interpolation for values not shown but within the parameters of the table.

Claims Made Factors

The base rate assumes full prior acts. If a retroactive date will be used, the modified base rate will be further multiplied by the factor from the table below which corresponds to the claims made period sought by the applicant. If the claims made period equals or exceeds 3 years, or if no retroactive date will be used, select the "3 or more" factor.

Years Retroactive	Factor
1	.85
2	.90
3 or more	1.00

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Premium Calculation for Coverage 8 – Misdirected Payment Fraud and Computer Fraud

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 or Less	\$1,000,000 or Less	\$126.89	\$104.69
\$5,000,000	\$5,000,000	\$294.39	\$242.87
\$10,000,000	\$10,000,000	\$507.57	\$418.74
\$15,000,000	\$15,000,000	\$690.29	\$569.49
\$35,000,000	\$35,000,000	\$928.85	\$766.30
\$75,000,000	\$75,000,000	\$1,385.66	\$1,143.17
\$125,000,000	\$125,000,000	\$1,847.54	\$1,524.22
\$175,000,000	\$175,000,000	\$2,309.43	\$1,905.28
\$225,000,000	\$225,000,000	\$2,817.00	\$2,324.02
\$250,000,000	\$250,000,000	\$2,943.89	\$2,428.71
\$300,000,000	\$300,000,000	\$3,146.92	\$2,596.21
\$350,000,000	\$350,000,000	\$3,299.19	\$2,721.83
\$400,000,000	\$400,000,000	\$3,400.70	\$2,805.58
\$450,000,000	\$450,000,000	\$3,502.21	\$2,889.33
\$500,000,000	\$500,000,000	\$3,603.73	\$2,973.07
\$550,000,000	\$550,000,000	\$3,654.48	\$3,014.95
\$600,000,000	\$600,000,000	\$3,705.24	\$3,056.82
\$650,000,000	\$650,000,000	\$3,756.00	\$3,098.70
\$1,000,000,000	\$1,000,000,000	\$4,415.83	\$3,643.06
\$2,000,000,000	\$2,000,000,000	\$7,359.72	\$6,071.77

Use linear interpolation for values not shown but within the parameters of the table.

Industry Hazard Factors

Each applicant for the Cyber coverage will be placed into one of two hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which will be used to modify the base rate.

Eligible classes of business are divided into hazard classes as follows:

Hazard Class	Description	Factor
Low	All occupancies other than Defense, Financial Institutions, Utilities & Energy.	1.00
High	Defense, Financial Institutions, Utilities & Energy.	2.17

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Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 8 limit sought by the applicant.

Limit	Factor
\$50,000	0.40
\$100,000	0.44
\$200,000	0.52
\$250,000	0.56
\$300,000	0.60
\$400,000	0.67
\$500,000	0.74
\$600,000	0.80
\$700,000	0.86
\$800,000	0.92
\$900,000	0.96
\$1,000,000	1.00
\$2,000,000	1.31
\$3,000,000	1.56
\$4,000,000	1.78
\$5,000,000	1.99
\$6,000,000	2.19
\$7,000,000	2.37
\$8,000,000	2.55
\$9,000,000	2.71
\$10,000,000	2.87

Deductible Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Coverage 8 deductible sought by the applicant.

Deductible	Factor
\$2,500	1.12
\$5,000	1.08
\$10,000	1.00
\$25,000	0.83
\$50,000	0.64
\$100,000	0.42
\$250,000	0.18

Use linear interpolation for values not shown but within the parameters of the table.

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Premium Calculation for Optional Coverages

The following coverages are optional coverages which are added by endorsements. If any of the following coverages are chosen, please use the rating tables, factors and algorithms provided below to determine the premium for each selected coverage.

Premium Calculation for Additional Response Expenses Limit Coverage

1. Add the Policy Aggregate Limit and the Data Compromise Response Expense Limit.
2. Calculate the premium using the Data Compromise Response Expenses Base Rate above and the Increased Limit Factor corresponding to the limit amount calculated in Step 1.
3. Subtract the initial Data Compromise Response Expenses premium from the value calculated in Step 2.
4. Multiply the value calculated in Step 3. By 0.95.
5. The product is the total additional premium for the Additional Response Expenses Limit and will be added to the Data Compromise Response Expenses premium.

Premium Calculation for Additional Response Expenses Limit - Affected Individuals Coverage

1. Add the Policy Aggregate Limit, the Data Compromise Response Expense Limit, and Equivalent Dollar-Value Limit for the selected number of Affected Individuals Limit using the table below.
2. Calculate a premium using the Data Compromise Response Expense rate tables and the Increased Limit Factor corresponding to the limit amount calculated in Step 1.
3. Subtract the initial Data Compromise Response Expenses premium from the value calculated in Step 2.
4. Multiple the value calculated in Step 3. by 0.95. The product is the total additional premium for the Additional Response Expenses Limit –Affected Individuals.
5. The product is the total additional premium for the Additional Response Expenses Limit - Affected Individuals and will be added to the Data Compromise Response Expenses premium.

Number of Affected Individuals	Equivalent Dollar – Value Limit
2,000	\$50,000
4,000	\$100,000
10,000	\$250,000
25,000	\$500,000
50,000	\$1,000,000
100,000	\$2,000,000
250,000	\$3,000,000
400,000	\$4,000,000
500,000	\$5,000,000
750,000	\$6,000,000
1,000,000	\$7,000,000
1,300,000	\$8,000,000
1,600,000	\$9,000,000
2,000,000	\$10,000,000

Premium Calculation for Contingent Loss of Business – Interruption of Supply

1. Add the Computer Attack and the Loss of Business premium.
2. Multiply that sum by 0.10.
3. Multiply that product by the quotient of the Contingent Loss of Business limit divided by the Loss of Business Limit.
4. That product is the additional premium for the Contingent Loss of Business - Interruption of Supply endorsement.

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Premium Calculation for Costs of Forensic Accountant

1. Apply a factor of 1.2 to the Loss of Business Premium.
2. That product is the additional premium for the Costs of Forensic Accountant endorsement.

Premium Calculation for Extended Income Recovery

1. Apply the factor below based on the period of restoration to the Loss of Business Premium.

Period of Restoration Number of Days	Factor
5	1.00
10	1.01
20	1.03
30	1.04
60	1.06
90	1.07
120	1.08
150	1.10
180	1.11
270	1.13
365	1.14

2. That product is the additional premium for the Extended Income Recovery endorsement.

Premium Calculation for Full Media Liability

The premium charge for including this endorsement is \$0.

Premium Calculation for Future Loss Avoidance

1. Apply a factor of 1.055 to the Computer Attack premium.
2. That product is the additional premium for the Future Loss Avoidance endorsement.

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Premium Calculation for PCI Assessments

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 or Less	\$1,000,000 or Less	\$15.06	\$12.42
\$5,000,000	\$5,000,000	\$34.94	\$28.82
\$10,000,000	\$10,000,000	\$60.24	\$49.69
\$15,000,000	\$15,000,000	\$81.92	\$67.58
\$35,000,000	\$35,000,000	\$110.23	\$90.94
\$75,000,000	\$75,000,000	\$164.44	\$135.67
\$125,000,000	\$125,000,000	\$219.26	\$180.89
\$175,000,000	\$175,000,000	\$274.07	\$226.11
\$225,000,000	\$225,000,000	\$334.31	\$275.80
\$250,000,000	\$250,000,000	\$349.37	\$288.23
\$300,000,000	\$300,000,000	\$373.46	\$308.10
\$350,000,000	\$350,000,000	\$391.53	\$323.01
\$400,000,000	\$400,000,000	\$403.58	\$332.95
\$450,000,000	\$450,000,000	\$415.62	\$342.89
\$500,000,000	\$500,000,000	\$427.67	\$352.83
\$550,000,000	\$550,000,000	\$433.70	\$357.80
\$600,000,000	\$600,000,000	\$439.72	\$362.77
\$650,000,000	\$650,000,000	\$445.74	\$367.74
\$1,000,000,000	\$1,000,000,000	\$524.05	\$432.34
\$2,000,000,000	\$2,000,000,000	\$873.41	\$720.57

Use linear interpolation for values not shown but within the parameters of the table.

Occupancy Factors

Each applicant for the Cyber coverage will be placed into one of six occupancy tiers based upon the insured's occupancy code. Each class will be assigned a factor which will be used to modify the base rate.

Eligible classes of business are divided into tiers as follows:

Occupancy Tier	Description	Factor
1	Businesses whose primary personal information is relative to employees.	0.83
2	Businesses that keep financial or account number information on individual customers but do not keep customers' Social Security numbers.	1.00
3	Businesses with customers' Social Security numbers.	3.07
4	Entities that collect and store a high volume of particularly sensitive personal information, are at high risk of loss or theft of that information and are subject to structural restraints on their security spending.	12.65
5	Municipalities	12.65
6	Hospitals and Nursing Homes	15.00

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Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the PCI Assessment limit sought by the applicant.

Limit	Factor
\$50,000	0.18
\$100,000	0.26
\$250,000	0.44
\$500,000	0.65
\$1,000,000	1.00
\$2,000,000	1.52
\$3,000,000	1.90
\$4,000,000	2.23
\$5,000,000	2.45
\$6,000,000	2.67
\$7,000,000	2.89
\$8,000,000	3.10
\$9,000,000	3.29
\$10,000,000	3.48

Deductible Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the PCI Assessment deductible sought by the applicant.

Deductible	Factor
\$2,500	1.07
\$5,000	1.04
\$10,000	1.00
\$25,000	0.94
\$50,000	0.88
\$100,000	0.84
\$250,000	0.77

Use linear interpolation for values not shown but within the parameters of the table.

The final PCI Assessment premium will be added to the final Data Compromise Response Expenses premium determined above. This is the total Data Compromise Response Expenses premium.

Premium Calculation for Privacy Incident Liability

1. Apply a factor of 1.5 to the Data Compromise Liability premium.
2. That product is the additional premium for the Privacy Incident Liability endorsement.

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Premium Calculation for Reputational Harm

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 or Less	\$1,000,000 or Less	\$45.18	\$37.27
\$5,000,000	\$5,000,000	\$104.81	\$86.47
\$10,000,000	\$10,000,000	\$180.71	\$149.08
\$15,000,000	\$15,000,000	\$245.76	\$202.75
\$35,000,000	\$35,000,000	\$330.69	\$272.82
\$75,000,000	\$75,000,000	\$493.33	\$407.00
\$125,000,000	\$125,000,000	\$657.77	\$542.66
\$175,000,000	\$175,000,000	\$822.21	\$678.33
\$225,000,000	\$225,000,000	\$1,002.92	\$827.41
\$250,000,000	\$250,000,000	\$1,048.10	\$864.68
\$300,000,000	\$300,000,000	\$1,120.38	\$924.31
\$350,000,000	\$350,000,000	\$1,174.59	\$969.04
\$400,000,000	\$400,000,000	\$1,210.73	\$998.85
\$450,000,000	\$450,000,000	\$1,246.87	\$1,028.67
\$500,000,000	\$500,000,000	\$1,283.02	\$1,058.49
\$550,000,000	\$550,000,000	\$1,301.09	\$1,073.40
\$600,000,000	\$600,000,000	\$1,319.16	\$1,088.30
\$650,000,000	\$650,000,000	\$1,337.23	\$1,103.21
\$1,000,000,000	\$1,000,000,000	\$1,572.15	\$1,297.02
\$2,000,000,000	\$2,000,000,000	\$2,620.24	\$2,161.70

Use linear interpolation for values not shown but within the parameters of the table.

Industry Hazard Factors

Each applicant for the Cyber coverage will be placed into one of two hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which will be used to modify the base rate.

Eligible classes of business are divided into hazard classes as follows:

Hazard Class	Description	Factor
Low	All occupancies other than Defense, Financial Institutions, Utilities & Energy.	1.00
High	Defense, Financial Institutions, Utilities & Energy.	2.17

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Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Reputational Harm limit sought by the applicant.

Limit	Factor
\$50,000	0.18
\$100,000	0.26
\$250,000	0.44
\$500,000	0.65
\$1,000,000	1.00
\$2,000,000	1.52
\$3,000,000	1.90
\$4,000,000	2.23
\$5,000,000	2.45
\$6,000,000	2.67
\$7,000,000	2.89
\$8,000,000	3.10
\$9,000,000	3.29
\$10,000,000	3.48

Deductible Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Reputational Harm deductible sought by the applicant.

Deductible	Factor
\$2,500	1.07
\$5,000	1.04
\$10,000	1.00
\$25,000	0.94
\$50,000	0.88
\$100,000	0.84
\$250,000	0.77

Use linear interpolation for values not shown but within the parameters of the table.

Period of Indemnity Factors

The modified base rate will be further multiplied by the factor from the table below based on the number of days during the period of Indemnity.

Period of Indemnity Number of Days	Factor
Less than 30	0.98
30	1.00
45	1.02
60	1.04
90	1.06
180	1.08

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Premium Calculation for System Failure

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 or Less	\$1,000,000 or Less	\$114.45	\$94.42
\$5,000,000	\$5,000,000	\$265.51	\$219.05
\$10,000,000	\$10,000,000	\$457.78	\$377.67
\$15,000,000	\$15,000,000	\$622.58	\$513.63
\$35,000,000	\$35,000,000	\$837.74	\$691.14
\$75,000,000	\$75,000,000	\$1,249.74	\$1,031.04
\$125,000,000	\$125,000,000	\$1,666.33	\$1,374.72
\$175,000,000	\$175,000,000	\$2,082.91	\$1,718.40
\$225,000,000	\$225,000,000	\$2,540.69	\$2,096.07
\$250,000,000	\$250,000,000	\$2,655.13	\$2,190.49
\$300,000,000	\$300,000,000	\$2,838.25	\$2,341.55
\$350,000,000	\$350,000,000	\$2,975.58	\$2,454.86
\$400,000,000	\$400,000,000	\$3,067.14	\$2,530.39
\$450,000,000	\$450,000,000	\$3,158.69	\$2,605.92
\$500,000,000	\$500,000,000	\$3,250.25	\$2,681.46
\$550,000,000	\$550,000,000	\$3,296.03	\$2,719.22
\$600,000,000	\$600,000,000	\$3,341.81	\$2,756.99
\$650,000,000	\$650,000,000	\$3,387.59	\$2,794.76
\$1,000,000,000	\$1,000,000,000	\$3,982.70	\$3,285.73
\$2,000,000,000	\$2,000,000,000	\$6,637.84	\$5,476.22

Use linear interpolation for values not shown but within the parameters of the table.

Industry Hazard Factors

Each applicant for the Cyber coverage will be placed into one of two hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which will be used to modify the base rate.

Eligible classes of business are divided into hazard classes as follows:

Hazard Class	Description	Factor
Low	All occupancies other than Defense, Financial Institutions, Utilities & Energy.	1.00
High	Defense, Financial Institutions, Utilities & Energy.	2.17

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Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the System Failure limit sought by the applicant.

Limit	Factor
\$50,000	0.37
\$100,000	0.42
\$250,000	0.56
\$500,000	0.73
\$1,000,000	1.00
\$2,000,000	1.40
\$3,000,000	1.70
\$4,000,000	1.95
\$5,000,000	2.13
\$6,000,000	2.30
\$7,000,000	2.47
\$8,000,000	2.63
\$9,000,000	2.78
\$10,000,000	2.93

Deductible Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the System Failure deductible sought by the applicant.

Deductible	Factor
\$2,500	1.06
\$5,000	1.04
\$10,000	1.00
\$25,000	0.95
\$50,000	0.90
\$100,000	0.87
\$250,000	0.80

Use linear interpolation for values not shown but within the parameters of the table.

Waiting Period Factors

The modified base rate will be further multiplied by the factor from the table below based on the number of hours during the period of Indemnity.

Period of Indemnity Number of Hours	Factor
4	7.50
6	3.75
8	1.25
10	1.00
12	0.75
24	0.50

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Period of Restoration Factors

The modified base rate will be further multiplied by the factor from the table below based on the number of days during the period of Indemnity.

Period of Restoration Days	Factor
30	0.94
60	1.00
90	1.06
120	1.12
180	1.18
240	1.29
300	1.35
365	1.41

Premium Calculation for Telecommunications Fraud

Base Rates by Annual Revenue or Net Operating Expenses

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$1,000,000 or Less	\$1,000,000 or Less	\$29.34	\$24.21
\$5,000,000	\$5,000,000	\$68.07	\$56.16
\$10,000,000	\$10,000,000	\$117.36	\$96.82
\$15,000,000	\$15,000,000	\$159.61	\$131.68
\$35,000,000	\$35,000,000	\$214.77	\$177.19
\$75,000,000	\$75,000,000	\$320.40	\$264.33
\$125,000,000	\$125,000,000	\$427.20	\$352.44
\$175,000,000	\$175,000,000	\$534.00	\$440.55
\$225,000,000	\$225,000,000	\$651.36	\$537.37
\$250,000,000	\$250,000,000	\$680.70	\$561.58
\$300,000,000	\$300,000,000	\$727.65	\$600.31
\$350,000,000	\$350,000,000	\$762.85	\$629.35
\$400,000,000	\$400,000,000	\$786.33	\$648.72
\$450,000,000	\$450,000,000	\$809.80	\$668.08
\$500,000,000	\$500,000,000	\$833.27	\$687.45
\$550,000,000	\$550,000,000	\$845.01	\$697.13
\$600,000,000	\$600,000,000	\$856.74	\$706.81
\$650,000,000	\$650,000,000	\$868.48	\$716.50
\$1,000,000,000	\$1,000,000,000	\$1,021.05	\$842.37
\$2,000,000,000	\$2,000,000,000	\$1,701.75	\$1,403.94

Use linear interpolation for values not shown but within the parameters of the table.

Industry Hazard Factors

Each applicant for the Cyber coverage will be placed into one of two hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which will be used to modify the base rate. Eligible classes of business are divided into hazard classes as follows:

Hazard Class	Description	Factor
Low	All occupancies other than Defense, Financial Institutions, Utilities & Energy.	1.00
High	Defense, Financial Institutions, Utilities & Energy.	2.17

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Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Telecommunications Fraud limit sought by the applicant.

Limit	Factor
\$50,000	0.40
\$100,000	0.44
\$200,000	0.52
\$250,000	0.56
\$300,000	0.60
\$400,000	0.67
\$500,000	0.74
\$600,000	0.80
\$700,000	0.86
\$800,000	0.92
\$900,000	0.96
\$1,000,000	1.00
\$2,000,000	1.31
\$3,000,000	1.56
\$4,000,000	1.78
\$5,000,000	1.99
\$6,000,000	2.19
\$7,000,000	2.37
\$8,000,000	2.55
\$9,000,000	2.71
\$10,000,000	2.87

Deductible Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Telecommunications Fraud deductible sought by the applicant.

Deductible	Factor
\$2,500	1.62
\$5,000	1.27
\$10,000	1.00
\$25,000	0.65
\$50,000	0.40
\$100,000	0.22
\$250,000	0.18

Use linear interpolation for values not shown but within the parameters of the table.

Premium Calculation for War Exclusion - Amendment

The premium charge for including this endorsement is \$0.

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Limit to Revenue Factor

Apply the following factors to the individual premiums determined above to each coverage.

Limit requests over \$1,000,000 are subject to a Limit-to-Revenue factor, as measured by the ratio of the highest requested coverage limit to the annual revenue. The Limit-to-Revenue Ratio is calculated as the following: Maximum Requested Coverage Limit / Annual Revenue.

Limit – to - Revenue Ratio	Increased Limit Factor
0 to 1.0	1.00
>1.0 to 2.0	1.25
>2.0 to 3.0	1.50
>3.0 to 4.0	1.75
>4.0 to 5.0	2.00
>5.0 to 6.0	2.25
>6.0	2.50

Individual Risk Modifier

Apply the following factors to the individual premiums determined above to each coverage.

The modified base rate will be further modified by the application of a factor based on the individual risk characteristics of the applicant for coverage. The individual risk modifier will be an aggregate factor calculated based on information provided by the applicant and will be calculated by multiplying the credit or debit for each listed criteria by the credit or debit for each of the other criterion. The aggregate Individual Risk Modification factor may not be lower than .35 or greater than 3.5.

Characteristics	Range of Modifications	
	Credit	Debit
Kind and Quantity of Data Held	0.90	1.10
Relationships with Third Parties	0.90	1.10
Internal Policies and Compliance with Standards	0.90	1.10
Management of Privacy Exposures	0.90	1.10
Encryption	0.90	1.10
System Security Budget	0.90	1.10
Computer System Controls	0.90	1.10
Employees and Physical Security	0.90	1.10
Security Testing and Auditing	0.90	1.10
Backup and Archiving	0.90	1.10
Business Continuity and Incident Response Planning	0.90	1.10
Content Controls (coverage 5)	0.90	1.10

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Scheduled Rating

Apply the following factors to the individual premiums determined above to each coverage.

The modified base rate will be further modified by the application of a factor based on the risks characteristics listed below. The Scheduled Rating modifier will be an aggregate factor calculated based on information provided by the applicant and will be calculated by multiplying the credit or debit for each listed criteria by the credit or debit for each of the other criterion.

Characteristics	Range of Modifications	
	Credit	Debit
Complexity of Insured's Operation	0.90	1.10
Financial Condition	0.90	1.10
Maturity of Business	0.90	1.10
Employee Count	0.90	1.10
Territory of Operations	0.90	1.10
Additional Insureds	0.90	1.10
Prior Insurance	0.90	1.10
Unusual or Unique Exposure	0.90	1.10
Security Incident and Loss History	0.90	1.10

TRIA (Terrorism Risk Insurance Act) Premium Determination

The premium charge for losses resulting from certified acts of terrorism as defined in the Terrorism Risk Insurance Act, as amended, is \$0.