

CURRENTLY FILED Manual	REVISED Manual	Changes				
PRODUCT ELIGIBILITY Professional liability risks meeting underwriting guidelines.	PRODUCT ELIGIBILITY Cyber risks meeting underwriting guidelines.	Moving to new Cyber product.				
RATES AND RATING All rates in this manual are annual rates, unless otherwise noted. All factors are multiplicative, unless otherwise noted.		This has been removed.				
PREMIUM FORMULA The following equation is used in the premium calculation: <table><tr><td>PREMIUM</td><td>(BASE PREMIUM x RETENTION FACTOR x LIMIT FACTOR x RISK-SPECIFIC CHARACTERISTICS FACTOR) + premium from OPTIONAL ENDORSEMENTS & COVERAGE PARTS</td></tr></table> Where: <div>BASE PREMIUM see Manual Page HPLP-PVY-BP-1 thru HPLP-PVY-BP-1A</div> <div>RETENTION FACTOR see Manual Page HPLP-PVY-RF-1</div> <div>LIMIT FACTOR see Manual Page HPLP-PVY-LF-1</div> <div>RISK-SPECIFIC CHARACTERISTICS FACTOR see Manual Page HPLP-PVY-RSCF-1 thru HPLP-PVY-RSCF-1A</div> OPTIONAL ENDORSEMENTS & COVERAGE PARTS see Manual Page HPLP-PVY-OE-1 ADDITIONAL RATING RULES see Manual Page HPLP-PVY-ARR-1	PREMIUM	(BASE PREMIUM x RETENTION FACTOR x LIMIT FACTOR x RISK-SPECIFIC CHARACTERISTICS FACTOR) + premium from OPTIONAL ENDORSEMENTS & COVERAGE PARTS	PREMIUM FORMULA The following equation is used in the premium calculation: <table><tr><td>PREMIUM</td><td><div><div>[((BASE PREMIUM x Pure Premium Split x INDUSTRY MODIFIER x LIMIT-RETENTION FACTOR x SPLIT LIMIT FACTOR x RISK-SPECIFIC FACTOR) + (BASE PREMIUM x Expense Split x LIMIT-RETENTION FACTOR x SPLIT LIMIT FACTOR))]</div><div>(1 – Variable Expense Load)]</div><div>+ Premium for OPTIONAL COVERAGES</div></div></td></tr></table> Where: <div>BASE PREMIUM = see Manual Page CC-Cyber-BP-1</div> <div>Pure Premium Split = 74% or 0.7400</div> <div>Expense Split = 26% or 0.2600</div> <div>LIMIT-RETENTION FACTOR = see Manual Page CC-Cyber-LRF-1</div> <div>SPLIT LIMIT FACTOR = see Manual Page CC-Cyber-SLF-1</div> <div>INDUSTRY MODIFIER = see Manual Page CC-Cyber-IM-1</div> <div>RISK-SPECIFIC FACTOR = see Manual Pages CC-Cyber-RSCF-1-22</div> <div>Variable Expense Load = 25% or 0.2500</div> <div>OPTIONAL COVERAGES = see Manual Pages CC-Cyber-OC-1</div> <div>SHARED LIMIT CREDITS = see Manual Pages CC-Cyber-CM-1</div>	PREMIUM	<div><div>[((BASE PREMIUM x Pure Premium Split x INDUSTRY MODIFIER x LIMIT-RETENTION FACTOR x SPLIT LIMIT FACTOR x RISK-SPECIFIC FACTOR) + (BASE PREMIUM x Expense Split x LIMIT-RETENTION FACTOR x SPLIT LIMIT FACTOR))]</div><div>(1 – Variable Expense Load)]</div><div>+ Premium for OPTIONAL COVERAGES</div></div>	Key change to formula is with respect to the split between the “pure premium” and the “expense” portions of the premium. Most modifiers will now only be applied to the pure premium portion of the base premium.
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BASE PREMIUM					BASE PREMIUM							New Base Premium table structure (using linear interpolation in lieu of marginal rates) establishing a common base rate table for Cyber risks. Base remains the same at 1M Limit and \$10K Retention.																																																																																																																																																																													
The following base rates apply based on the applicant's ratable revenues:					The Base Rates in the table below assume a Limit of \$1M and a Retention of \$10K. The Base Rates contemplate loss costs and fixed expenses but do not include variable expenses (which are loaded separately within the Cyber Premium formula).																																																																																																																																																																																				
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Each add. \$100K up to \$8M		\$ 28.94		\$ 26.88			
The first \$8,000,000	\$ 4,857		\$ 3,383				
Each add. \$100K up to \$9M		\$ 27.04		\$ 25.63			
The first \$9,000,000	\$ 5,127		\$ 3,640				
Each add. \$100K up to \$10M		\$ 25.46		\$ 24.57			
The first \$10,000,000	\$ 5,382		\$ 3,885				
Each add. \$100K up to \$15M		\$ 22.07		\$ 22.21			
The first \$15,000,000	\$ 6,486		\$ 4,996				
Each add. \$100K up to \$20M		\$ 19.21		\$ 17.13			
The first \$20,000,000	\$ 7,446		\$ 5,852				
Each add. \$1M up to \$40M		\$ 143.14		\$ 121.65			
The first \$40,000,000	\$ 10,309		\$ 8,285				
Each add. \$1M up to \$60M		\$ 142.92		\$ 117.78			
The first \$60,000,000	\$ 13,167		\$ 10,641				
Each add. \$1M up to \$80M		\$ 140.08		\$ 118.79			
The first \$80,000,000	\$ 15,969		\$ 13,017				
Each add. \$1M up to \$100M		\$ 128.86		\$ 110.11			
The first \$100,000,000	\$ 18,546		\$ 15,219				
Each add. \$10M up to \$200M		\$ 794.95		\$ 744.87			
The first \$200,000,000	\$ 26,496		\$ 22,668				
Each add. \$10M		\$ 674.13		\$ 645.19			

RETENTION FACTORS

Revenue Level		
Retention	Less than \$20,000,000	\$20,000,000 or Greater
\$1,000	1.200	
\$2,500	1.100	
\$5,000	1.000	1.100
\$10,000	0.900	1.000
\$25,000	0.850	0.900
\$50,000	0.800	0.850
\$100,000	0.750	0.800

RULES:

MINIMUM RETENTIONS

Revenue based:

\$20M or Greater - \$5,000

Limit based:

\$2M Aggregate Limit - \$2,500
\$3M Aggregate Limit - \$5,000
\$4M Aggregate Limit or higher - \$10,000

LINEAR INTERPOLATION:
Perform linear interpolation for options not included in the above tables.

LIMIT – RETENTION FACTOR

LIMIT RETENTION

The table below assumes a Base Occurrence Limit of \$1,000,000 and a Base Retention of \$10,000.
Determine the Limit/Retention Factor via the below formula:

Limit/Retention Factor = Factor (for *Total Limit*) – Factor (for Retention), where
Total Limit = Limit + Retention

For example, the Limit/Retention Factor for a \$500K Limit and a \$25K Retention would be calculated as follows:

Total Limit = 500,000 + 25,000
Limit/Retention Factor = Factor (for 525,000) – Factor (for 25,000) = 0.7293– 0.0839 = **0.6454**

Limit/Retention Option	Factor	Limit/Retention Option	Factor	Limit/Retention Option	Factor	Limit/Retention Option	Factor
-	-0.1879	525,000	0.7293	6,000,000	2.2435	32,000,000	4.5626
1,000	-0.1135	550,000	0.7470	7,000,000	2.3983	33,000,000	4.6217
2,500	-0.0804	575,000	0.7636	8,000,000	2.5402	34,000,000	4.6797
5,000	-0.0449	600,000	0.7801	9,000,000	2.6726	35,000,000	4.7364
10,000	0.0000	625,000	0.7967	10,000,000	2.7955	36,000,000	4.7920
20,000	0.0603	650,000	0.8121	11,000,000	2.9113	37,000,000	4.8463
25,000	0.0839	675,000	0.8274	12,000,000	3.0213	38,000,000	4.9007
50,000	0.1702	700,000	0.8416	13,000,000	3.1253	39,000,000	4.9539
75,000	0.2340	725,000	0.8558	14,000,000	3.2246	40,000,000	5.0059
100,000	0.2849	750,000	0.8712	15,000,000	3.3203	41,000,000	5.0579
125,000	0.3286	775,000	0.8842	16,000,000	3.4125	42,000,000	5.1087
150,000	0.3676	800,000	0.8983	17,000,000	3.5012	43,000,000	5.1584
175,000	0.4031	825,000	0.9113	18,000,000	3.5863	44,000,000	5.2080
200,000	0.4362	850,000	0.9255	19,000,000	3.6690	45,000,000	5.2565
225,000	0.4657	875,000	0.9374	20,000,000	3.7482	46,000,000	5.3050
250,000	0.4941	900,000	0.9504	21,000,000	3.8262	47,000,000	5.3522
275,000	0.5213	925,000	0.9634	22,000,000	3.9019	48,000,000	5.3995
300,000	0.5461	950,000	0.9752	23,000,000	3.9752	49,000,000	5.4456
325,000	0.5697	975,000	0.9882	24,000,000	4.0461	50,000,000	5.4905
350,000	0.5922	1,000,000	1.0000	25,000,000	4.1158		
375,000	0.6147	1,500,000	1.2092	26,000,000	4.1844		
400,000	0.6348	2,000,000	1.3794	27,000,000	4.2506		
425,000	0.6560	2,500,000	1.5260	28,000,000	4.3156		
450,000	0.6749	3,000,000	1.6548	29,000,000	4.3794		
475,000	0.6939	4,000,000	1.8794	30,000,000	4.4421		
500,000	0.7116	5,000,000	2.0733	31,000,000	4.5024		

ADDITIONAL RULES:

LINEAR INTERPOLATION:
Perform linear interpolation to determine the Limit/Retention Factor for options that are in-between the bands of the above table.

MINIMUM LIMITS:
Limits under \$1M may not be available in some jurisdictions.

LIMIT SHARING:
Use the table on manual page CC-Cyber-CM-1 to determine the credit for limits that are shared.

Increased limits factors (and table structure) are being revised to better align with experience. Most notably, the changes will result in decreased factors for higher limits. Additionally the credit an insured receives for increasing their retention shall increase.

LIMIT FACTORS

Each Claim Limit/Aggregate Limit	Limit Factor
	<i>All Industries</i>
\$100,000 / \$100,000	0.550
\$250,000 / \$250,000	0.600
\$500,000 / \$500,000	0.750
\$1,000,000 / \$1,000,000	1.000
\$1,000,000 / \$2,000,000	1.200
\$1,000,000 / \$3,000,000	1.300
\$2,000,000 / \$2,000,000	1.400
\$3,000,000 / \$3,000,000	1.750
\$4,000,000 / \$4,000,000	2.050
\$5,000,000 / \$5,000,000	2.300

RULES:

LINEAR INTERPOLATION:
Perform linear interpolation for options not included in the above tables.

MINIMUM LIMITS:
Limits under \$1M may are not available in all jurisdictions. Refer to the State Exceptions pages to view any applicable restrictions.

MINIMUM PREMIUM PER MILLION:
If after application of Limit Factors the additional premium for limits above \$1M results in an amount that is less than the specified premium per million in the table below, the minimum premium per \$1M of additional coverage as specified below shall apply. This requirement does not apply to any of the split limit options above.

Increased Limits	
minimum premium requirement:	
<i>Healthcare/Medical, Financial Services, or Education Industries</i>	\$1,750 per \$1M of additional coverage
<i>All Other Industries</i>	\$1,500 per \$1M of additional coverage

Example:

All Other Industries risk
\$3M/\$3M requested
Base premium (at \$1M/\$1M) = \$3800

\$3800 * 1.75 = \$6650
Difference of \$2850 for the additional \$2M of coverage (\$1425 per M, which is < \$1,500)
Increased Limits AP requirement not met
An AP of \$1,500 per M applies (that is, \$3,000 for the additional \$2M of coverage)
\$3M/\$3M premium = \$6,800

THIS IS CONTEMPLATED UNDER RETENTION FACTORS AS LIMIT/RETENTION FACTORS HAVE BEEN COMBINED.

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		<div>INDUSTRY MODIFIER</div> <div>The Industry Modifier reflects the degree of underwriting concern regarding the Cyber loss exposure associated with the various industries of potential clients.</div> <div>TABLE:<table><tr><th>Hazard Group</th><th>Description</th><th>Factor</th></tr><tr><td></td><td></td><td></td></tr><tr><td>1</td><td>Underwriting confidence with regard to the industry of the Applicant</td><td>0.40 – 0.80</td></tr><tr><td>2</td><td>Little to no underwriting concern with regard to the industry of the Applicant</td><td>0.80 – 1.00</td></tr><tr><td>3</td><td>Low/Moderate degree of underwriting concern with regard to the industry of the Applicant</td><td>1.00 – 1.20</td></tr><tr><td>4</td><td>High/Very High degree of underwriting concern with regard to the industry of the Applicant</td><td>1.20 – 1.60</td></tr></table></div>		Hazard Group	Description	Factor				1	Underwriting confidence with regard to the industry of the Applicant	0.40 – 0.80	2	Little to no underwriting concern with regard to the industry of the Applicant	0.80 – 1.00	3	Low/Moderate degree of underwriting concern with regard to the industry of the Applicant	1.00 – 1.20	4	High/Very High degree of underwriting concern with regard to the industry of the Applicant	1.20 – 1.60	New table for Cyber Risks. Works in conjunction with the BASE PREMIUM section of the Manual.																																																																																				
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<div>RISK – SPECIFIC CHARACTERISTICS FACTOR</div> <div>Subject to underwriting guidelines, the following factors shall be evaluated in the determination of the Risk-Specific Characteristics Factor:</div> <table><tr><td rowspan="3">Risk-Specific Characteristics Factor</td><td rowspan="3">=</td><td>NUMBER OF RECORDS FACTOR</td><td>x</td><td>ENCRYPTION CONTROLS FACTOR</td><td>x</td></tr><tr><td>SECURITY CONTROLS FACTOR</td><td>x</td><td>ENTERPRISE CONTROLS FACTOR</td><td>x</td></tr><tr><td colspan="4">CLAIMS HISTORY FACTOR</td></tr></table>		Risk-Specific Characteristics Factor	=	NUMBER OF RECORDS FACTOR	x	ENCRYPTION CONTROLS FACTOR	x	SECURITY CONTROLS FACTOR	x	ENTERPRISE CONTROLS FACTOR	x	CLAIMS HISTORY FACTOR				<div>RISK-SPECIFIC FACTOR</div> <div>Rating Factor Applicability (by “Risk Size”):<table><tr><th>MICRO Risks</th><th>SMALL Risks</th><th>MEDIUM Risks</th><th>LARGE Risks</th></tr><tr><td>Claims History Factor</td><td>Claims History Factor</td><td>Claims History 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Factor</td><td>Over-Insuring Factor</td></tr></table></div> <div><div>“Risk Size” categorization shall be assigned based on the Definitions below that best describes the risk:</div><table><tr><td rowspan="2">MICRO Risk</td><td>Defined as a risk that generally:<div><div>-</div>has less than \$5m in revenue</div></td></tr><tr><td>Other characteristics of “micro risks” would generally include: sole proprietor or personal relationship between owner and employees, heavy reliance on SaaS</td></tr></table></div>		MICRO Risks	SMALL Risks	MEDIUM Risks	LARGE Risks	Claims History Factor	Claims History Factor	Claims History Factor	Claims History Factor	Nature of Operations	Nature of Operations	Nature of Operations	Nature of Operations		Data Compliance Factor	Data Compliance Factor	Data Compliance Factor	Health of Industry Factor	Health of Industry Factor	Health of Industry Factor	Health of Industry Factor	Complexity of Risk Factor	Complexity of Risk Factor	Complexity of Risk Factor	Complexity of Risk Factor		Security Controls Factor	Security Controls Factor	Security Controls Factor	Future Outlook Factor	Future Outlook Factor	Future Outlook Factor	Future Outlook Factor			Data Aggregation and Destruction Factor	Data Aggregation and Destruction Factor			Password and Authentication Factor	Password and Authentication Factor			Data Access Factor	Data Access Factor			Incident Response Plan Factor	Incident Response Plan Factor			Awareness and Training Factor	Awareness and Training Factor			Patch Maintenance Factor	Patch Maintenance Factor				Security Assessment Factor				Internal Data Protection Factor				Computer System Interruption Factor				Governance Factor				3 rd Party Vendor Factor	Endorsement Factor	Endorsement Factor	Endorsement Factor	Endorsement Factor	Over-Insuring Factor	Over-Insuring Factor	Over-Insuring Factor	Over-Insuring Factor	MICRO Risk	Defined as a risk that generally: <div><div>-</div>has less than \$5m in revenue</div>	Other characteristics of “micro risks” would generally include: sole proprietor or personal relationship between owner and employees, heavy reliance on SaaS	NEW table for Cyber Risks. Itemizes Rating Factor Applicability by Risk Size.	
Risk-Specific Characteristics Factor	=			NUMBER OF RECORDS FACTOR	x	ENCRYPTION CONTROLS FACTOR	x																																																																																																			
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<p>This factor is designed to reflect the degree of underwriting concern or confidence in the applicant's encryption controls. The Considerations below are taken into account in the determination of the Encryption Controls Factor:</p> <table><tr><td>Risk Profile</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Confident</td><td>0.80 – 0.95</td></tr><tr><td>Comfortable</td><td>1.00</td></tr><tr><td>Low Concern</td><td>1.05 – 1.15</td></tr><tr><td>High Concern</td><td>1.15 – 1.25</td></tr></table> <p>CONSIDERATIONS: Is data stored in mobile formats? (i.e. backups, laptops, smart phones, USB/portable media) Are backups encrypted? Are mobile devices encrypted? Does the applicant use encryption in-transit and/or at-rest? Are there any additional encryption practices/issues that materially influence on the risk?</p>	Risk Profile	Factor			Confident	0.80 – 0.95	Comfortable	1.00	Low Concern	1.05 – 1.15	High Concern	1.15 – 1.25												
Risk Profile	Factor																							
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<p>SECURITY CONTROLS FACTOR</p> <p>This factor is designed to reflect the degree of underwriting concern or confidence in the applicant's security controls. The Considerations below are taken into account in the determination of the Security Controls Factor:</p> <table><tr><td>Risk Profile</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Confident</td><td>0.80 – 0.95</td></tr><tr><td>Comfortable</td><td>1.00</td></tr><tr><td>Low Concern</td><td>1.05 – 1.15</td></tr><tr><td>High Concern</td><td>1.15 – 1.25</td></tr></table> <p>CONSIDERATIONS: Are the digital controls employed by the insured satisfactory? To what extent is penetration testing conducted? Are any Intrusion Detection Systems (IDS) or similar network monitoring systems utilized? How regularly is any Anti-Virus software that is utilized updated? To what extent are Firewalls utilized? Are there any notable security control issues that positively or negatively influence the risk?</p>	Risk Profile	Factor			Confident	0.80 – 0.95	Comfortable	1.00	Low Concern	1.05 – 1.15	High Concern	1.15 – 1.25	<p>SECURITY CONTROLS FACTOR</p> <p>SUMMARY Reflects the degree of underwriting comfort/concern regarding the technical safeguards utilized to protect a computer network and/or data and the confidence that the current security infrastructure can effectively mitigate a potential security incident</p> <p>TABLE:</p> <table><tr><td>Security Controls</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Above Average</td><td>0.80 – 0.95</td></tr><tr><td>Average</td><td>0.95 – 1.05</td></tr><tr><td>Below Average</td><td>1.05 – 1.20</td></tr></table> <p>CONSIDERATIONS: Are commercially available software and hardware tools utilized, including but not limited to firewalls, anti-virus and data loss prevention tools? Are encryption protocols in place for mobile devices and for internal to external messages in-transit? Does the applicant employ network monitoring tools, such as egress monitoring, IDS, and WAF? Do major gaps in the security infrastructure exist?</p>	Security Controls	Factor			Above Average	0.80 – 0.95	Average	0.95 – 1.05	Below Average	1.05 – 1.20	<p>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-7).</p> <p>Key changes made include:</p> <ul style="list-style-type: none">- Rating levels have been changed to: Above Average, Average, and Below Average <p>CONSIDERATIONS simplified for a more streamlined underwriting analysis.</p>
Risk Profile	Factor																							
Confident	0.80 – 0.95																							
Comfortable	1.00																							
Low Concern	1.05 – 1.15																							
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Security Controls	Factor																							
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Average	0.95 – 1.05																							
Below Average	1.05 – 1.20																							

ENTERPRISE CONTROLS FACTOR

This factor is designed to reflect the degree of underwriting concern or confidence in the applicant's enterprise controls. The Considerations below are taken into account in the determination of the Enterprise Controls Factor:

Risk Profile	Factor
Confident	0.80 – 0.95
Comfortable	1.00
Low Concern	1.05 – 1.15
High Concern	1.15 – 1.25

CONSIDERATIONS:

Is the enterprise concerned with their privacy exposure? What kind of account termination procedures are in place? Is there a dedicated CISO/CTO or similar position employed? Has there been a successful regulatory/compliance assessment within the past twelve (12) Months? To what extent are contractual indemnification from material dependencies agreements present? (i.e. Cloud/Host/Co-location/Storage Vendors). Does the applicant have a written, published Privacy Policy? Are there any notable facts with regard to the applicant's enterprise controls?

This has been removed.

CLAIMS HISTORY FACTOR

This factor is designed to reflect the degree of underwriting concern or confidence in the applicant's claims profile. The Considerations below are taken into account in the determination of the Claims History/Exposure Profile Factor:

Claims History	Factor
Comfortable	1.00
Low Concern	1.15 – 1.25
High Concern	1.25 – 1.50

CONSIDERATIONS:

Does the Applicant have any open claims? Are there closed claims? For any closed claims, to what extent were they settled within the retention? What other risk-specific elements exist (if any) that might be cause for claims-history concern or comfort?

CLAIMS HISTORY FACTOR

SUMMARY:

Reflects the degree of underwriting comfort/concern regarding the likelihood of future claims or negative impact from past claims based on the account's claim history. Claims frequency and claim severity is evaluated as a predictor of future claims potential.

TABLE:

Claims History	Factor
None	1.00
Minimal	1.10 – 1.20
Material	1.20 – 1.75
Significant	1.75 – 2.50

CONSIDERATIONS:

What is the nature of the claims that have been submitted, if any? How many claims have resulted in insurance payments (or had a significant impact on the insured)? Are there any trends in the account's claims history? Has the insured implemented any corrective measures to minimize loss frequency or severity? Has the applicant experience any network security breaches or data losses in the past 3 years?

This factor was modified within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-2).

Key changes made include:

- Rating levels have been changed to: None, Minimal, Material, Significant

CONSIDERATIONS simplified for a more streamlined underwriting analysis.

	<div><div>NATURE OF OPERATIONS FACTOR</div><div><div>SUMMARY:</div><div>The nature of operations factor reflects the degree of underwriting concern or confidence in the applicant’s operations and the risks adherent to such operations.</div></div><div><div>TABLE:</div><table><tr><td>Nature of Operations</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Low Risk/Confident</td><td>0.50 – 0.95</td></tr><tr><td>Average Risk</td><td>0.95 – 1.05</td></tr><tr><td>High Risk/Cause for Concern</td><td>1.05 – 2.00</td></tr></table></div><div><div>CONSIDERATIONS:</div><div>What is the predominant nature of the activities of the insured in relation to cyber liability? Does the insured take part in activities that would be more likely to incur cyber liability costs in the event of a breach, such as collecting high risk data? What are operations-specific elements (if any) that might be cause for underwriting concern or comfort?</div></div></div>	Nature of Operations	Factor			Low Risk/Confident	0.50 – 0.95	Average Risk	0.95 – 1.05	High Risk/Cause for Concern	1.05 – 2.00	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-3).</div>
Nature of Operations	Factor											
Low Risk/Confident	0.50 – 0.95											
Average Risk	0.95 – 1.05											
High Risk/Cause for Concern	1.05 – 2.00											
	<div><div>DATA COMPLIANCE FACTOR</div><div><div>SUMMARY:</div><div>Reflects the degree of underwriting comfort/concern regarding the applicant’s compliance with the relevant regulations for their industry. Base rates assume compliance.</div></div><div><div>TABLE:</div><table><tr><td>Data Compliance</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Comfortable</td><td>1.00</td></tr><tr><td>Moderate</td><td>1.00 – 1.20</td></tr><tr><td>Concerning</td><td>1.20 – 1.50</td></tr></table></div><div><div>CONSIDERATIONS:</div><div>Is the applicant compliant with all federal and state regulations pertaining to data protection and their specific industry, i.e. HIPPA, HITECH, GLBA, DPPA, PCI/DSS? Is the insured subject to emerging state and federal regulations such as NYDFS?</div></div></div>	Data Compliance	Factor			Comfortable	1.00	Moderate	1.00 – 1.20	Concerning	1.20 – 1.50	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-4).</div>
Data Compliance	Factor											
Comfortable	1.00											
Moderate	1.00 – 1.20											
Concerning	1.20 – 1.50											

	<div>HEALTH OF INDUSTRY FACTOR</div> <div>SUMMARY:</div> <div>Reflects the degree of underwriting comfort/concern regarding the health of applicant’s industry at the present moment. Temporal industry trends, such as regulatory scrutiny reported in the media, government and administration changes, and other external conditions/trends play a significant role in the “moment in time” risk levels of the industries of potential applicants. Generally, risk is lower for industries that are not negatively impacted by current economic and regulatory trends (and higher for those that are).</div> <div>TABLE:</div> <table><tr><td>Health of Industry</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Prospering during current economic and regulatory trends</td><td>0.75 – 0.95</td></tr><tr><td>Managing or Minimally impacted by current negative economic and regulatory trends</td><td>0.95 – 1.05</td></tr><tr><td>Heavily impacted by current negative economic and regulatory trends</td><td>1.05 – 1.30</td></tr></table>	Health of Industry	Factor			Prospering during current economic and regulatory trends	0.75 – 0.95	Managing or Minimally impacted by current negative economic and regulatory trends	0.95 – 1.05	Heavily impacted by current negative economic and regulatory trends	1.05 – 1.30	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-5).</div>
Health of Industry	Factor											
Prospering during current economic and regulatory trends	0.75 – 0.95											
Managing or Minimally impacted by current negative economic and regulatory trends	0.95 – 1.05											
Heavily impacted by current negative economic and regulatory trends	1.05 – 1.30											
	<div>COMPLEXITY OF RISK FACTOR</div> <div>SUMMARY:</div> <div>Reflects the degree of underwriting comfort/concern regarding the level of a risk’s complexity. Generally, risk is lower for entities that are not inappropriately decentralized and rather concentrate their efforts on one core business activity. Underwriters may look unfavorably on companies who are involved in too many unrelated areas.</div> <div>TABLE:</div> <table><tr><td>Complexity of Risk</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Comfortable (Uncomplicated risk)</td><td>0.80 – 0.95</td></tr><tr><td>Moderate (Tolerable degree of complexity to risk)</td><td>0.95 – 1.05</td></tr><tr><td>Concerning (Unfavorable degree of complexity to risk)</td><td>1.05 – 2.00</td></tr></table> <div>CONSIDERATIONS:</div> <div>Does the organization operate in many different industries? Does the organization have foreign operations? To what extent are their operations decentralized (if at all)? Is the organization subject to unique regulatory requirements?</div>	Complexity of Risk	Factor			Comfortable (Uncomplicated risk)	0.80 – 0.95	Moderate (Tolerable degree of complexity to risk)	0.95 – 1.05	Concerning (Unfavorable degree of complexity to risk)	1.05 – 2.00	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-6).</div>
Complexity of Risk	Factor											
Comfortable (Uncomplicated risk)	0.80 – 0.95											
Moderate (Tolerable degree of complexity to risk)	0.95 – 1.05											
Concerning (Unfavorable degree of complexity to risk)	1.05 – 2.00											

	<div><div>FUTURE OUTLOOK FACTOR</div><div>SUMMARY Reflects the degree of underwriting comfort/concern with regard to the organization’s future outlook re: their ability to meet its strategic objectives and business plan goals. Underwriters evaluate the future outlook of the company based on their overall business strategy and their ability to meet the needs of customers based on that plan. Generally, confidence is higher for organizations who clearly have the means/resources/ability to pursue/meet the goals of their strategic objectives and business plan.</div><div>TABLE:<table><tr><td>Future Outlook</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Positive</td><td>0.80 – 0.95</td></tr><tr><td>Neutral</td><td>0.95 – 1.05</td></tr><tr><td>Concerning</td><td>1.05 – 1.60</td></tr></table></div><div>CONSIDERATIONS: Does the company’s growth suggest increased cyber exposure in the future outside of expected levels? Does the company have plans in place to improve cyber security practices over the next year?</div></div>	Future Outlook	Factor			Positive	0.80 – 0.95	Neutral	0.95 – 1.05	Concerning	1.05 – 1.60	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-8).</div>
Future Outlook	Factor											
Positive	0.80 – 0.95											
Neutral	0.95 – 1.05											
Concerning	1.05 – 1.60											
	<div><div>DATA AGGREGATION AND RETENTION FACTOR</div><div>SUMMARY: Reflects the degree of underwriting comfort/concern regarding how much data the applicant collects on its clients and the procedures in place for destroying held PII.</div><div>TABLE:<table><tr><td>Data Aggregation and Retention</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Confident</td><td>0.90 – 0.95</td></tr><tr><td>Neutral</td><td>0.95 – 1.05</td></tr><tr><td>Concerning</td><td>1.05 – 1.20</td></tr></table></div><div>CONSIDERATIONS: Does the applicant collect and aggregate copious amounts of data? Does the company destroy collected data when no longer required? Does the applicant have a defined procedure to destroy data regularly and in a timely manner?</div></div>	Data Aggregation and Retention	Factor			Confident	0.90 – 0.95	Neutral	0.95 – 1.05	Concerning	1.05 – 1.20	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-9).</div>
Data Aggregation and Retention	Factor											
Confident	0.90 – 0.95											
Neutral	0.95 – 1.05											
Concerning	1.05 – 1.20											

	<p>PASSWORD AND AUTHENTICATION FACTOR</p> <p>SUMMARY: Reflects the degree of underwriting comfort/concern regarding the technical safeguards and company procedures surrounds password controls and user authentication</p> <p>TABLE:</p> <table><tr><td>Password and Authentication</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Above Average</td><td>0.90 – 0.95</td></tr><tr><td>Average</td><td>0.95 – 1.05</td></tr><tr><td>Below Average</td><td>1.05 – 1.10</td></tr></table> <p>CONSIDERATIONS: Does the applicant follow the NIST guideline for password controls? Does the applicant allow remote access to servers, and if so is 2FA used? Is 2FA required for all log-ins, regardless of access point?</p>	Password and Authentication	Factor			Above Average	0.90 – 0.95	Average	0.95 – 1.05	Below Average	1.05 – 1.10	<p>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-10).</p>
Password and Authentication	Factor											
Above Average	0.90 – 0.95											
Average	0.95 – 1.05											
Below Average	1.05 – 1.10											
	<p>DATA ACCESS FACTOR</p> <p>SUMMARY: Reflects the degree of underwriting comfort/concern regarding how the applicant controls employee access to sensitive data</p> <p>TABLE:</p> <table><tr><td>Data Access</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Above Average</td><td>0.90 – 1.00</td></tr><tr><td>Average</td><td>1.00</td></tr><tr><td>Below Average</td><td>1.00 – 1.10</td></tr></table> <p>CONSIDERATIONS: Does the applicant restrict employee access to sensitive data? Is employee access reviewed regularly? Is employee access to sensitive data monitored? Are there procedures in place to revoke access for a terminated employee?</p>	Data Access	Factor			Above Average	0.90 – 1.00	Average	1.00	Below Average	1.00 – 1.10	<p>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-11).</p>
Data Access	Factor											
Above Average	0.90 – 1.00											
Average	1.00											
Below Average	1.00 – 1.10											

	<div><div>INCIDENT RESPONSE PLAN FACTOR</div><div><div>SUMMARY:</div><div>Accounts for whether the applicant has an incident response plan</div></div><div><div>TABLE:</div><table><tr><td>Incident Response Plan</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Regularly tested and reviewed incident response plan</td><td>0.90 – 1.00</td></tr><tr><td>Incident response plan; not regularly tested</td><td>1.00</td></tr><tr><td>No incident response plan</td><td>1.00-1.10</td></tr></table></div><div><div>CONSIDERATIONS:</div><div>Does the applicant have an incident response plan in place? Is this plan regularly tested and reviewed?</div></div></div>	Incident Response Plan	Factor			Regularly tested and reviewed incident response plan	0.90 – 1.00	Incident response plan; not regularly tested	1.00	No incident response plan	1.00-1.10	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-12).</div>
Incident Response Plan	Factor											
Regularly tested and reviewed incident response plan	0.90 – 1.00											
Incident response plan; not regularly tested	1.00											
No incident response plan	1.00-1.10											
	<div><div>AWARENESS AND TRAINING FACTOR</div><div><div>SUMMARY:</div><div>Reflects the degree of underwriting comfort/concern regarding training and awareness programs regarding network security and data privacy conducted for employees by the applicant</div></div><div><div>TABLE:</div><table><tr><td>Awareness and Training</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Above Average</td><td>0.90 – 1.00</td></tr><tr><td>Average</td><td>1.00</td></tr><tr><td>Below Average</td><td>1.00-1.10</td></tr></table></div><div><div>CONSIDERATIONS:</div><div>Are employees trained on network security and privacy? Is this training regular? Does the employee offer awareness programs for data privacy? Does the company conduct table top exercises for network security and breach incidents?</div></div></div>	Awareness and Training	Factor			Above Average	0.90 – 1.00	Average	1.00	Below Average	1.00-1.10	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-13).</div>
Awareness and Training	Factor											
Above Average	0.90 – 1.00											
Average	1.00											
Below Average	1.00-1.10											

	<p>PATCH MAINTENANCE FACTOR</p> <p>SUMMARY: Reflects the degree of underwriting comfort/concern regarding the applicant’s procedures and policies concerning patching and updating critical software</p> <p>TABLE:</p> <table><tr><td>Patch Maintenance</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Above Average</td><td>0.90 – 0.95</td></tr><tr><td>Average</td><td>0.95 – 1.05</td></tr><tr><td>Below Average</td><td>1.05 – 1.10</td></tr></table> <p>CONSIDERATIONS: Are software patches implemented on a regular basis? How often are patches implemented? How often are critical systems updated? Is an emphasis placed on critical patch implementation?</p>	Patch Maintenance	Factor			Above Average	0.90 – 0.95	Average	0.95 – 1.05	Below Average	1.05 – 1.10	<p>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-14).</p>
Patch Maintenance	Factor											
Above Average	0.90 – 0.95											
Average	0.95 – 1.05											
Below Average	1.05 – 1.10											
	<p>SECURITY ASSESSMENT FACTOR</p> <p>SUMMARY: Reflects the degree of underwriting comfort/concern regarding the applicant’s practices concerning assessment of their current security infrastructure.</p> <p>TABLE:</p> <table><tr><td>Security Assessment</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Above Average</td><td>0.90 – 1.00</td></tr><tr><td>Average</td><td>1.00</td></tr><tr><td>Below Average</td><td>1.00-1.10</td></tr></table> <p>CONSIDERATIONS: Does the company perform security audits of internal systems? Are these audits performed internally or by a third party? Are there formalized procedures in place to implement changes? Does the company perform penetration tests on key company systems and servers, such as SQL injection testing?</p>	Security Assessment	Factor			Above Average	0.90 – 1.00	Average	1.00	Below Average	1.00-1.10	<p>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-15).</p>
Security Assessment	Factor											
Above Average	0.90 – 1.00											
Average	1.00											
Below Average	1.00-1.10											

	<div><div>INTERNAL DATA PROTECTION FACTOR</div><div><div>SUMMARY:</div><div>Reflects the degree of underwriting comfort/concern regarding the technical safeguards a company has in place for their most sensitive data.</div></div><div><div>TABLE:</div><table><tr><td>Internal Data Protection</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Above Average</td><td>0.90 – 1.00</td></tr><tr><td>Average</td><td>1.00</td></tr><tr><td>Below Average</td><td>1.00 – 1.10</td></tr></table></div><div><div>CONSIDERATIONS:</div><div>Does the applicant know what are their “crown jewels” of data? Is the most sensitive data encrypted and/or segmented within their servers? Is all data encrypted at rest?</div></div></div>	Internal Data Protection	Factor			Above Average	0.90 – 1.00	Average	1.00	Below Average	1.00 – 1.10	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-16).</div>
Internal Data Protection	Factor											
Above Average	0.90 – 1.00											
Average	1.00											
Below Average	1.00 – 1.10											
	<div><div>COMPUTER SYSTEM INTERRUPTION LOSS FACTOR</div><div><div>SUMMARY:</div><div>Reflects the degree of underwriting comfort/concern regarding the company’s ability to mitigate and/or recover from an outage of their network which may cause income loss.</div></div><div><div>TABLE:</div><table><tr><td>Computer System Interruption Factor</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Above Average</td><td>0.90 – 0.95</td></tr><tr><td>Average</td><td>0.95 – 1.05</td></tr><tr><td>Below Average</td><td>1.05 – 1.10</td></tr></table></div><div><div>CONSIDERATIONS:</div><div>Does the company have a Disaster Recovery and/or Business Continuity (DR/BC) Plan in place? Is the DR/BC plan tested at least annually? How much revenue is generated on an annual basis? Is the applicant able to operate during a partial network outage? Does the applicant outsource any portion of their network operation to a third party? Does the applicant regularly back up critical data to a secure off-site</div></div></div>	Computer System Interruption Factor	Factor			Above Average	0.90 – 0.95	Average	0.95 – 1.05	Below Average	1.05 – 1.10	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-17).</div>
Computer System Interruption Factor	Factor											
Above Average	0.90 – 0.95											
Average	0.95 – 1.05											
Below Average	1.05 – 1.10											

	<div>GOVERNANCE FACTOR</div> <div>SUMMARY: Reflects the degree of underwriting comfort/concern regarding the company’s defining of a cyber security role?</div> <div>TABLE:<table><tr><td>Governance</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Above Average</td><td>0.90 – 0.95</td></tr><tr><td>Average</td><td>0.95 – 1.05</td></tr><tr><td>Below Average</td><td>1.05 – 1.10</td></tr></table></div> <div>CONSIDERATIONS: Does the company have a CISO or dedicated role for cyber security? Is this position at the C-Suite level? Does the company have board buy-in for cyber security policies and practices? How much of the IT budget is dedication to IT security?</div>	Governance	Factor			Above Average	0.90 – 0.95	Average	0.95 – 1.05	Below Average	1.05 – 1.10	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-18).</div>
Governance	Factor											
Above Average	0.90 – 0.95											
Average	0.95 – 1.05											
Below Average	1.05 – 1.10											
	<div>3rd PARTY VENDOR ACCESS FACTOR</div> <div>SUMMARY: Reflects the degree of underwriting comfort/concern regarding the company’s defining of a cyber-security role?</div> <div>TABLE:<table><tr><td>3rd Party Vendor Access</td><td>Factor</td></tr><tr><td></td><td></td></tr><tr><td>Above Average</td><td>0.90 – 0.95</td></tr><tr><td>Average</td><td>0.95 – 1.05</td></tr><tr><td>Below Average</td><td>1.05 – 1.10</td></tr></table></div> <div>CONSIDERATIONS: Is 3rd party access to critical systems allowed? IF so, is the activity monitored? Are 3rd party privacy policies reviewed by an attorney? Are audits performed on 3rd party security systems?</div>	3 rd Party Vendor Access	Factor			Above Average	0.90 – 0.95	Average	0.95 – 1.05	Below Average	1.05 – 1.10	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-19).</div>
3 rd Party Vendor Access	Factor											
Above Average	0.90 – 0.95											
Average	0.95 – 1.05											
Below Average	1.05 – 1.10											

	<div><div>ENDORSEMENTS FACTOR</div><div><div>SUMMARY:</div><div>Reflects the degree of underwriting comfort/concern with respect to the overall impact of the endorsements attached to the policy.</div></div><div><div>TABLE:</div><table><tr><th>Endorsements</th><th>Factor</th></tr><tr><td></td><td></td></tr><tr><td>Confident</td><td>0.80 – 1.00</td></tr><tr><td>Comfortable</td><td>1.00</td></tr><tr><td>Low Concern</td><td>1.00 – 1.15</td></tr><tr><td>Moderate Concern</td><td>1.15 – 1.35</td></tr><tr><td>High Concern</td><td>1.35 – 1.60</td></tr></table></div><div><div>CONSIDERATIONS:</div><div>Not including those rated separately, how many coverage-expanding endorsements are being attached? How many coverage-restricting endorsements are being attached? Are these endorsements slightly, moderately or extremely expansive/restrictive <i>in nature</i>? Are these endorsements slightly, moderately or extremely expansive/restrictive <i>with respect to this particular risk</i>? What is the overall effect on coverage in consideration of all expansive/restrictive endorsements attached?</div></div></div>	Endorsements	Factor			Confident	0.80 – 1.00	Comfortable	1.00	Low Concern	1.00 – 1.15	Moderate Concern	1.15 – 1.35	High Concern	1.35 – 1.60	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-20).</div>
Endorsements	Factor															
Confident	0.80 – 1.00															
Comfortable	1.00															
Low Concern	1.00 – 1.15															
Moderate Concern	1.15 – 1.35															
High Concern	1.35 – 1.60															
	<div><div>RISK-SPECIFIC FACTOR (continued)</div><div>Over-Insuring Factor</div><div><div>SUMMARY:</div><div>Reflects the degree of underwriting comfort/concern regarding a limit greater than the annual revenue of the insured when limits are greater than 3M. Based on the proportion of limit to entity’s revenue (Occurrence Limit / Annual Revenue).</div></div><div><div>TABLE:</div><table><tr><th>Over-Insuring</th><th>Factor</th></tr><tr><td></td><td></td></tr><tr><td>Less than 2 times total revenue</td><td>1.00</td></tr><tr><td>Greater than or equal to 2 times total revenue and less than 4 times total revenue</td><td>1.00-2.00</td></tr><tr><td>Greater than or equal to 4 times total revenue and less than 10 times total revenue</td><td>2.00 – 3.00</td></tr><tr><td>Greater than or equal to 10 times total Revenue</td><td>3.00 – 6.00</td></tr></table></div><div><div>CONSIDERATIONS:</div><div>Why is the insured over insuring? Is this due to contractual reason? What extra risk are we exposed to through granting these limits? Are we comfortable insuring a full year of Business Interruption Costs?</div></div></div>	Over-Insuring	Factor			Less than 2 times total revenue	1.00	Greater than or equal to 2 times total revenue and less than 4 times total revenue	1.00-2.00	Greater than or equal to 4 times total revenue and less than 10 times total revenue	2.00 – 3.00	Greater than or equal to 10 times total Revenue	3.00 – 6.00	<div>This factor now appears within the NEW Cyber Rating Factors Manual (refer to Manual Page CC-Cyber-RSCF-21).</div>		
Over-Insuring	Factor															
Less than 2 times total revenue	1.00															
Greater than or equal to 2 times total revenue and less than 4 times total revenue	1.00-2.00															
Greater than or equal to 4 times total revenue and less than 10 times total revenue	2.00 – 3.00															
Greater than or equal to 10 times total Revenue	3.00 – 6.00															
<div><div>OPTIONAL ENDORSEMENTS</div><div>The following premium-bearing endorsements may be added to the policy. The premium impact is calculated as shown:</div></div>		<div>This has been removed.</div>														

Endorsement Description		Factor	
Add PCI Remediation Costs WCLPVY E8504 CW		5% to 10%	
Per Data Subject Breach Costs WCLPVY E8513 CW	up to 100,000 affected individuals	with Legal, Forensics & PR services limit at:	
		\$250,000	15%
		\$500,000	20%
		\$1,000,000	25%
	up to 250,000 affected individuals	with Legal, Forensics & PR services limit at:	
		\$250,000	25%
		\$500,000	30%
		\$1,000,000	35%
Breach Costs Outside the Limit WCLPVY E8516 CW		20%	
Merchant Services Agreement Exclusion PLPTCH E8637 CW		(-5%) to (-25%)	
Cyber Crime WCLPVY E8511 CW		\$100K sub-limit	\$500 flat fee
		\$250K sub-limit	\$1,250 flat fee

For any endorsement not listed above, there is no premium consideration.

The premium from **OPTIONAL ENDORSEMENTS** shall be calculated as follows:

Add the total of all % charges for all applicable endorsements and then multiply against the applicable adjusted premium. The result is the premium from **OPTIONAL ENDORSEMENTS**.

OPTIONAL COVERAGES

Module	Coverage	Factor
Cyber Enhancements Coverage Part	Hacker Damage	5% to 10% of DBPSL premium

OPTIONAL COVERAGES

CYBER CRIME PACKAGE LIMIT OF LIABILITY

A sub-limited Cyber Crime Package Limit of Liability is assumed in the base premium and warrants a credit if removed/decreased, or a debit if increased:

Cyber Crime Sub-Limit (Percentage of Cyber Limit)	Credit/Debit	Cyber Crime Sub-Limit (Percentage of Cyber Limit)	Credit/Debit
Not Provided (0%)	-6.92%	50%	9.55%
2.50%	-3.64%	55%	10.41%
5%	-2.16%	60%	11.25%
10%	0.00%	65%	12.05%
15%	1.69%	70%	12.82%
20%	3.13%	75%	13.57%
25%	4.42%	80%	14.29%
30%	5.59%	85%	14.99%
35%	6.67%	90%	15.68%

New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs (refer to Manual Page CC-Cyber-OC-1).

	<table><tr><td>40%</td><td>7.68%</td><td>95%</td><td>16.35%</td></tr><tr><td>45%</td><td>8.64%</td><td>100%</td><td>17.00%</td></tr></table> <p>ADDITIONAL RULES: 1) Applicable % = (Limit – Retention) / (Limit – Policy Retention) *Limit / Policy Limit 2) Perform linear interpolation for percentages that are in-between the % bands of the above table</p>	40%	7.68%	95%	16.35%	45%	8.64%	100%	17.00%																																													
40%	7.68%	95%	16.35%																																																			
45%	8.64%	100%	17.00%																																																			
	<p>UTILITY FRAUD LIMIT OF LIABILITY A sub-limited Utility Fraud Limit of Liability is assumed in the base premium and warrants a credit if removed/decreased, or a debit if increased:</p> <table><tr><th>Utility Fraud Sub-Limit (Percentage of Cyber Limit)</th><th>Credit/Debit</th><th>Utility Fraud Sub-Limit (Percentage of Cyber Limit)</th><th>Credit/Debit</th></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td>Not Provided (0%)</td><td>-3.60%</td><td>50%</td><td>1.63%</td></tr><tr><td>2.50%</td><td>-2.56%</td><td>55%</td><td>1.91%</td></tr><tr><td>5%</td><td>-2.09%</td><td>60%</td><td>2.17%</td></tr><tr><td>10%</td><td>-1.40%</td><td>65%</td><td>2.43%</td></tr><tr><td>15%</td><td>-0.87%</td><td>70%</td><td>2.67%</td></tr><tr><td>20%</td><td>-0.41%</td><td>75%</td><td>2.91%</td></tr><tr><td>25%</td><td>0.00%</td><td>80%</td><td>3.14%</td></tr><tr><td>30%</td><td>0.37%</td><td>85%</td><td>3.36%</td></tr><tr><td>35%</td><td>0.72%</td><td>90%</td><td>3.58%</td></tr><tr><td>40%</td><td>1.04%</td><td>95%</td><td>3.79%</td></tr><tr><td>45%</td><td>1.34%</td><td>100%</td><td>4.00%</td></tr></table> <p>ADDITIONAL RULES: 1) Applicable % = (Limit – Retention) / (Limit – Policy Retention) *Limit / Policy Limit 2) Perform linear interpolation for percentages that are in-between the % bands of the above table</p>	Utility Fraud Sub-Limit (Percentage of Cyber Limit)	Credit/Debit	Utility Fraud Sub-Limit (Percentage of Cyber Limit)	Credit/Debit					Not Provided (0%)	-3.60%	50%	1.63%	2.50%	-2.56%	55%	1.91%	5%	-2.09%	60%	2.17%	10%	-1.40%	65%	2.43%	15%	-0.87%	70%	2.67%	20%	-0.41%	75%	2.91%	25%	0.00%	80%	3.14%	30%	0.37%	85%	3.36%	35%	0.72%	90%	3.58%	40%	1.04%	95%	3.79%	45%	1.34%	100%	4.00%	<p>New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs (refer to Manual Page CC-Cyber-OC-1).</p>
Utility Fraud Sub-Limit (Percentage of Cyber Limit)	Credit/Debit	Utility Fraud Sub-Limit (Percentage of Cyber Limit)	Credit/Debit																																																			
Not Provided (0%)	-3.60%	50%	1.63%																																																			
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	<p>REPUTATIONAL HARM LIMIT OF LIABILITY A sub-limited Reputational Harm Limit of Liability is assumed in the base premium and warrants a credit if removed/decreased, or a debit if increased:</p> <table><tr><th>Reputational Harm Sub-Limit (Percentage of Cyber Limit)</th><th>Credit/Debit</th><th>Reputational Harm Sub-Limit (Percentage of Cyber Limit)</th><th>Credit/Debit</th></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td>Not Provided (0%)</td><td>-0.90%</td><td>50%</td><td>0.41%</td></tr><tr><td>2.50%</td><td>-0.64%</td><td>55%</td><td>0.48%</td></tr><tr><td>5%</td><td>-0.52%</td><td>60%</td><td>0.54%</td></tr><tr><td>10%</td><td>-0.35%</td><td>65%</td><td>0.61%</td></tr><tr><td>15%</td><td>-0.22%</td><td>70%</td><td>0.67%</td></tr><tr><td>20%</td><td>-0.10%</td><td>75%</td><td>0.73%</td></tr><tr><td>25%</td><td>0.00%</td><td>80%</td><td>0.78%</td></tr><tr><td>30%</td><td>0.09%</td><td>85%</td><td>0.84%</td></tr><tr><td>35%</td><td>0.18%</td><td>90%</td><td>0.90%</td></tr><tr><td>40%</td><td>0.26%</td><td>95%</td><td>0.95%</td></tr><tr><td>45%</td><td>0.34%</td><td>100%</td><td>1.00%</td></tr></table> <p>ADDITIONAL RULES: 1) Applicable % = (Limit – Retention) / (Limit – Policy Retention) *Limit / Policy Limit</p>	Reputational Harm Sub-Limit (Percentage of Cyber Limit)	Credit/Debit	Reputational Harm Sub-Limit (Percentage of Cyber Limit)	Credit/Debit					Not Provided (0%)	-0.90%	50%	0.41%	2.50%	-0.64%	55%	0.48%	5%	-0.52%	60%	0.54%	10%	-0.35%	65%	0.61%	15%	-0.22%	70%	0.67%	20%	-0.10%	75%	0.73%	25%	0.00%	80%	0.78%	30%	0.09%	85%	0.84%	35%	0.18%	90%	0.90%	40%	0.26%	95%	0.95%	45%	0.34%	100%	1.00%	<p>New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs (refer to Manual Page CC-Cyber-OC-2).</p>
Reputational Harm Sub-Limit (Percentage of Cyber Limit)	Credit/Debit	Reputational Harm Sub-Limit (Percentage of Cyber Limit)	Credit/Debit																																																			
Not Provided (0%)	-0.90%	50%	0.41%																																																			
2.50%	-0.64%	55%	0.48%																																																			
5%	-0.52%	60%	0.54%																																																			
10%	-0.35%	65%	0.61%																																																			
15%	-0.22%	70%	0.67%																																																			
20%	-0.10%	75%	0.73%																																																			
25%	0.00%	80%	0.78%																																																			
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	<div>BRICKING LIMIT OF LIABILITY</div> <div>A sub-limited Bricking Limit of Liability is assumed in the base premium and warrants a credit if removed/decreased, or a debit if increased:</div> <table><tr><th>Bricking Sub-Limit (Percentage of Cyber Limit)</th><th>Credit/Debit</th><th>Bricking Sub-Limit (Percentage of Cyber Limit)</th><th>Credit/Debit</th></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td>Not Provided (0%)</td><td>-0.81%</td><td>50%</td><td>1.12%</td></tr><tr><td>2.50%</td><td>-0.43%</td><td>55%</td><td>1.23%</td></tr><tr><td>5%</td><td>-0.25%</td><td>60%</td><td>1.32%</td></tr><tr><td>10%</td><td>0.00%</td><td>65%</td><td>1.42%</td></tr><tr><td>15%</td><td>0.20%</td><td>70%</td><td>1.51%</td></tr><tr><td>20%</td><td>0.37%</td><td>75%</td><td>1.60%</td></tr><tr><td>25%</td><td>0.52%</td><td>80%</td><td>1.68%</td></tr><tr><td>30%</td><td>0.66%</td><td>85%</td><td>1.76%</td></tr><tr><td>35%</td><td>0.78%</td><td>90%</td><td>1.84%</td></tr><tr><td>40%</td><td>0.90%</td><td>95%</td><td>1.92%</td></tr><tr><td>45%</td><td>1.02%</td><td>100%</td><td>2.00%</td></tr></table> <div>ADDITIONAL RULES:</div> <div>1) Applicable % = (Limit – Retention) / (Limit – Policy Retention) *Limit / Policy Limit</div> <div>2) Perform linear interpolation for percentages that are in-between the % bands of the above table</div>	Bricking Sub-Limit (Percentage of Cyber Limit)	Credit/Debit	Bricking Sub-Limit (Percentage of Cyber Limit)	Credit/Debit					Not Provided (0%)	-0.81%	50%	1.12%	2.50%	-0.43%	55%	1.23%	5%	-0.25%	60%	1.32%	10%	0.00%	65%	1.42%	15%	0.20%	70%	1.51%	20%	0.37%	75%	1.60%	25%	0.52%	80%	1.68%	30%	0.66%	85%	1.76%	35%	0.78%	90%	1.84%	40%	0.90%	95%	1.92%	45%	1.02%	100%	2.00%	<div>New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs (refer to Manual Page CC-Cyber-OC-2).</div>
Bricking Sub-Limit (Percentage of Cyber Limit)	Credit/Debit	Bricking Sub-Limit (Percentage of Cyber Limit)	Credit/Debit																																																			
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	<div>ENHANCED PRIVACY REGULATION</div> <div>A sub-limited Enhanced Privacy Regulation Limit of Liability is assumed in the base premium and warrants a credit if removed/decreased, or a debit if increased:</div> <table><tr><th>Enhanced Privacy Regulation Sub-Limit (Percentage of Cyber Limit)</th><th>Credit/Debit</th><th>Enhanced Privacy Regulation Sub-Limit (Percentage of Cyber Limit)</th><th>Credit/Debit</th></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td>Not Provided (0%)</td><td>-1.80%</td><td>50%</td><td>0.82%</td></tr><tr><td>2.50%</td><td>-1.28%</td><td>55%</td><td>0.95%</td></tr><tr><td>5%</td><td>-1.04%</td><td>60%</td><td>1.09%</td></tr><tr><td>10%</td><td>-0.70%</td><td>65%</td><td>1.21%</td></tr><tr><td>15%</td><td>-0.43%</td><td>70%</td><td>1.34%</td></tr><tr><td>20%</td><td>-0.20%</td><td>75%</td><td>1.45%</td></tr><tr><td>25%</td><td>0.00%</td><td>80%</td><td>1.57%</td></tr><tr><td>30%</td><td>0.19%</td><td>85%</td><td>1.68%</td></tr><tr><td>35%</td><td>0.36%</td><td>90%</td><td>1.79%</td></tr><tr><td>40%</td><td>0.52%</td><td>95%</td><td>1.90%</td></tr><tr><td>45%</td><td>0.67%</td><td>100%</td><td>2.00%</td></tr></table> <div>ADDITIONAL RULES:</div> <div>1) Applicable % = (Limit – Retention) / (Limit – Policy Retention) *Limit / Policy Limit</div> <div>2) Perform linear interpolation for percentages that are in-between the % bands of the above table</div>	Enhanced Privacy Regulation Sub-Limit (Percentage of Cyber Limit)	Credit/Debit	Enhanced Privacy Regulation Sub-Limit (Percentage of Cyber Limit)	Credit/Debit					Not Provided (0%)	-1.80%	50%	0.82%	2.50%	-1.28%	55%	0.95%	5%	-1.04%	60%	1.09%	10%	-0.70%	65%	1.21%	15%	-0.43%	70%	1.34%	20%	-0.20%	75%	1.45%	25%	0.00%	80%	1.57%	30%	0.19%	85%	1.68%	35%	0.36%	90%	1.79%	40%	0.52%	95%	1.90%	45%	0.67%	100%	2.00%	<div>New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs (refer to Manual Page CC-Cyber-OC-3).</div>
Enhanced Privacy Regulation Sub-Limit (Percentage of Cyber Limit)	Credit/Debit	Enhanced Privacy Regulation Sub-Limit (Percentage of Cyber Limit)	Credit/Debit																																																			
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45%	0.67%	100%	2.00%																																																			
	<div>SYSTEM FAILURE LIMIT OF LIABILITY</div> <div>A sub-limited Systems Failure Limit of Liability is assumed in the base premium and warrants a credit if removed/decreased, or a debit if increased:</div>	<div>New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the</div>																																																				

	<table><tr><th>Systems Failure Sub-Limit (Percentage of Cyber Limit)</th><th>Credit/Debit</th><th>Systems Failure Sub-Limit (Percentage of Cyber Limit)</th><th>Credit/Debit</th></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td>Not Provided (0%)</td><td>-1.02%</td><td>50%</td><td>1.40%</td></tr><tr><td>2.50%</td><td>-0.54%</td><td>55%</td><td>1.53%</td></tr><tr><td>5%</td><td>-0.32%</td><td>60%</td><td>1.65%</td></tr><tr><td>10%</td><td>0.00%</td><td>65%</td><td>1.77%</td></tr><tr><td>15%</td><td>0.25%</td><td>70%</td><td>1.89%</td></tr><tr><td>20%</td><td>0.46%</td><td>75%</td><td>2.00%</td></tr><tr><td>25%</td><td>0.65%</td><td>80%</td><td>2.10%</td></tr><tr><td>30%</td><td>0.82%</td><td>85%</td><td>2.21%</td></tr><tr><td>35%</td><td>0.98%</td><td>90%</td><td>2.31%</td></tr><tr><td>40%</td><td>1.13%</td><td>95%</td><td>2.40%</td></tr><tr><td>45%</td><td>1.27%</td><td>100%</td><td>2.50%</td></tr></table> <p>ADDITIONAL RULES: 1) Applicable % = Limit / Policy Limit 2) Perform linear interpolation for percentages that are in-between the % bands of the above table</p>	Systems Failure Sub-Limit (Percentage of Cyber Limit)	Credit/Debit	Systems Failure Sub-Limit (Percentage of Cyber Limit)	Credit/Debit					Not Provided (0%)	-1.02%	50%	1.40%	2.50%	-0.54%	55%	1.53%	5%	-0.32%	60%	1.65%	10%	0.00%	65%	1.77%	15%	0.25%	70%	1.89%	20%	0.46%	75%	2.00%	25%	0.65%	80%	2.10%	30%	0.82%	85%	2.21%	35%	0.98%	90%	2.31%	40%	1.13%	95%	2.40%	45%	1.27%	100%	2.50%	Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs (refer to Manual Page CC-Cyber-OC-3).
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	<p>DEPENDENT BUSINESS INTERRUPTION LIMIT OF LIABILITY A sub-limited Dependent Business Interruption (CBI) Limit of Liability is assumed in the base premium and warrants a credit if removed/decreased, or a debit if increased:</p> <table><tr><th>DBI Sub-Limit (Percentage of Cyber Limit)</th><th>Credit/Debit</th><th>DBI Sub-Limit (Percentage of Cyber Limit)</th><th>Credit/Debit</th></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td>Not Provided (0%)</td><td>-1.42%</td><td>50%</td><td>1.97%</td></tr><tr><td>2.50%</td><td>-0.75%</td><td>55%</td><td>2.14%</td></tr><tr><td>5%</td><td>-0.44%</td><td>60%</td><td>2.32%</td></tr><tr><td>10%</td><td>0.00%</td><td>65%</td><td>2.48%</td></tr><tr><td>15%</td><td>0.35%</td><td>70%</td><td>2.64%</td></tr><tr><td>20%</td><td>0.64%</td><td>75%</td><td>2.79%</td></tr><tr><td>25%</td><td>0.91%</td><td>80%</td><td>2.94%</td></tr><tr><td>30%</td><td>1.15%</td><td>85%</td><td>3.09%</td></tr><tr><td>35%</td><td>1.37%</td><td>90%</td><td>3.23%</td></tr><tr><td>40%</td><td>1.58%</td><td>95%</td><td>3.37%</td></tr><tr><td>45%</td><td>1.78%</td><td>100%</td><td>3.50%</td></tr></table> <p>ADDITIONAL RULES: 1) Applicable % = Limit / Policy Limit 2) Perform linear interpolation for percentages that are in-between the % bands of the above table</p>	DBI Sub-Limit (Percentage of Cyber Limit)	Credit/Debit	DBI Sub-Limit (Percentage of Cyber Limit)	Credit/Debit					Not Provided (0%)	-1.42%	50%	1.97%	2.50%	-0.75%	55%	2.14%	5%	-0.44%	60%	2.32%	10%	0.00%	65%	2.48%	15%	0.35%	70%	2.64%	20%	0.64%	75%	2.79%	25%	0.91%	80%	2.94%	30%	1.15%	85%	3.09%	35%	1.37%	90%	3.23%	40%	1.58%	95%	3.37%	45%	1.78%	100%	3.50%	New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs (refer to Manual Page CC-Cyber-OC-4).
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OPTIONAL COVERAGE PARTS		FIRST PARTY BUSINESS INTRUPTION COVERAGE ADJUSTMENT A full First Party Business Interruption (BI) Limit is assumed in the base premium and warrants a credit if removed/decreased:				New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs (refer to Manual Page CC-Cyber-OC-5).																																																						
The following Modules may be added to the policy. The premium impact is calculated as shown:																																																												
<table><tr><th>Module</th><th>Coverage</th><th>Factor</th></tr><tr><td>Cyber Enhancements Coverage Part</td><td>Cyber Business Interruption</td><td>5% to 10% of DBPSL premium</td></tr></table>		Module	Coverage	Factor	Cyber Enhancements Coverage Part		Cyber Business Interruption	5% to 10% of DBPSL premium	<table><tr><th>BI Sub-Limit (Percentage of Cyber Limit)</th><th>Credit</th><th>BI Sub-Limit (Percentage of Cyber Limit)</th><th>Credit</th></tr><tr><td>Not Provided (0%)</td><td>-12.00%</td><td>50%</td><td>-3.74%</td></tr><tr><td>2.50%</td><td>-10.36%</td><td>55%</td><td>-3.30%</td></tr><tr><td>5%</td><td>-9.61%</td><td>60%</td><td>-2.89%</td></tr><tr><td>10%</td><td>-8.53%</td><td>65%</td><td>-2.49%</td></tr><tr><td>15%</td><td>-7.68%</td><td>70%</td><td>-2.10%</td></tr><tr><td>20%</td><td>-6.96%</td><td>75%</td><td>-1.72%</td></tr><tr><td>25%</td><td>-6.31%</td><td>80%</td><td>-1.36%</td></tr><tr><td>30%</td><td>-5.73%</td><td>85%</td><td>-1.01%</td></tr><tr><td>35%</td><td>-5.18%</td><td>90%</td><td>-0.66%</td></tr><tr><td>40%</td><td>-4.67%</td><td>95%</td><td>-0.33%</td></tr><tr><td>45%</td><td>-4.20%</td><td>100%</td><td>0.00%</td></tr></table>					BI Sub-Limit (Percentage of Cyber Limit)	Credit	BI Sub-Limit (Percentage of Cyber Limit)	Credit	Not Provided (0%)	-12.00%	50%	-3.74%	2.50%	-10.36%	55%	-3.30%	5%	-9.61%	60%	-2.89%	10%	-8.53%	65%	-2.49%	15%	-7.68%	70%	-2.10%	20%	-6.96%	75%	-1.72%	25%	-6.31%	80%	-1.36%	30%	-5.73%	85%	-1.01%	35%	-5.18%	90%	-0.66%	40%	-4.67%	95%	-0.33%	45%	-4.20%	100%
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OPTIONAL COVERAGE PARTS		CYBER EXTORTION COVERAGE ADJUSTMENT A full Cyber Extortion Limit of Liability is assumed in the base premium and warrants a credit if removed/decreased:				New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs (refer to Manual Page CC-Cyber-OC-5).																																																						
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Cyber Enhancements Coverage Part	Cyber Extortion	5% to 10% of DBPSL premium																																																										
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Not Provided (0%)	-10.00%	50%	-3.12%																																																									
2.50%	-8.63%	55%	-2.75%																																																									
5%	-8.01%	60%	-2.41%																																																									
10%	-7.11%	65%	-2.07%																																																									
15%	-6.40%	70%	-1.75%																																																									
20%	-5.80%	75%	-1.44%																																																									
25%	-5.26%	80%	-1.13%																																																									
30%	-4.77%	85%	-0.84%																																																									
35%	-4.32%	90%	-0.55%																																																									
40%	-3.90%	95%	-0.27%																																																									

	<table><tr><td>45%</td><td>-3.50%</td><td>100%</td><td>0.00%</td></tr></table> <p>ADDITIONAL RULES: 1) Applicable % = Limit / Policy Limit 2) Perform linear interpolation for percentages that are in-between the % bands of the above table</p>	45%	-3.50%	100%	0.00%																																																	
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	<p>DATA RESTORATION COVERAGE ADJUSTMENT A full Cyber Extortion Limit of Liability is assumed in the base premium and warrants a credit if removed/decreased:</p> <table><tr><td>Cyber Extortion Sub-Limit (Percentage of Cyber Limit)</td><td>Credit</td><td>Cyber Extortion Sub-Limit (Percentage of Cyber Limit)</td><td>Credit</td></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td>Not Provided (0%)</td><td>-3.50%</td><td>50%</td><td>-1.09%</td></tr><tr><td>2.50%</td><td>-3.02%</td><td>55%</td><td>-0.96%</td></tr><tr><td>5%</td><td>-2.80%</td><td>60%</td><td>-0.84%</td></tr><tr><td>10%</td><td>-2.49%</td><td>65%</td><td>-0.72%</td></tr><tr><td>15%</td><td>-2.24%</td><td>70%</td><td>-0.61%</td></tr><tr><td>20%</td><td>-2.03%</td><td>75%</td><td>-0.50%</td></tr><tr><td>25%</td><td>-1.84%</td><td>80%</td><td>-0.40%</td></tr><tr><td>30%</td><td>-1.67%</td><td>85%</td><td>-0.29%</td></tr><tr><td>35%</td><td>-1.51%</td><td>90%</td><td>-0.19%</td></tr><tr><td>40%</td><td>-1.36%</td><td>95%</td><td>-0.10%</td></tr><tr><td>45%</td><td>-1.22%</td><td>100%</td><td>0.00%</td></tr></table> <p>ADDITIONAL RULES: 1) Applicable % = Limit / Policy Limit 2) Perform linear interpolation for percentages that are in-between the % bands of the above table</p>	Cyber Extortion Sub-Limit (Percentage of Cyber Limit)	Credit	Cyber Extortion Sub-Limit (Percentage of Cyber Limit)	Credit					Not Provided (0%)	-3.50%	50%	-1.09%	2.50%	-3.02%	55%	-0.96%	5%	-2.80%	60%	-0.84%	10%	-2.49%	65%	-0.72%	15%	-2.24%	70%	-0.61%	20%	-2.03%	75%	-0.50%	25%	-1.84%	80%	-0.40%	30%	-1.67%	85%	-0.29%	35%	-1.51%	90%	-0.19%	40%	-1.36%	95%	-0.10%	45%	-1.22%	100%	0.00%	<p>New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs (refer to Manual Page CC-Cyber-OC-6).</p>
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Media Liability Coverage Part	<p>MEDIA LIABILITY COVERAGE ADDITION No Media Liability Limit is assumed in the base premium and warrants a debit if added:</p>	<p>New tables for the sub-limited coverage options appear in the new OPTIONAL</p>																																																				

<table><tr><th>Module</th><th>Rating Basis</th><th>Media Coverage</th><th>Charge</th></tr><tr><td rowspan="3">Media Liability Coverage Part</td><td rowspan="3">Data Breach & Privacy Security Liability (DBPSL) Coverage Part premium</td><td>Media Coverage Part Only</td><td>10%</td></tr><tr><td>Media Coverage Part with Website-only limitation (PLPMED E8610 CW)</td><td>5%</td></tr><tr><td>Media Coverage Part with Advertising-only limitation (PLPMED E8613 CW)</td><td>5%</td></tr></table>				Module	Rating Basis	Media Coverage	Charge	Media Liability Coverage Part	Data Breach & Privacy Security Liability (DBPSL) Coverage Part premium	Media Coverage Part Only	10%	Media Coverage Part with Website-only limitation (PLPMED E8610 CW)	5%	Media Coverage Part with Advertising-only limitation (PLPMED E8613 CW)	5%	<table><tr><th>Media Liability Sub-Limit (Percentage of Cyber Limit)</th><th>Debit</th><th>Media Liability Sub-Limit (Percentage of Cyber Limit)</th><th>Debit</th></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td>Not Provided (0%)</td><td>0.00%</td><td>50%</td><td>7.57%</td></tr><tr><td>2.50%</td><td>1.51%</td><td>55%</td><td>7.97%</td></tr><tr><td>5%</td><td>2.19%</td><td>60%</td><td>8.35%</td></tr><tr><td>10%</td><td>3.18%</td><td>65%</td><td>8.72%</td></tr><tr><td>15%</td><td>3.96%</td><td>70%</td><td>9.08%</td></tr><tr><td>20%</td><td>4.62%</td><td>75%</td><td>9.42%</td></tr><tr><td>25%</td><td>5.21%</td><td>80%</td><td>9.75%</td></tr><tr><td>30%</td><td>5.75%</td><td>85%</td><td>10.08%</td></tr><tr><td>35%</td><td>6.25%</td><td>90%</td><td>10.39%</td></tr><tr><td>40%</td><td>6.71%</td><td>95%</td><td>10.70%</td></tr><tr><td>45%</td><td>7.15%</td><td>100%</td><td>11.00%</td></tr></table> <p>ADDITIONAL RULES: 1) Applicable % = Limit / Policy Limit 2) Perform linear interpolation for percentages that are in-between the % bands of the above table</p>				Media Liability Sub-Limit (Percentage of Cyber Limit)	Debit	Media Liability Sub-Limit (Percentage of Cyber Limit)	Debit					Not Provided (0%)	0.00%	50%	7.57%	2.50%	1.51%	55%	7.97%	5%	2.19%	60%	8.35%	10%	3.18%	65%	8.72%	15%	3.96%	70%	9.08%	20%	4.62%	75%	9.42%	25%	5.21%	80%	9.75%	30%	5.75%	85%	10.08%	35%	6.25%	90%	10.39%	40%	6.71%	95%	10.70%	45%	7.15%	100%	11.00%	COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs (refer to Manual Page CC-Cyber-OC-7).			
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				<p>DEFENSE OUTSIDE LIMITS OF LIABILITY A separate Defense Limit for Claims Expenses is available and warrants an additional premium if elected:</p> <table><tr><th>Additional Defense Limit (Percentage of Cyber Limit)</th><th>Debit</th><th>Additional Defense Limit (Percentage of Cyber Limit)</th><th>Debit</th></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td>Not Provided (0%)</td><td>0.00%</td><td>50%</td><td>13.77%</td></tr><tr><td>2.5%</td><td>2.74%</td><td>55%</td><td>14.49%</td></tr><tr><td>5%</td><td>3.98%</td><td>60%</td><td>15.19%</td></tr><tr><td>10%</td><td>5.79%</td><td>65%</td><td>15.86%</td></tr><tr><td>15%</td><td>7.20%</td><td>70%</td><td>16.50%</td></tr><tr><td>20%</td><td>8.40%</td><td>75%</td><td>17.13%</td></tr><tr><td>25%</td><td>9.48%</td><td>80%</td><td>17.73%</td></tr><tr><td>30%</td><td>10.46%</td><td>85%</td><td>18.32%</td></tr><tr><td>35%</td><td>11.36%</td><td>90%</td><td>18.90%</td></tr><tr><td>40%</td><td>12.21%</td><td>95%</td><td>19.45%</td></tr><tr><td>45%</td><td>13.01%</td><td>100%</td><td>20.00%</td></tr></table> <p>ADDITIONAL RULES: 1) Applicable % = Limit / Policy Limit 2) Perform linear interpolation for percentages that are in-between the % bands of the above table</p>				Additional Defense Limit (Percentage of Cyber Limit)	Debit	Additional Defense Limit (Percentage of Cyber Limit)	Debit					Not Provided (0%)	0.00%	50%	13.77%	2.5%	2.74%	55%	14.49%	5%	3.98%	60%	15.19%	10%	5.79%	65%	15.86%	15%	7.20%	70%	16.50%	20%	8.40%	75%	17.13%	25%	9.48%	80%	17.73%	30%	10.46%	85%	18.32%	35%	11.36%	90%	18.90%	40%	12.21%	95%	19.45%	45%	13.01%	100%	20.00%	New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs (refer to Manual Page CC-Cyber-OC-7).															
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				<p>BREACH COSTS OUTSIDE OF LIMIT The Breach Cost Limit of Liability is assumed as part of the overall Cyber Limit. If the insured elects to have this limit outside of the Cyber Limit as a sub-limit or full limit, additional premium is warranted:</p> <table><tr><th>Breach Costs Limit (Percentage of Cyber Limit)</th><th>Debit</th><th>Breach Costs Limit (Percentage of Cyber Limit)</th><th>Debit</th></tr><tr><td></td><td></td><td></td><td></td></tr><tr><td>Not Provided (0%)</td><td>0.00%</td><td>50%</td><td>6.88%</td></tr><tr><td>2.5%</td><td>1.37%</td><td>55%</td><td>7.25%</td></tr><tr><td>5%</td><td>1.99%</td><td>60%</td><td>7.59%</td></tr><tr><td>10%</td><td>2.89%</td><td>65%</td><td>7.93%</td></tr><tr><td>15%</td><td>3.60%</td><td>70%</td><td>8.25%</td></tr></table>				Breach Costs Limit (Percentage of Cyber Limit)	Debit	Breach Costs Limit (Percentage of Cyber Limit)	Debit					Not Provided (0%)	0.00%	50%	6.88%	2.5%	1.37%	55%	7.25%	5%	1.99%	60%	7.59%	10%	2.89%	65%	7.93%	15%	3.60%	70%	8.25%	New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs																																							
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	<p>PER AFFECT INDIVIUAL BREACH COSTS LIMIT OF LIABILITY The Breach Cost Limit of Liability is assumed as part of the overall Cyber Limit. If the insured elects to replace this with a Per Affected Individual Notification Limit, with a sub-limit for associated Forensics, PR and Legal Costs, additional premium is warranted:</p> <table><tr><th>Forensics/PR/Legal Sub-Limit (Percentage of Cyber Limit)</th><th>50,000 Affected Individuals</th><th>100,000 Affected Individuals</th><th>250,000 Affected Individuals</th><th>500,000 Affected Individuals</th><th>1,000,000 Affected Individuals</th><th>2,000,000 Affected Individuals</th><th>4,000,000 Affected Individuals</th></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Not Provided 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<p>ADDITIONAL RULES: 1) Applicable % = Limit / Policy Limit 2) Perform linear interpolation for percentages that are in-between the % bands of the above table 3) If the insured elects for “Breach Costs Outside of Limit”, they CANNOT elect for “Per Affected Individual Breach Costs Limit of Liability</p>	Forensics/PR/Legal Sub-Limit (Percentage of Cyber Limit)	50,000 Affected Individuals	100,000 Affected Individuals	250,000 Affected Individuals	500,000 Affected Individuals	1,000,000 Affected Individuals	2,000,000 Affected Individuals	4,000,000 Affected Individuals									Not Provided (0%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.5%	0.33%	0.71%	1.20%	1.57%	1.94%	2.32%	2.54%	5%	0.49%	1.03%	1.74%	2.28%	2.83%	3.37%	3.68%	10%	0.71%	1.49%	2.53%	3.32%	4.10%	4.89%	5.35%	15%	0.88%	1.86%	3.15%	4.13%	5.11%	6.08%	6.66%	20%	1.03%	2.17%	3.68%	4.82%	5.96%	7.10%	7.77%	25%	1.16%	2.45%	4.15%	5.44%	6.72%	8.01%	8.76%	30%	1.28%	2.70%	4.58%	6.00%	7.42%	8.84%	9.67%	35%	1.39%	2.93%	4.97%	6.52%	8.06%	9.60%	10.51%	40%	1.49%	3.15%	5.34%	7.00%	8.66%	10.32%	11.29%	45%	1.59%	3.36%	5.69%	7.46%	9.23%	10.99%	12.03%	50%	1.68%	3.55%	6.03%	7.90%	9.77%	11.64%	12.73%	55%	1.77%	3.74%	6.34%	8.31%	10.28%	12.25%	13.40%	60%	1.86%	3.92%	6.65%	8.71%	10.77%	12.84%	14.04%	65%	1.94%	4.09%	6.94%	9.09%	11.25%	13.40%	14.66%	70%	2.02%	4.26%	7.22%	9.46%	11.71%	13.95%	15.26%	75%	2.09%	4.42%	7.50%	9.82%	12.15%	14.48%	15.84%	80%	2.17%	4.58%	7.76%	10.17%	12.58%	14.99%	16.40%	85%	2.24%	4.73%	8.02%	10.51%	13.00%	15.49%	16.94%	90%	2.31%	4.88%	8.27%	10.84%	13.40%	15.97%	17.47%	95%	2.38%	5.02%	8.51%	11.16%	13.80%	16.44%	17.99%	100%	2.44%	5.16%	8.75%	11.47%	14.19%	16.90%	18.49%	<p>New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs</p>
Forensics/PR/Legal Sub-Limit (Percentage of Cyber Limit)	50,000 Affected Individuals	100,000 Affected Individuals	250,000 Affected Individuals	500,000 Affected Individuals	1,000,000 Affected Individuals	2,000,000 Affected Individuals	4,000,000 Affected Individuals																																																																																																																																																																																											
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	<div>WAITING PERIOD FOR BUSINESS INCOME AND EXTRA EXPENSES</div> <div>For Business Income and Extra Expenses, the policy will only pay losses incurred after a specified “Waiting Period Time Deductible”. This waiting period will also apply to the System Failure, Dependent Business Interruption, and Dependent System Failure. The base waiting period for a policy is 10 hours, and warrants a debit if decreased, or a credit if increased:</div> <div><table><tr><th>Waiting Period (Hours)</th><th>Factor</th></tr><tr><td></td><td></td></tr><tr><td>6</td><td>9.52%</td></tr><tr><td>8</td><td>4.05%</td></tr><tr><td>10</td><td>0.00%</td></tr><tr><td>12</td><td>-3.19%</td></tr><tr><td>24</td><td>-14.43%</td></tr></table></div> <div>ADDITIONAL RULES: 1) Perform linear interpolation for hours that are in-between the waiting period bands of the above table</div>	Waiting Period (Hours)	Factor			6	9.52%	8	4.05%	10	0.00%	12	-3.19%	24	-14.43%	<div>New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs</div>	
Waiting Period (Hours)	Factor																
6	9.52%																
8	4.05%																
10	0.00%																
12	-3.19%																
24	-14.43%																
	<div>PERIOD OF RESTORATION FOR BUSINESS INCOME AND EXTRA EXPENSES</div> <div>For Business Income and Extra Expenses, the policy will only pay losses incurred during a specified Period of Restoration. This Period of Restoration will also apply to the System Failure, Dependent Business Interruption, and Dependent System Failure. The base period of restoration for the policy is 120 days, and warrants a debit if increased, or a credit if decreased:</div> <div><table><tr><th>Period of Restoration (Days)</th><th>Factor</th></tr><tr><td></td><td></td></tr><tr><td>60</td><td>-3%</td></tr><tr><td>120</td><td>0%</td></tr><tr><td>180</td><td>6%</td></tr><tr><td>240</td><td>12%</td></tr><tr><td>360</td><td>24%</td></tr></table></div> <div>ADDITIONAL RULES: 1) Perform linear interpolation for days that are in-between the waiting period bands of the above table</div>	Period of Restoration (Days)	Factor			60	-3%	120	0%	180	6%	240	12%	360	24%	<div>New tables for the sub-limited coverage options appear in the new OPTIONAL COVERAGES section of the Manual giving applicants the ability to fine-tune coverage to best meet their insurance needs</div>	
Period of Restoration (Days)	Factor																
60	-3%																
120	0%																
180	6%																
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	<div>OTHER ENDORSEMENTS</div> <div><table><tr><th colspan="2">Endorsement Description</th><th>Charge</th></tr><tr><td>Blanket Additional Insured (Primary/Non-Contributory); Waiver of Subrogation;</td><td>CYBCL-CYB E2014 CW</td><td>6.00%</td></tr><tr><td>Additional Insured (Primary and Non-Contributory; Waiver of Subrogation)</td><td>CYBCL-CYB E2040 CW</td><td>6.00%</td></tr><tr><td>Amend Cyber Crime Coverage (Primary to Other Crime Insurance)</td><td>CYBCL-CYB E2064 CW</td><td>5.00%</td></tr><tr><td>Amend Cyber Crime Coverage (Specifically Excess: Recognition of Erosion</td><td>CYBCL-CBY E2001 CW</td><td>5.00%</td></tr></table></div>	Endorsement Description		Charge	Blanket Additional Insured (Primary/Non-Contributory); Waiver of Subrogation;	CYBCL-CYB E2014 CW	6.00%	Additional Insured (Primary and Non-Contributory; Waiver of Subrogation)	CYBCL-CYB E2040 CW	6.00%	Amend Cyber Crime Coverage (Primary to Other Crime Insurance)	CYBCL-CYB E2064 CW	5.00%	Amend Cyber Crime Coverage (Specifically Excess: Recognition of Erosion	CYBCL-CBY E2001 CW	5.00%	<div>New table for OTHER ENDORSEMENTS which have an additional charge.</div>
Endorsement Description		Charge															
Blanket Additional Insured (Primary/Non-Contributory); Waiver of Subrogation;	CYBCL-CYB E2014 CW	6.00%															
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Amend Cyber Crime Coverage (Specifically Excess: Recognition of Erosion	CYBCL-CBY E2001 CW	5.00%															
	<div>PREMIUM FOR OPTIONAL COVERAGES</div> <div>To calculate the premium for the OPTIONAL COVERAGES that apply:</div> <div>1) add all credits and debits calculated for each Optional Coverage; 2) multiply that sum by the total premium calculated (per the PREMIUM FORMULA on page CC-CYBER-MAIN-1) 3) the result is the Premium for Optional Coverages</div> <div>Per page CC-Cyber-MAIN-1, the Premium for Optional Coverages is then added to the total premium to arrive at the final Cyber Premium.</div>	<div>Explains how to calculate premium for the Optional Coverages.</div>															

SHARED LIMIT CREDITING

A common limit may be shared between coverage parts. When limits are shared, apply a credit to the premium for each applicable coverage part in accordance with the following table. Only limits of at least \$500K up to \$5M are eligible for the shared limit credits:

SHARED LIMITS

(Example: MPL, Tech, and Privacy share a common \$5M Limit)

Aggregate Limit	Two Coverages	More Than Two Coverages
\$500K	0.9000	0.8670
\$1M	0.9200	0.8930
\$2M	0.9400	0.9200
\$3M	0.9550	0.9400
\$4M	0.9640	0.9520
\$5M	0.9725	0.9630

SHARED LIMIT CREDITS

A **Shared Limit Credit** is applied to each coverage part premium if that coverage part’s sublimit – in whole or in part - is shared with other coverage parts (for example, the Cyber Coverage is purchased along with E&O, each having a \$2M coverage part sublimit, and sharing one \$3M Aggregate Limit). The shared limit credits contemplate the reduction in policy limit value that occurs when limits are shared and applies a credit inverse to value retained. While a shared limit credit is applied to the premium of each coverage part that is sharing limits, there is no credit granted to any coverage part that has its own separate (i.e. unshared) limit.

Rules for Determining Shared Limit Credits:

1) Calculate the limit value that will be retained for each coverage part using the following formula:

Retained Value = 1 + [(Adjusted Limit – Coverage Sublimit) / Coverage Sublimit] where:

“**Coverage Sublimit**” = the limit of the coverage part receiving the credit; and
“**Adjusted Limit**” = the Aggregate Limit for the policy divided by the number of coverage parts included in the share.

2) Using the following table, look up the Shared Limit Credit for each coverage part included in the share based on the Retained Value calculated for such coverage parts:

Retained Value		Shared Limit Credit:	Retained Value		Shared Limit Credit:
greater than or equal to:	0%	0.9205	greater than or equal to:	55%	0.9593
	5%	0.9240		60%	0.9628
	10%	0.9276		65%	0.9663
	15%	0.9311		70%	0.9698
	20%	0.9346		75%	0.9734
	25%	0.9381		80%	0.9769
	30%	0.9417		85%	0.9804
	35%	0.9452		90%	0.9839
	40%	0.9487		95%	0.9875
	45%	0.9522		100%	1.000
	50%	0.9557			

The Shared Limit Credits rule now appears within the NEW Cyber Rating Plan. The approach to shared limits credits has been simplified and is based on a much more straightforward “retained value” approach.

ADDITIONAL RATING RULES

MINIMUM PREMIUMS

Hazard Group	Minimum Premium	
Healthcare/Medical, Financial Services, or Education Industries	\$1M/\$1M & above	\$900
	All other Limit options	\$675
All Other Industries	\$1M/\$1M & above	\$750
	All other Limit options	\$500

ADDITIONAL RATING RULES:

MINIMUM PREMIUM

NONE

For coverage modifications where an additional premium is calculated, a minimum premium of \$1 shall apply.

Removes Minimum Premium Requirement.

Minimum premium validation shall take place after the application of any Retention Factor, Limit Factor and the components of the Risk-Specific Characteristics Factor.																																																
ROUNDING Final premium is rounded to the nearest whole dollar (e.g. \$100.50 becomes \$101.00).	ROUNDING RULE Round rates, factors and multipliers to three decimal places after calculation. Round premium amounts to the nearest \$1.	The Rounding Rule includes information for rounding rates, factors, and multipliers in addition to rounding premium under the NEW CYBER Rating Manual.																																														
UNAVAILABLE RATING FACTOR INFORMATION To the extent that the underwriter is not provided and/or able to obtain sufficient information to allow them to properly assess and evaluate the underwriting risk imposed by an applicable rating factor, the underwriter shall apply a neutral setting (e.g. 1.00) for such a factor. In such instances, the UW file information shall denote that sufficient rating information was not provided by/obtained from the applicant or other available sources.	UNAVAILABLE RATING FACTOR INFORMATION RULE To the extent that the underwriter is not able to obtain sufficient information to allow them to properly assess and evaluate the underwriting risk imposed by any applicable rating factor, the underwriter shall apply a neutral factor for such factor. The corresponding UW file information shall document that sufficient rating information could not be obtained from the insured or other available sources.	No substantive change to this rule.																																														
CANCELLATION If the Cancellation is initiated by the insurer, the return premium shall be calculated on a pro-rata basis. If the Cancellation is initiated by the insured, the return premium shall be calculated on a short-rate basis (if/as allowed by State). The short-rate penalty shall be .90 of the pro-rated return premium.	CANCELLATION If the Cancellation is initiated by the insurer, the return premium shall be calculated on a pro-rata basis. If the Cancellation is initiated by the insured, the return premium may be less than pro-rata (if/as allowed by State). A minimum earned premium of 25% shall apply to classes whose exposures warrant such a minimum.	Removes the short-rate penalty.																																														
POLICY PERIOD Requests for policy periods longer or shorter than one year shall be accommodated on a pro-rata basis (Example: eighteen (18) month term shall be 1.5 times the one year manual premium; six (6) month terms shall be 0.5 the one year manual premium).	POLICY PERIOD Requests for policy periods longer or shorter than one year shall be accommodated on a pro-rata basis. (Example: eighteen (18) month term shall be 1.5 times the one year manual premium; six (6) month terms shall be 0.5 times the one year manual premium; etc...)	Added to the NEW CYBER Rating Manual.																																														
OPTIONAL EXTENSION PERIOD (Applies to Claims-Made coverage parts only) <table><tr><td>Option</td><td>Percentage of Expiring Premium</td></tr><tr><td>One (1) Year</td><td>75%</td></tr><tr><td>Two (2) Years</td><td>150%</td></tr><tr><td>Three (3) Years</td><td>225%</td></tr></table> <i>Where reinstatement is required:</i> <table><tr><td>Option</td><td>Percentage of Expiring Premium</td></tr><tr><td>One (1) Year</td><td>100%</td></tr><tr><td>Two (2) Years</td><td>200%</td></tr><tr><td>Three (3) Years</td><td>300%</td></tr></table>	Option	Percentage of Expiring Premium	One (1) Year	75%	Two (2) Years	150%	Three (3) Years	225%	Option	Percentage of Expiring Premium	One (1) Year	100%	Two (2) Years	200%	Three (3) Years	300%	OPTIONAL EXTENSION PERIODS <table><tr><td colspan="2">Optional Extension Period</td></tr><tr><td>Years</td><td>Maximum % of Annual Premium</td></tr><tr><td>1</td><td>100%</td></tr><tr><td>2</td><td>150%</td></tr><tr><td>3</td><td>200%</td></tr><tr><td>4</td><td>250%</td></tr><tr><td>5</td><td>275%</td></tr><tr><td>6</td><td>300%</td></tr><tr><td>More than 6 Years</td><td>325%</td></tr></table> <i>Where Reinstatement is required:</i> <table><tr><td colspan="2">Optional Extension Period</td></tr><tr><td>Years</td><td>Maximum % of Annual Premium</td></tr><tr><td>Up to 3 years</td><td>300%</td></tr><tr><td>4 Years</td><td>400%</td></tr><tr><td>5 Years</td><td>500%</td></tr><tr><td>6 Years or More</td><td>600%</td></tr></table>	Optional Extension Period		Years	Maximum % of Annual Premium	1	100%	2	150%	3	200%	4	250%	5	275%	6	300%	More than 6 Years	325%	Optional Extension Period		Years	Maximum % of Annual Premium	Up to 3 years	300%	4 Years	400%	5 Years	500%	6 Years or More	600%	The Maximum percentage of annual premium for 1 year has been increased and decreased for 3 years with the NEW CYBER rating Manual.
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	<div><div>PREMIUM DISCOUNTS</div><div>The following premium discounts will be applied to the total Cyber premium for qualifying policies:</div><table><tr><th>Qualification</th><th>Premium Discount</th></tr><tr><td>Purchase a Cyber policy with at least one additional policy from the carrier</td><td>5%</td></tr></table></div>	Qualification	Premium Discount	Purchase a Cyber policy with at least one additional policy from the carrier	5%	This has been added to the NEW CYBER Rating Manual.
Qualification	Premium Discount					
Purchase a Cyber policy with at least one additional policy from the carrier	5%					
	<div><div>TRANSITION RULE</div><div>The transition rule applies to existing policies and their current coverage parts being renewed by Hiscox Insurance Company Inc. It is to be used in the determination of premiums for:</div><div>I. The first second and third renewal of policies written on an annual basis, where the first renewal is the renewal of the policy after application of this plan:<div><div>a. The premium for the first annual renewal shall not be more than +/-5% of the premium applied at the last anniversary date.</div><div>b. The premium for the second renewal shall not be more than +/-5% of the premium of the first renewal.</div><div>c. The premium for the third renewal shall not be more than +/-5% of the premium of the second renewal</div></div><div>II. This rule will only apply if there are no changes to the limit, retention and sublimit options on the coverage parts that were previously written.</div></div></div>	This has been added to the NEW CYBER Rating Manual for policies transitioning to the NEW CYBER Rating Manual.				
	<div><div>COMMISSION MODIFICATION</div><div>The policy premium contemplates a standard allowance for direct commission expenses. If direct commission expenses vary from the standard, the premium may be reduced to reflect this difference (e.g., a reduced commission paid to a producer who has a net of commission/”fee” basis arrangement in place with their client).</div><div>In such instances, the premium shall be credited by the exact amount of the commission reduction. (Example: If the product standard commission is 20% and the producer accepts a reduced commission of 0% (because of the existence of a “fee” arrangement with their client), the insured would receive a premium reduction of 20%).</div></div>	This has been added to the NEW Cyber Rating Manual.				
	<div><div>ENDORSEMENTS:</div><div>ADDITIONAL INSUREDS</div><div>For any Additional Insured added by endorsement on other than a blanket basis, charge \$25.</div></div>	This has been added to the NEW CYBER Rating Manual.				
<div><div>CERTIFIED ACTS OF TERRORISM COVERAGE</div><div>The additional charge for Certified Acts of Terrorism coverage shall be 1% of the premium for all LOBs/coverages subject to Certified Acts of Terrorism coverage offering requirements. This amount shall be denoted separately as the additional premium for “Certified Acts of Terrorism Coverage” on the required policy documents.</div><div>If coverage is rejected, there shall be no additional premium and Certified Acts of Terrorism coverage shall be specifically excluded by endorsement.</div><div>When the coverage included under this Manual is offered as part of a policy packaged with LOBs/coverages that are NOT applicable to Certified Acts of Terrorism Coverage offering requirements, the insurer shall not be obligated to offer/provide such coverage if the premium for the LOBs/coverages that are applicable is less than 25% of the total package policy premium.</div></div>	<div><div>CERTIFIED ACTS OF TERRORISM COVERAGE</div><div>The additional charge for Certified Acts of Terrorism coverage shall be 1% of the premium for all LOBs/coverages subject to Certified Acts of Terrorism coverage offering requirements. This amount shall be denoted separately as the additional premium for “Certified Acts of Terrorism Coverage” on the required policy documents.</div><div>If coverage is rejected, there shall be no additional premium and Certified Acts of Terrorism coverage shall be specifically excluded by endorsement.</div><div>When the coverage included under this Manual is offered as part of a policy packaged with LOBs/coverages that are NOT applicable to Certified Acts of Terrorism Coverage offering requirements, the insurer shall not be obligated to offer/provide such coverage if the premium for the LOBs/coverages that are applicable is less than 25% of the total package policy premium.</div></div>	No Change				
