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ACE American Insurance Company

Chubb Cyber Enterprise Risk Management Policy
Chubb DigiTech® Enterprise Risk Management Policy
Chubb Professional Enterprise Risk Management Policy

The enclosed rating plan provides pricing for Cyber Incident Response Fund; Business Interruption and Extra Expenses; Contingent Business Interruption and Extra Expenses; Digital Data Recovery; Network Extortion; Cyber, Privacy and Network Security Liability; Electronic, Social, and Printed Media Liability; Cyber Crime; Technology E&O; and Professional Liability

The Coverage Section(s) consists of:

- **Cyber, Privacy and Network Security Liability** provides coverage arising out of the organization's failure to protect sensitive personal or corporate information, unintentional violations of privacy regulations, and failure of network security, including unauthorized access or unauthorized use of corporate systems, a denial of service attack, or transmission of malicious code. This insuring agreement also provides coverage for regulatory proceedings brought by a government agency and payment card industry fines or assessments arising out of alleged non-compliance with the payment card industry data security standard.
- **Cyber Incident Response Fund** covers the expenses associated with responding to a cyber incident; including legal services in determining extent of situation and content in responding to the cyber incident and determination of a data breach, third party forensics associated with determining the cause and scope of a cyber incident, expenses to comply with regulations, public relations & legal services associated with reviewing contractual obligations as well as voluntary notification expenses.
- **Business Interruption and Extra Expenses** covers any income loss and extra expense as a result of a malicious computer act that results in an interruption in service of an insured's computer system.
- **Contingent Business Interruption and Extra Expenses** covers any income loss and extra expense as a result of a malicious computer act that results in an interruption in service of a shared computer system.
- **Digital Data Recovery** covers costs incurred by the Insured to replace, restore, or re-collect digital data caused by a network security failure. It also covers expenses incurred to mitigate or reduce loss.
- **Network Extortion** covers costs that the Insured would pay in response to a network extortion threat. It also covers expenses incurred to mitigate or reduce loss.

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- **Electronic, Social, and Printed Media** covers defense costs and damages as a result of a wrongful act alleging product disparagement, trade libel, false light, public disclosure of private facts, plagiarism, copyright, trademark domain name infringement, negligence in creation or dissemination of electronic content in the course of the insured's media activities.
- **Cyber Crime** covers funds transfer fraud, computer fraud and social engineering fraud.
- **Technology E&O** covers defense costs and damages as a result of a technology incident. The Technology E&O insuring agreement, which is a key coverage within the DigiTech® policy, is not included within the Cyber or Professional policies. The DigiTech®-branded policy is therefore marketed to technology-industry companies, whereas the Professional policy is marketed to miscellaneous professional service firms and the Cyber policy is marketed toward non-technology and non-miscellaneous professional service companies.
- **Professional Liability** covers defense costs and damages as a result of a professional incident. The Professional Liability insuring agreement, which is a key coverage within the Professional policy, is not included within the DigiTech®-branded or Cyber policies. The Professional policy is therefore marketed toward miscellaneous professional service firms whereas the DigiTech®-branded policy is marketed to technology-industry companies, and the Cyber policy is marketed toward non-technology and non-miscellaneous professional service companies.

The rating steps for each coverage section are included below.

Step 1: Determination of Base Rate

Select the base rate from Table I for the corresponding coverage. The base rate will be based on the ratable revenues and the Hazard of the risk of each coverage.

- A. Determine ratable revenue for the risk by using prospective fiscal year revenue:
- i. If prospective revenue is unavailable, use current or projected annual revenue figure to determine Ratable revenue.
 - ii. Ratable revenues should include 100% of the revenues for the operations that represent the exposure being insured.
 - iii. Ratable revenues should include both domestic and non-domestic revenues

The rates shown in the table below represent the rate for the upper band of the revenue range.

- B. Select the appropriate hazard group for the applicant based upon the relative nature of their operations.

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Hazard Group 0

Applicants with minimal exposure to theft, loss or unauthorized disclosure of personally identifiable non-public information or third party corporate information. These applicants operate in industries that accept a very low amount of new records, generally store very few historical records, and generally provide non-critical products and services. Those applicants providing miscellaneous professional services generally have very minimal exposure to professional liability.

Hazard Group 1

Applicants with low exposure to theft, loss or unauthorized disclosure of personally identifiable non-public information or third party corporate information. These applicants operate in industries that accept low amounts of new records, generally store low volumes of historical records, and generally provide lightly-critical products and services. . Those applicants providing miscellaneous professional services generally have minimal exposure to professional liability.

Hazard Group 2

Applicants with material exposure to theft, loss or unauthorized disclosure of personally identifiable non-public information or third party corporate information. These applicants operate in industries that accept material amounts of new records and generally store material amounts of historical records, and generally provide moderately-critical products and services. Those applicants providing miscellaneous professional services generally have a material exposure to professional liability.

Hazard Group 3

Applicants with substantial exposure to theft, loss or unauthorized disclosure of personally identifiable non-public information or third party corporate information. These applicants operate in industries that accept a substantial volume of new records, generally store many historical records, and generally provide critical products and services. Those applicants providing miscellaneous professional services generally have a substantial exposure to professional liability.

Hazard Group 4

Applicants with high exposure to theft, loss or unauthorized disclosure of personally identifiable non-public information or third party corporate information. These applicants operate in industries that accept high amounts of new records, generally store a high volume of historical records, and generally provide highly-critical products and services. Those applicants providing miscellaneous professional services generally have a high exposure to professional liability.

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Hazard Group 5

Applicants with very high exposure to theft, loss or unauthorized disclosure of personally identifiable non-public information or third party corporate information. These applicants operate in industries that accept very high amounts of new records, generally store a very high volume of historical records, and generally provide very highly-critical products and services. Those applicants providing miscellaneous professional services generally have a very high exposure to professional liability.

Hazard Group 6

Applicants with an extremely high exposure to theft, loss or unauthorized disclosure of personally identifiable non-public information or third party corporate information. These applicants operate in industries that accept extremely high amounts of new records, generally store an extremely high volume of historical records, and generally provide extremely-critical products and services. Those applicants providing miscellaneous professional services generally have an extremely high exposure to professional liability.

The base rate contemplates a limit of liability of \$1 million per occurrence/aggregate and a \$10,000 per claim retention. The Privacy and Network Security base rate also contemplates a Regulatory Proceeding Sub-Limit of \$250,000 per occurrence/aggregate and Payment Card Loss Sub-Limit of \$250,000, which are both eligible for modification by the underwriter. The Cyber Incident Response Fund base rate contemplates an Off Panel Sublimit of \$250,000 which is eligible for modification by the underwriter. The base rate will be linearly interpolated for ratable values within the band.

Table I - Insuring Agreement Base Rates

Cyber Privacy and Network Liability Base Rates - Hazard Group								Cyber Incident Response Base Rates - Hazard Group							
Gross Revenue (in 000s)	0	1	2	3	4	5	6	Gross Revenue (in 000s)	0	1	2	3	4	5	6
250 and Under	347	386	482	803	1,205	1,607	1,767	250 and Under	241	268	334	557	836	1,115	1,226
500	578	643	803	1,339	2,008	2,678	2,945	500	402	446	557	929	1,393	1,858	2,044
1,000	821	913	1,140	1,901	2,852	3,803	4,182	1,000	571	633	791	1,319	1,978	2,638	2,902
3,000	1,407	1,564	1,954	3,257	4,886	6,515	7,165	3,000	977	1,085	1,356	2,260	3,389	4,520	4,972
5,000	1,905	2,117	2,646	4,410	6,615	8,821	9,702	5,000	1,322	1,469	1,836	3,060	4,589	6,120	6,732
10,000	2,819	3,132	3,915	6,525	9,788	13,051	14,355	10,000	1,956	2,174	2,717	4,528	6,792	9,056	9,962
20,000	4,101	4,556	5,695	9,490	14,235	18,982	20,879	20,000	2,845	3,162	3,951	6,585	9,877	13,170	14,487
35,000	5,540	6,154	7,692	12,819	19,226	25,638	28,201	35,000	3,840	4,268	5,333	8,889	13,332	17,777	19,554
50,000	6,673	7,413	9,264	15,440	23,158	30,881	33,969	50,000	4,629	5,144	6,427	10,712	16,068	21,424	23,565
100,000	9,048	10,053	12,564	20,945	31,413	41,891	46,079	100,000	6,269	6,964	8,707	14,512	21,768	29,019	31,920
500,000	15,368	17,093	21,364	35,585	53,373	71,171	78,279	500,000	10,869	12,084	15,107	25,192	37,768	50,339	55,360
1,000,000	21,468	23,893	29,864	49,735	74,623	99,471	109,429	1,000,000	15,169	16,834	21,057	35,092	52,668	70,139	77,160

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Table I - Insuring Agreement Base Rates

Gross Revenue (in 000s)	Digital Data Recovery Base Rates - Hazard Group							Gross Revenue (in 000s)	Business Interruption and Extra Expenses Base Rates - Hazard Group						
	0	1	2	3	4	5	6		0	1	2	3	4	5	6
250 and Under	88	98	122	204	306	408	449	250 and Under	103	114	143	238	357	476	524
500	147	163	204	340	510	680	748	500	172	190	238	397	595	794	873
1,000	209	232	290	483	724	966	1,062	1,000	244	270	338	564	845	1,127	1,240
3,000	358	397	497	828	1,241	1,655	1,820	3,000	418	463	579	966	1,448	1,931	2,124
5,000	485	538	673	1,121	1,680	2,241	2,464	5,000	566	627	784	1,308	1,961	2,614	2,876
10,000	718	797	996	1,659	2,486	3,316	3,646	10,000	837	928	1,160	1,935	2,902	3,868	4,256
20,000	1,044	1,159	1,448	2,413	3,616	4,823	5,304	20,000	1,217	1,350	1,688	2,814	4,220	5,625	6,189
35,000	1,409	1,564	1,955	3,258	4,884	6,512	7,163	35,000	1,643	1,824	2,281	3,800	5,699	7,598	8,360
50,000	1,697	1,884	2,354	3,924	5,883	7,844	8,629	50,000	1,979	2,198	2,748	4,577	6,865	9,152	10,070
100,000	2,302	2,554	3,194	5,324	7,983	10,639	11,704	100,000	2,684	2,983	3,728	6,207	9,310	12,417	13,660
500,000	3,982	4,434	5,554	9,244	13,863	18,479	20,344	500,000	4,684	5,183	6,488	10,807	16,190	21,577	23,740
1,000,000	5,582	6,184	7,754	12,844	19,313	25,729	28,344	1,000,000	6,484	7,183	8,988	14,957	22,440	29,927	32,940

Table I - Insuring Agreement Base Rates

Gross Revenue (in 000s)	Contingent Business Interruption and Extra Expenses Base Rates - Hazard Group							Gross Revenue (in 000s)	Network Extortion Threat Base Rates - Hazard Group						
	0	1	2	3	4	5	6		0	1	2	3	4	5	6
250 and Under	126	140	175	292	438	584	643	250 and Under	63	70	88	146	219	292	321
500	210	233	292	487	730	974	1,071	500	105	117	146	243	365	487	535
1,000	298	331	415	692	1,037	1,383	1,521	1,000	149	166	207	345	518	691	760
3,000	511	568	711	1,185	1,777	2,369	2,606	3,000	256	284	355	591	888	1,184	1,302
5,000	692	769	963	1,604	2,406	3,207	3,528	5,000	347	385	481	801	1,202	1,603	1,763
10,000	1,024	1,138	1,425	2,373	3,559	4,745	5,220	10,000	514	570	712	1,186	1,779	2,373	2,610
20,000	1,489	1,655	2,072	3,451	5,176	6,901	7,592	20,000	748	830	1,036	1,726	2,589	3,452	3,797
35,000	2,011	2,236	2,798	4,662	6,991	9,321	10,253	35,000	1,011	1,121	1,399	2,331	3,497	4,663	5,129
50,000	2,424	2,694	3,370	5,615	8,419	11,225	12,347	50,000	1,217	1,349	1,686	2,807	4,211	5,616	6,178
100,000	3,289	3,654	4,570	7,615	11,419	15,225	16,747	100,000	1,647	1,829	2,291	3,807	5,716	7,616	8,378
500,000	5,729	6,374	7,930	13,215	19,779	26,425	29,067	500,000	2,887	3,189	3,971	6,607	9,916	13,216	14,538
1,000,000	7,929	8,824	11,030	18,365	27,479	36,725	40,417	1,000,000	4,037	4,439	5,471	9,157	13,766	18,366	20,188

Table I - Insuring Agreement Base Rates

Gross Revenue (in 000s)	Technology E&O Base Rates - Hazard Group							Gross Revenue (in 000s)	Electronic, Social, and Printed Media Base Rates - Hazard Group						
	0	1	2	3	4	5	6		0	1	2	3	4	5	6
250 and Under	505	561	701	1,169	1,753	2,337	2,571	250 and Under	189	210	263	438	657	876	964
500	842	935	1,168	1,948	2,922	3,895	4,285	500	315	350	438	730	1,095	1,460	1,607
1,000	1,195	1,328	1,659	2,766	4,149	5,531	6,085	1,000	448	497	622	1,037	1,555	2,073	2,282
3,000	2,047	2,275	2,842	4,738	7,107	9,476	10,424	3,000	768	852	1,066	1,777	2,664	3,552	3,909
5,000	2,772	3,080	3,848	6,415	9,623	12,830	14,114	5,000	1,040	1,154	1,443	2,406	3,607	4,810	5,293
10,000	4,101	4,557	5,694	9,492	14,238	18,983	20,883	10,000	1,538	1,708	2,135	3,560	5,338	7,117	7,831
20,000	5,965	6,628	8,282	13,805	20,707	27,608	30,371	20,000	2,237	2,485	3,106	5,178	7,765	10,352	11,390
35,000	8,056	8,952	11,186	18,646	27,967	37,289	41,020	35,000	3,022	3,357	4,197	6,993	10,488	13,984	15,385
50,000	9,702	10,781	13,474	22,458	33,685	44,912	49,405	50,000	3,639	4,043	5,055	8,423	12,633	16,845	18,532
100,000	13,162	14,626	18,279	30,463	45,695	60,927	67,020	100,000	4,934	5,483	6,855	11,428	17,138	22,855	25,142
500,000	22,842	25,386	31,719	52,863	79,295	105,727	116,300	500,000	8,574	9,523	11,895	19,828	29,778	39,655	43,622
1,000,000	31,742	35,286	44,069	73,463	110,195	146,977	161,700	1,000,000	11,924	13,223	16,495	27,528	41,378	55,055	60,572

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Table I - Insuring Agreement Base Rates

Gross Revenue (in 000s)	Electronic Funds Transfer Fraud Base Rates - Hazard Group							Gross Revenue (in 000s)	Social Engineering Fraud Base Rates - Hazard Group						
	0	1	2	3	4	5	6		0	1	2	3	4	5	6
250 and Under	60	68	80	101	141	161	181	250 and Under	603	683	804	1,005	1,407	1,608	1,809
500	65	73	86	108	151	172	194	500	645	731	860	1,075	1,505	1,720	1,935
1,000	65	73	86	108	151	172	194	1,000	645	731	860	1,075	1,505	1,720	1,935
3,000	68	77	91	113	158	181	204	3,000	679	769	905	1,131	1,584	1,810	2,036
5,000	69	78	92	115	161	184	207	5,000	690	782	920	1,150	1,610	1,840	2,070
10,000	74	83	98	123	172	196	221	10,000	735	833	980	1,225	1,715	1,960	2,205
20,000	80	91	107	134	187	214	241	20,000	803	910	1,070	1,338	1,873	2,140	2,408
35,000	91	103	121	152	212	243	273	35,000	910	1,031	1,213	1,517	2,123	2,427	2,730
50,000	99	112	132	165	231	264	297	50,000	990	1,122	1,320	1,650	2,310	2,640	2,970
100,000	111	126	148	185	259	296	333	100,000	1,110	1,258	1,480	1,850	2,590	2,960	3,330
500,000	147	167	196	245	343	392	441	500,000	1,470	1,666	1,960	2,450	3,430	3,920	4,410
1,000,000	198	224	264	330	462	528	594	1,000,000	1,980	2,244	2,640	3,300	4,620	5,280	5,940

Table 1 - Insuring Agreement Base Rates

Gross Revenue (in 000s)	Computer Fraud Base Rates - Hazard Group							Gross Revenue (in 000s)	Miscellaneous Professional E&O Base Rates - Hazard Group						
	0	1	2	3	4	5	6		0	1	2	3	4	5	6
250 and Under	60	68	80	101	141	161	181	100 and Under	920	1,151	1,381	1,534	1,918	2,685	3,835
500	65	73	86	108	151	172	194	250	1,496	1,870	2,244	2,493	3,116	4,363	6,233
1,000	65	73	86	108	151	172	194	500	2,408	3,010	3,612	4,013	5,016	7,023	10,033
3,000	68	77	91	113	158	181	204	750	3,019	3,773	4,528	5,031	6,289	8,804	12,578
5,000	69	78	92	115	161	184	207	1,000	3,323	4,154	4,985	5,539	6,924	9,693	13,848
10,000	74	83	98	123	172	196	221	2,000	4,360	5,450	6,540	7,267	9,084	12,717	18,168
20,000	80	91	107	134	187	214	241	3,000	5,243	6,554	7,865	8,739	10,924	15,293	21,848
35,000	91	103	121	152	212	243	273	5,000	6,761	8,451	10,141	11,268	14,085	19,719	28,170
50,000	99	112	132	165	231	264	297	10,000	9,653	12,066	14,479	16,088	20,110	28,154	40,220
100,000	111	126	148	185	259	296	333	20,000	14,401	18,002	21,602	24,002	30,003	42,004	60,005
500,000	147	167	196	245	343	392	441	35,000	19,385	24,231	29,077	32,308	40,385	56,539	80,770
1,000,000	198	224	264	330	462	528	594	50,000	21,833	27,292	32,750	36,389	45,486	63,681	90,973
								100,000	26,933	33,666	40,399	44,888	56,110	78,554	112,220
								250,000	39,171	48,964	58,757	65,285	81,606	114,249	163,213
								500,000	54,470	68,087	81,705	90,783	113,479	158,870	226,958
								1,000,000	84,599	105,749	126,898	140,998	176,248	246,747	352,495

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Step 2: Limit Modifiers

A. Increased Limit/Retention Factors

As noted in Step 1, the base Limit of Liability/Retention is \$1 million/\$10,000 for all risks. For all Non Crime related insuring agreements, the Combined Limit/Retention Factors (CLRF) for different limit/retention combinations are based on a series of Weibull Models, the parameters of which are shown below and are based on the hazard group of the insured.

ILF Function ==> Weibull Model: $ILF(Limit) = a \cdot b \cdot \exp(-c \cdot [Limit/\$1M]^d)$				
Hazard Group	Weibull Parameters			
	a	b	c	d
0, 1, 2	4.877	5.037	0.262	0.384
3, 4	7.611	7.641	0.145	0.537
5, 6	12.728	12.770	0.085	0.599

The Increased Limit Factor for the selected limit/retention combination is equal to:

$\{ILF @ Limit/Retention\} / \{ILF @ Base\}$, where

$ILF @ Limit/Retention = Weibull (Limit + Retention) - Weibull (Retention)$, and
 $ILF @ Base = Weibull (1,000,000 + 10,000) - Weibull (10,000)$

The increased limit table may also be used to develop excess limits pricing above an underlying policy, as well as for policies with retention factors greater than or equal to \$1 million. Determine the Excess Limits factor as follows:

Excess Limits Factor: (1) Determine the Increased Limit factor for the sum of retention plus limit plus attachment (if applicable).
(2) Determine the Increased Limit factor for the sum of retention plus attachment (if applicable).
(3) Excess Factor = (1) - (2)

Multiply the selected Increased Limit Factors from Step 2A by the base rates determined in Step 1 for each coverage section.

For all Cybercrime related coverage, Computer Fraud, Electronic Funds Transfer Fraud, and Social Engineering Fraud, the CLRF for different limit/retention combinations are based on the following rules and tables.

- (a) If the Limit is less than \$1M, $CLRF = ILF * Retention Factor$
- (b) If the Limit is $\geq \$1M$ and $Retention \leq \$750K$, $CLRF = ILF + Retention Factor - 1$

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- (c) If the limit is $\geq \$1M$ and the retention is greater than \$750,000 and less than \$1,000,000, interpolate between the CLRF for \$750,000 using formula (b) and the CLRF for \$1,000,000 using formula (d)
- (d) If the Limit is $\geq \$1M$ and Retention $\geq \$1M$, $CLRF = ILF(\text{Limit} + \text{Retention}) - ILF(\text{Retention})$

Limit of Liability	Factor
5,000	0.264
10,000	0.274
25,000	0.299
50,000	0.333
100,000	0.400
250,000	0.550
500,000	0.750
750,000	0.875
1,000,000	1.000
2,000,000	1.516
2,500,000	1.733
3,000,000	1.933
4,000,000	2.297
5,000,000	2.627
7,500,000	3.350
10,000,000	3.981
15,000,000	5.078
25,000,000	6.899
50,000,000	10.164
100,000,000	14.518
250,000,000	24.224
500,000,000	35.670
1,000,000,000	56.337

Annual Gross Revenues (in million of \$)					
Retention	Less than 10	10 - 74	75 - 249	250 - 1000	1000 +
1,000	1.000	1.011	1.025	1.114	1.222
2,500	0.996	1.007	1.021	1.109	1.217
5,000	0.989	1.000	1.013	1.102	1.208
10,000	0.976	0.987	1.000	1.087	1.192
25,000	0.944	0.954	0.967	1.051	1.153
50,000	0.898	0.908	0.920	1.000	1.097
100,000	0.818	0.828	0.839	0.912	1.000
250,000	0.696	0.704	0.713	0.775	0.850
500,000	0.552	0.558	0.565	0.615	0.674
750,000	0.534	0.537	0.541	0.566	0.595

For Limits and Retentions not listed in the Tables, the underwriter will apply a linear interpolation to determine the appropriate factor.

B. Split limit Factors

For coverage sections offering different Aggregate and Per Occurrence Limits (“Split Limits”), divide the Aggregate Limit by the Per Occurrence Limit to determine the Split Limit Ratio. Calculate the Split Limit factor separately for each coverage section. Select the Split Limit Factor from the schedule below based on the calculated Split Limit Ratio. For Aggregate/Per Occurrence Ratios not listed in the schedule the underwriter will apply a linear interpolation to determine the appropriate factor. Example: The Aggregate Limit is \$3 million and the Per Occurrence Limit is \$1 million, the Split Limit Ratio is 3.0 (\$3M /\$1M). The Split Limit Factor is 1.35

Split Limit Factor Table	
Split Limit Ratio	Factor
1.0	1.00
2.0	1.15
2.5	1.25
3.0	1.35
3.5	1.45

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4.0	1.55
4.5	1.65
5.0	1.75
20.0	2.50

Multiply the Split Limit Factors determined in Step 2B by the result of Step 2A.

C. Regulatory Proceeding Sub-Limit Factors

The Regulatory Proceeding Sub-Limit is part of, and not in addition to, the Privacy and Network Security Liability Limit of Liability. The standard sub-limit for the Regulatory Proceeding Sub-Limit is 25% of the Privacy and Network Security Liability Limit of Liability and is contemplated in the base rates. The Insured has the option to increase or decrease the Regulatory Proceeding sub-limit up to the full Privacy and Network Security Liability Limit, or to completely exclude coverage. In order to calculate this option, the underwriter will apply the Regulatory Proceeding Sub-Limit Factor from the schedule below to the Privacy and Network Security Liability premium calculated in Step 2B.

Example, if Privacy and Network Security Liability limit selected is \$1 million and Regulatory Proceeding Sub-Limit selected is \$500,000, the Underwriter will multiply the Privacy and Network Security result from Step 2B by 1.050.

Regulatory Proceedings Sub-Limit Factor	
Percentage of Privacy/Network Security Liability Limit	Factor
0%	0.950
10%	0.975
25%	1.000
50%	1.050
75%	1.100
100%	1.150

For a Regulatory Proceeding Sub-Limit not listed in the Table the underwriter will apply a linear interpolation to determine the appropriate factor.

D. Payment Card Industry (PCI) Sub-Limit Endorsement

The PCI Sub-Limit is part of, and not in addition to, the Privacy and Network Security Liability Limit of Liability. The standard sub-limit for the PCI Sub-Limit is 25% of the Privacy and Network Security Liability Limit of Liability and is contemplated in the base rates. The Insured has the option to increase or decrease the PCI sub-limit up to the full Privacy and Network Security Liability Limit, or to completely exclude coverage. In order to calculate this option, the underwriter will apply the PCI Sub-

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Limit Factor from the schedule below to the Privacy and Network Security Liability premium calculated in Step 2C.

Example, if Privacy and Network Security Liability limit selected is \$1 million and the PCI Sub-Limit selected is \$500,000, the Underwriter will multiply the result of Step 2C by 1.050

PCI Sub-Limit Factor	
Percentage of Privacy Network Security Liability Limit	Factor
0%	0.950
10%	0.975
25%	1.000
50%	1.050
75%	1.100
100%	1.150

For a PCI Sub-Limit not listed in the Table the underwriter will apply a linear interpolation to determine the appropriate factor.

E. Cyber Incident Response Off Panel Sub-Limit Endorsement

The Off Panel Sub-Limit is part of, and not in addition to the Cyber Incident Response Fund. The standard sub-limit for the Off Panel is 25% of the Cyber Incident Response Fund and is contemplated in the base rates. The Insured has the option to increase or decrease the Off Panel sub-limit up to the full Cyber Incident Response limit or to completely exclude coverage. In order to calculate this option, the underwriter will apply the Off Panel sub-limit from the schedule below to the Cyber Incident Response premium calculated in 2D.

Example, if Cyber Incident Response limit selected is \$1 million and Off Panel sub-limit selected is \$500,000, the Underwriter will multiply the Cyber Incident Response base rate by 1.100.

Off Panel – Cyber Incident Response Fund Sub-Limit Factor	
Percentage of On Panel/Off Panel Liability Limit	Factor
0%	0.950
10%	0.975
25%	1.000
50%	1.100
75%	1.200
100%	1.250

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For a Cyber Incident Response Fund On/Off panel ratio not listed in the Table, the underwriter will apply a linear interpolation to determine the appropriate factor.

F. Business Interruption/Contingent Business Interruption Deductible Hours

The Business Interruption and Contingent Business Interruption base rates include \$10,000/10 hours retention. The Insured has the option to increase or decrease the base 10 hours retention. In order to calculate the adjustment for this option, the underwriter will apply the Business Interruption/Contingent Business Interruption Deductible Hours adjustment from the schedule below to the Business Interruption and Contingent Business Interruption premium calculated in Step 2E.

For Example, if the insured elects 24 hours Deductible Hour, the Underwriter will multiply the result from Step 2E by 0.90.

Business Interruption / Contingent Business Interruption Deductible Hours	
<i>Deductible Hours</i>	<i>Factor</i>
0	11.20
5	1.20
8	1.10
10	1.00
24	0.90
48	0.80
72	0.76
Over 72 Hrs.	0.75

For a deductible hours not listed in the Table, the underwriter will apply a linear interpolation to determine the appropriate factor.

G. Privacy and Network Security/Cyber Incident Response Combined Single Limit

A combined single limit may apply. The Coverage Aggregate for rating purposes is defined as the largest limit selected among the Privacy/NS and Cyber Incident Response Fund coverage parts. For example, if the Privacy/NS aggregate limit is \$5 million and the Cyber Incident Response Fund aggregate limit is \$1 million, the Coverage Aggregate limit is \$5 million.

The amount of credit for the combined single limit is a function of the ratio of the aggregate limit for Cyber Incident Response Fund insuring agreement to the aggregate limit for the Privacy and Network Security Liability insuring agreement and well as the coverage aggregate policy limit. The credit is determined from the schedule below.

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Combined Single Limit Credit			
Ratio of Cyber Incident Response to Privacy / Network Security	Aggregate Limit <= \$1M	Aggregate Limit > \$1M but <= \$5M	Aggregate Limit > \$5M
20%	-7%	-5%	-3%
40%	-10%	-8%	-4%
60%	-12%	-10%	-5%
80%	-14%	-11%	-6%
100%	-15%	-12%	-7%

For Ratios of Cyber Incident Response to Privacy/Network Security not listed in the Table, the underwriter will apply a linear interpolation to determine the appropriate factor.

The combined single limit credit is multiplied by the premium in Step 2F for the Privacy and Network Security insuring agreement and the Cyber Incident Response insuring agreement.

H. Cyber Incident Coach Expense - Retention Factor Adjustment

The Cyber Incident Coach are eligible to a reduced retention if the conditions precedent are met (use of the Cyber Incident Response Team), otherwise the default policy retention applies. The reduced Cyber Incident Coach retention is equal to 10% of the standard policy retention applying to all other loss and expense covered under the policy. The Insured has the option to increase or decrease the Cyber Incident Coach retention. In order to calculate the adjustment for this option, the underwriter will apply the Cyber Incident Coach Retention adjustment from the schedule below to the Cyber Incident Team premium calculated in Step 2G netting the impact of the Cyber Incident Response Off Panel factor.

Data Breach Coach Expense Retention	
% of Standard Coach Retention	Factor
0%	1.050
10%	1.000
25%	0.980
50%	0.970
75%	0.960
100%	0.950

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For Example, if the standard retention for the policy is \$25,000 with a base Cyber Incident Coach expense retention of \$2,500, and the insured elects a higher retention of \$12,500 for Cyber Incident Coach expenses, the Underwriter will multiply the result from Step 2G by 0.970.

For Cyber Incident Coach Retentions not listed in the Table, the underwriter will apply a linear interpolation to determine the appropriate factor.

I. Protected Information Coinsurance (PIC) Credit

Today only about 3% of small businesses (<\$10M revenue) buy cyber insurance. We believe that this is due to a variety of factors including that (a) the application process for cyber insurance is too onerous for the average small business and (b) premiums for cyber insurance are generally set too high for low and moderate-hazard small businesses. There is likely adverse selection in this market. Given the importance of small business to our society, and the fact that up to 60% of small businesses will go out of business within 6 months after suffering a cyber incident, we feel a responsibility to help bridge this gap, and make it more practical for low and moderate-hazard small businesses to have insurance protection for cyber incidents.

When this product is launched, two factors that will help make cyber insurance more accessible to small businesses are (a) a streamlined online rating platform that will make it possible for a small business to get cyber insurance through their independent agent by answering a handful of simple questions and not having to talk with an underwriter, and (b) offering low-hazard customers the opportunity to qualify for significant premium discounts in exchange for a stated exposure level (as measured by the number of records containing protected information of others) being incorporated into the policy, with a coinsurance condition applied to it much the same way as property limits and property coinsurance have worked for decades on property insurance. These discounted premiums and associated coinsurance conditions apply to two insuring agreements: (a) Cyber, Privacy, And Network Security Liability, and (b) Cyber Incident Response Fund. We believe that these two insuring agreements are the ones for which the number of records most directly correlates to risk. Collectively we refer to this as Protected Information Coinsurance/Credit (PIC).

All small businesses that qualify for online rating will be able to opt into PIC, but it will never be mandatory. Further, businesses of all sizes that are not eligible for online rating may be offered PIC upon request or at an underwriter's discretion.

The premium credit ranges from 1-75% depending on the exposure of an individual insured relative to its peers. (the lower the ratio of the insured's exposure to its peers, the greater the premium credit) This Coinsurance Condition states that if the insured's representation of its exposure turns out to be an underestimate, then the amounts we will pay for a claim or incident, and all limits associated with the affected insuring agreements, are reduced by the same proportion of the insured's underestimate of its

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exposure. However in consideration of the maximum premium credit being 75%, the largest “coinsurance penalty” that would ever be applied is also 75%. That is, in the event of a dramatic underestimate in the stated number of records by the insured, the lowest amount we’d ever pay for a covered loss is 25% of the amount we’d have paid in the absence of this provision. We believe this to be a fair tradeoff since even in the worst-case scenario from the insured’s perspective, the insured still will have “gotten what they paid for”, i.e. both premiums and loss payments will have been 25% of what they’d have been in the absence of PIC.

As an example of how a coinsurance penalty would be calculated: if an insured’s stated number of records containing protected information is 10,000, but at the time of loss it turns out that the actual exposure is 20,000, then all limits associated with the Cyber, Privacy, and Network Security Liability, and the Cyber Incident Response Fund insuring agreements are reduced by 50%, and any payment that we make under those insuring agreements would also be reduced by 50%.

To calculate the PIC Credit: (note: requesting confidentiality)

1. Determine the Expected Number of Records

Multiply the insured’s revenue^(*) by the corresponding percentage:

(*) If insured’s revenue is less than \$250,000, then \$250,000 applies.

Estimated Records as % of Revenue			
HG	Low Volume	Medium Volume	High Volume
0	0.250%	0.500%	1.000%
1	0.375%	0.750%	1.500%
2	0.500%	1.000%	2.000%
3	0.625%	1.250%	2.500%
4	0.750%	1.500%	3.000%
5	0.875%	1.750%	3.500%
6	1.000%	2.000%	4.000%

Note that all classes are mapped to Low Volume, Medium Volume, or High Volume based on whether that class of business in general tends to have low, medium, or high volumes of records relative to average risks.

2. Calculate the PIC Credit

$(\text{Stated Records} / \text{Expected Records})^{(1/2)}$

However, the minimum factor is 0.25 and the maximum factor is 0.99.

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J. Cyber Incident Response Side Car with Affected Persons Limit Amendment

The use of this endorsement states the coverage limit for Remediation Expenses as required to comply with Privacy or Cyber Laws on a “number of affected persons” basis rather than on a dollar-value basis. All other coverage afforded under the Cyber Incident Response Fund Insuring Agreement continues to be stated on a dollar-value basis. The Affected Persons Limit is in addition to the Cyber Incident Response Fund Insuring Agreement limit. In order to calculate the adjustment for this option, the underwriter will apply the Cyber Incident Response Fund Affected Persons Limit Factor determined below to the Cyber Incident Response Fund premium calculated in Step 2I.

Determine the Cyber Incident Response Fund Affected Persons Limit Factor using the following steps and the ILF Function from Step 2A:

AL = Aggregate limit of Cyber Incident Response Fund Insuring Agreement

AR = Retention of Cyber Incident Response Fund Insuring Agreement

P = Number of Affected Persons

APL = $P \times 3$ = Number of Affected Persons Limit Equivalent

(1) Calculate ILF assuming a limit of AL+APL and a retention of AR

(2) Calculate ILF assuming a limit of AL and a retention of AR

(3) Subtract (1) – (2)

(4) Divide (3)/(2)

(5) Multiply (4) by 0.40

(6) Cyber Incident Response Fund Affected Persons Limit Factor = 1+ (5)

K. Separate Claim Expense Endorsement

An additional limit of insurance applicable only to Claim Expenses incurred pursuant to Insuring Agreement E: Cyber, Privacy and Network Security Liability, Insuring Agreement F: Electronic, Social and Printed Media Liability, and Insuring Agreement T: Technology Errors and Omissions Liability or Insuring Agreement P: Professional Liability, where applicable, may be provided for all Incidents or Claims under Insuring Agreements E and F, and T or P, where applicable. The amount of the Separate Limit for Claims Expenses shall be equal to the amount that represents the largest Aggregate Limit for all Claims for Insuring Agreements E, F and T or P, if applicable, and the Separate Limit for Claims Expenses shall be in addition to, and not part of, the Maximum Policy Aggregate Limit of Insurance. In order to calculate the adjustment for this option, the underwriter will apply a factor of 1.40 to the premium calculated in Step 2J for each applicable Insuring Agreement.

L. Coinsurance

The Insured may elect to bear uninsured and at their own risk a percentage of all Costs, Damages and Claims Expenses (“Insured’s Coinsurance”). The Insurer’s liability for Costs, Damages and Claims Expenses shall apply only to the remaining percent of such Costs,

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Damages and Claims Expenses. All applicable Limits of Insurance throughout the Policy shall be reduced by the Insured's Coinsurance. In order to calculate the adjustment for this option, the underwriter will apply a credit equivalent to the Insured's Coinsurance % to the premium calculated in Step 2K for each applicable Insuring Agreement.

M. Media Liability for Professional Firms

The Insured may elect to purchase media liability coverage for the Media Service Content they create in the rendering of providing Professional Services. This coverage is part of, and not in addition to, Professional Liability Insuring Agreement (P). There are two options available for the Insured to elect. If the Insured elects the option that excludes computer code, source code or software code embedded in Professional Services, the underwriter will multiply the Professional Liability premium calculated in Step 2L by 1.15. If the Insured elects the option that includes computer code, source code or software code embedded in Professional Services, the underwriter will multiply the Professional Liability premium calculated in Step 2L by 1.20

N. Reputational Event Attritional Loss

An additional insuring agreement, Reputational Event Attritional Loss, can be added via endorsement which addresses Customer Attrition Expenses and Customer Attrition Loss arising out of certain Cyber Incidents. This additional insuring agreement is only available if Business Interruption and Extra Expenses coverage is purchased on the policy. Pricing for Reputational Event Attritional Loss is determined as follows:

1. Multiply 1% by the number of days in the Period of Attrition
2. Step 1 subject to a maximum of the lesser of:
 - i) 50%, or
 - ii) The ratio of the Reputational Event Attritional Loss per-incident limit to the Business Interruption and Extra Expenses per-incident limit
3. Reputational Event Attritional Loss Factor = 1 + (2)

In order to calculate the adjustment for this option, the underwriter will apply the Factor determined above to the Business Interruption and Extra Expenses premium calculated in Step 2M.

Step 3: Coverage Specific Confidence Factors

The following confidence factors apply to the premium developed in Step 2N for each insuring agreement.

Business Interruption	Range (Low)		Range (High)
Critical Application Assessments	0.75	to	1.25
Criticality of Network to Applicant	0.75	to	1.25
Dependency on real time transactions	0.75	to	1.25

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Loss History	0.75	to	1.25
Mirror/Backup Procedures	0.75	to	1.25
Network Technology	0.75	to	1.25
Risk Management for IR Planning	0.75	to	1.25
Technology Risk Management Process	0.75	to	1.25
Volatility/Recovery in Sales	0.75	to	1.25

Computer Fraud	Range (Low)		Range (High)
Amount of Online Financial Transactions	0.75	to	1.25
Firewalls and Physical Device Security	0.75	to	1.25
Loss History	0.75	to	1.25
Network Access Control	0.75	to	1.25
Network Intrusion Detection System	0.75	to	1.25
Password Management	0.75	to	1.25

Contingent Business Interruption	Range (Low)		Range (High)
Contractual Strategy	0.75	to	1.25
Critical Application Strategy	0.75	to	1.25
Dependency on Critical Providers	0.75	to	1.25
ERM Involvement with Third Parties	0.75	to	1.25
Loss History	0.75	to	1.25
Nature of applications dependency	0.75	to	1.25
Size/scope of outsourced services	0.75	to	1.25
Technology Assessments of Vendors	0.75	to	1.25
Volatility/recovery in sales	0.75	to	1.25

Cyber Incident Response Fund	Range (Low)		Range (High)
Amount of Sensitive Information	0.75	to	1.25
Data Breach Preparedness	0.75	to	1.25
Data Classification	0.75	to	1.25
Encryption	0.75	to	1.25
Loss History	0.75	to	1.25
Type of Sensitive Information	0.75	to	1.25

Cyber, Privacy, and Network Security Liability	Range (Low)		Range (High)
Compliance with Privacy Regulations	0.75	to	1.25
Data Collection Practices	0.75	to	1.25
Internet Footprint	0.75	to	1.25
Litigation/Loss History	0.75	to	1.25
Regulatory Proceeding	0.75	to	1.25
Scope of Privacy Regulations	0.75	to	1.25
System Management	0.75	to	1.25
User Interactivity	0.75	to	1.25

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Digital Data Recovery	Range (Low)		Range (High)
Assessments	0.75	to	1.25
Backup/Mirror Procedures	0.75	to	1.25
Criticality of Information	0.75	to	1.25
Disaster Recovery Process	0.75	to	1.25
IR Technology(ies)	0.75	to	1.25
Loss History	0.75	to	1.25
Segmentation	0.75	to	1.25
Sensitivity of Information	0.75	to	1.25
System Management	0.75	to	1.25
Electronic, Social, and Printed Media	Range (Low)		Range (High)
Contracts with Third Parties	0.75	to	1.25
Corrections/Take-down Procedures	0.75	to	1.25
Extent/Amount of Content	0.75	to	1.25
Legal Review of Content	0.75	to	1.25
Litigation/Loss History	0.75	to	1.25
Pre-Publication Editorial/Clearance Procedure	0.75	to	1.25
Type of Content	0.75	to	1.25
Funds Transfer Fraud	Range (Low)		Range (High)
Banking Systems Authentication	0.75	to	1.25
Electronic Transfer Processing Controls	0.75	to	1.25
Loss History	0.75	to	1.25
Online Banking Access Control	0.75	to	1.25
Size and Scope of Electronic Transfers	0.75	to	1.25
Training and Education	0.75	to	1.25
Network Extortion	Range (Low)		Range (High)
Adversary Research and Awareness	0.75	to	1.25
Dependency on network	0.75	to	1.25
Loss History	0.75	to	1.25
Network Extortion Planning	0.75	to	1.25
Seasonality of sales	0.75	to	1.25
Sensitive Information or Services	0.75	to	1.25
Technology Security	0.75	to	1.25
Social Engineering Fraud	Range (Low)		Range (High)
Custody or Handling of Client Funds	0.75	to	1.25
Electronic Transfer Processing Controls	0.75	to	1.25
Email Authentication Controls	0.75	to	1.25
Loss History	0.75	to	1.25

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Penetration Testing of Employees	0.75	to	1.25
Vendor Verification Controls	0.75	to	1.25

Technology E&O (for DigiTech® only)	Range (Low)		Range (High)
Criticality of Products/Services to Customers	0.75	to	1.25
Customer Management Procedures	0.75	to	1.25
Litigation/Loss History	0.75	to	1.25
Multi-customer impact potential	0.75	to	1.25
Nature of Operations	0.75	to	1.25
Quality of Customer Contracts	0.75	to	1.25
Replaceability of Products/Svcs to Customers	0.75	to	1.25
Size of Customer Contracts	0.75	to	1.25
Subcontractor Use and Management	0.75	to	1.25

Professional Liability (for Professional only)	Range (Low)		Range (High)
Professional Experience	0.75	to	1.25
Number & Complexity of Services Provided	0.75	to	1.25
Territory of Operations	0.75	to	1.25
Litigation/Loss History	0.75	to	1.25
Multi-customer Impact Potential	0.75	to	1.25
Client Industry Environment	0.75	to	1.25
Quality of Customer Contracts	0.75	to	1.25
Size of Customer Contracts	0.75	to	1.25
Subcontractor Use and Management	0.75	to	1.25

Step 4: Enterprise Level Confidence Factors

The following confidence factors apply to the premium derived in Step 3.

The following factors are multiplied by the premium developed in the previous steps. Factors fully considered elsewhere should not be given additional credits/debits here.

Modifier Description	Range (Low)		Range (High)
Centralized Policies & Procedures	0.75	to	1.25
Financial Condition	0.75	to	1.25
Nature of Operations	0.75	to	1.25
Network Security	0.75	to	1.25
Physical Security	0.75	to	1.25
Quality of Service Provider Contracts	0.75	to	1.25
Quality of Service Providers	0.75	to	1.25
Risk Management Controls	0.75	to	1.25

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Step 5: Prior Acts Coverage

For Prior Acts coverage, apply the appropriate prior acts coverage factor to the premium from Step 4. Determine the prior acts factor from the following chart based upon the number of years of prior acts coverage.

The total premium for Step 5 is the sum of the premiums for the resulting products.

<i>Prior Acts Factors</i>		
<i>Number of Years Prior Acts Coverage</i>	<i>Privacy and Network Security ,Electronic Media, Technology E&O, and Professional Liability</i>	<i>Cyber Incident Response Fund, Business Interruption and Extra Expense, Contingent Business Interruption, Digital Data Recovery and Incident</i>
No Prior Acts	0.85	NA
One Year	0.90	NA
Two Years	0.93	NA
Three Years	0.97	NA
Four or More Years	1.00	1.00

If the Number of Years of Prior Acts Coverage falls between those listed in the Table, the underwriter will apply a linear interpolation to determine the appropriate factor.

Step 6: Significant Terms and Conditions

Apply the Significant Terms and Conditions Factor in accordance with the premium level derived for each insurance agreement.

1% to 25% credit: At least one restrictive endorsement
1% to 25% debit: At least one expansive endorsement
25%+ credit/debit: At least one very restrictive or expansive endorsement (Note: additional documentation beyond that normally required is necessary to explain this type of large credit or debit).

Apply the factors determined in Step 6 to the premiums derived in Step 5.

Step 7: Discovery (Extended Reporting Period)

The Named Insured can elect the Extended Reporting Period upon payment of the additional premium. The 1 year option with no limit reinstatement is available automatically to all policyholders. Any further options are to be offered at the Insurer's discretion. The additional premium for each option will be:

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No Limit Reinstatement:

One Year:	25-200%	x the annualized liability coverage part premium
Two Years:	50-300%	x the annualized liability coverage part premium
Three Years:	75-400%	x the annualized liability coverage part premium
Four or more years:	100-400%	x the annualized liability coverage part premium

With Limit Reinstatement:

One Year	100-300%	x the annualized liability coverage part premium
Two Years	150-400%	x the annualized liability coverage part premium
Three Years:	175-500%	x the annualized liability coverage part premium
Four or more years:	200-500%	x the annualized liability coverage part premium

Step 8: Run-Off Coverage

If there is a change in ownership, control dissolution or other event such that the Named Insured is liquidated or is not the surviving entity, (as outlined in Section XIII.B.

ACQUISITION OF THE NAMED INSURED), the Named Insured may request that the Insurer waive the change in control provisions. The Insurer will determine the additional premium for such extension of coverage, if any, at the time of such request.

Step 9: Schedule Rating

Apply the following schedule rate modification as they apply.

NOTE: The maximum amount of credit/debit for this Step is noted in the State Modification Limits table attached below.

Modifier Description	Range (Low)		Range (High)
Additional Insureds	0.75	to	1.25
Age of Company	0.75	to	1.25
Coverage Differences in Policy Language	0.75	to	1.25
Experience of Management	0.75	to	1.25
Industry Performance	0.75	to	1.25
Merger / Acquisition Activity	0.75	to	1.25
Multiple Locations	0.75	to	1.25
Non-Concurrent Coverage	0.75	to	1.25
Number and Complexity of Svc Offerings	0.75	to	1.25
Use of Subcontractors	0.75	to	1.25

Step 10: Expense Modification

The policy premium contemplates a standard allowance of 18% for direct commission expense. If direct commission expenses vary from the standard, the premium may be

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reduced to reflect this difference (e.g., reduced commission paid to agents on net of commission arrangements). The premium may not be increased for additional expense. Apply the following credit to the result of Step 9.

$$(1 - \text{Expense Allowance} - 0.18) / [1 - \text{Expense Allowance} - \text{Minimum (Broker Commission \% , 18\%)}]$$

Step 11: Insuring Agreement Share Limit Adjustment

If the insured selects shared limit across insuring agreement a credit will be given to those insuring agreements based on the following factor:

$$\text{Insuring Agreement Adjustment Discount (IAAD)} = \{1 - [(Y - X) / (Z - X)]\} * 10\%$$

Where

- X = the highest insuring agreement level of all selected insuring agreements for which the share limit applies
- Y = the policy combined limit
- Z = the sum of all liability for which the share limit applies

Note: If the insured elected to combine Privacy and Network Security and Cyber Incident Response limits, only the coverage aggregate as defined in section G apply in the calculation.

Step 12: Program Factor

Multiply the Annual Premium developed in Step 11 by the Program Factor set forth below. The Program Factor is based on specific underwriting and expense characteristics of risks participating in a Program. The Factor is applied uniformly to all risks participating in the Program. All documentation is to be held in a Home Office file and made available upon request. Program Factor .50 – 1.00

Step 13: Minimum Premium

If the resulting premium calculated in Step 12 for Professional Liability is less than the corresponding minimum premium outlined in the table below, then the minimum premium will be charged. Use linear interpolation to determine the minimum premium between aggregate limits not shown.

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Occurrence Limit	Minimum Professional Liability Premium by Limit & Tier						
	0	1	2	3	4	5	6
100,000	266	311	356	446	536	626	716
250,000	311	356	401	536	806	1,121	1,526
500,000	356	401	446	626	896	1,346	2,246
1,000,000	446	536	626	806	1,346	2,246	4,496
2,000,000	828	941	1,053	1,256	1,886	2,921	5,396
3,000,000	1,211	1,346	1,481	1,706	2,426	3,596	6,296
4,000,000	1,593	1,751	1,908	2,156	2,966	4,271	7,196
5,000,000	1,976	2,156	2,336	2,606	3,506	4,946	8,096
6,000,000	2,358	2,561	2,763	3,056	4,046	5,621	8,996
7,000,000	2,741	2,966	3,191	3,506	4,586	6,296	9,896
8,000,000	3,123	3,371	3,618	3,956	5,126	6,971	10,796
9,000,000	3,506	3,776	4,046	4,406	5,666	7,646	11,696
10,000,000	3,888	4,181	4,473	4,856	6,206	8,321	12,596

State Modification Limits: The table below lists the maximum available Schedule Rating credit/debits.

+15%/-15%	+25% / -25%		+25% / -40%	+40% / -40%		+50% / -50%	No Limits	S/R Not Available *
NY	AL	MI	SC	AK	RI	AR	DE	HI
	AZ	MO		GA	PA	IN	IL	
	CA	ND		KS	TX	KY	NC	
	CO	NJ		ME	WV	TN	VA	
	CT	NM		MD		VT	WI	
	DC	NV		MN			WY	
	FL	OH		MS				
	IA	OR		MT				
	ID	SD		NE **				
	LA	UT		NH				
	MA	WA		OK				

* Schedule Rating is not available in this state and Step 9 is deleted.

** Schedule rating not allowed but +/-40% range of flexibility applies.

Minimum Limit Rules for Defense Within the Limit:

In the following states, we will offer a minimum liability limit as follows for defense within the limit. This minimum only applies to the main liability coverage and not sublimits:

Chubb Group of Companies
ACE American Insurance Company

LA, MT, ND, SD: \$1,000,000

AR, NM, NY: \$500,000

NH, MN: \$100,000

Miscellaneous additional minimum limits:

AR: \$1,000,000 for Technology E&O and Professional Liability

ND: \$100,000 for secondary coverages