

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Filing at a Glance

Companies: The Cincinnati Casualty Company
The Cincinnati Indemnity Company
The Cincinnati Insurance Company

Product Name: Cyber Risk

State: California

TOI: 05.0 CMP Liability and Non-Liability

Sub-TOI: 05.0000 CMP Sub-TOI Combinations

Filing Type: New Program

Date Submitted: 03/22/2019

SERFF Tr Num: CNNA-131859253

SERFF Status: Closed-Approved

State Tr Num: 19-1148;19-1148-A;19-1148-B

State Status: Approved

Co Tr Num: CQD-IL-17-1500-CA

Effective Date: 05/01/2019

Requested (New):

Effective Date: 05/01/2019

Requested (Renewal):

Author(s): Jean Sterwerf, Cindy Traurig, Sharon Bowman, Tia Wells, Mona Helton, Carey Cash, Suzanne Maringer, Debbie Baum

Reviewer(s): Agavni Gulatyan (primary), Neruka Okpara

Disposition Date: 08/28/2019

Disposition Status: Approved

Effective Date (New):

Effective Date (Renewal):

**This filing was provided as part of
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or call 800-896-8000**

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Variance Requested? (Yes/No): n

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|---------------|------------|----------------|
| Approved | Neruka Okpara | 08/28/2019 | 08/28/2019 |

Objection Letters and Response Letters

Objection Letters

| Status | Created By | Created On | Date Submitted |
|----------------------------|-----------------|------------|----------------|
| Respond immediately | Neruka Okpara | 07/08/2019 | 07/08/2019 |
| Hold till company response | Neruka Okpara | 06/11/2019 | 06/11/2019 |
| Hold till company response | Agavni Gulatyan | 05/24/2019 | 05/24/2019 |
| Pending company response | Jesse Rivera | 03/26/2019 | 03/26/2019 |

Response Letters

| Responded By | Created On | Date Submitted |
|---------------|------------|----------------|
| Tia Wells | 07/19/2019 | 07/19/2019 |
| Tia Wells | 06/26/2019 | 06/26/2019 |
| Jean Sterwerf | 06/04/2019 | 06/05/2019 |
| Tia Wells | 03/26/2019 | 03/26/2019 |

Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|--|------------------|-----------------|------------|----------------|
| HSB Expenses | Note To Reviewer | Tia Wells | 07/31/2019 | 07/31/2019 |
| HSB Expenses | Note To Filer | Neruka Okpara | 07/22/2019 | 07/22/2019 |
| Deemer Waiver | Note To Reviewer | Cindy Taurig | 05/30/2019 | 05/30/2019 |
| An extension and a waiver letter | Note To Filer | Agavni Gulatyan | 05/29/2019 | 05/29/2019 |
| Request for Extension | Note To Reviewer | Sharon Bowman | 05/29/2019 | 05/29/2019 |
| Reminder | Note To Filer | Agavni Gulatyan | 05/29/2019 | 05/29/2019 |
| Status Check | Note To Reviewer | Jean Sterwerf | 05/17/2019 | 05/17/2019 |
| Romula Caletena - March 2019 Objection Reponse | Note To Reviewer | Tia Wells | 03/22/2019 | 03/22/2019 |

| | | | |
|-----------------------------|---|------------------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

Disposition

Disposition Date: 08/28/2019

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Only the changes specifically indicated in the application set forth above, as it may have been amended, are approved. Nothing in this letter shall constitute approval of any other application, whether incorporated by reference, or filed prior or subsequent to the application set forth above. The insurer shall begin issuing policies pursuant to this approval within 90 days of the date of this approval, provided that the insurer is licensed in California to transact the line of insurance for which the approval is given. The insurer may implement this approval earlier if it is able to do so. Regardless of the implementation date, the insurer shall implement this approval with the same effective date for both new and renewal business and shall offer this product to all eligible applicants as of the implementation date. This approval shall continue to have full force and effect until such time as a subsequent change for the referenced lines or programs may be approved or ordered by the Insurance Commissioner.

If the approved rate change is different than originally submitted, please be reminded that you must submit copies of rate pages at the approved level within 30 days.

If any portion of the application or related documentation conflicts with California law, that portion is specifically not approved. Policy forms and underwriting guidelines included in this filing were reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance. This approval does not constitute an approval of underwriting guidelines nor the specific language, coverages, terms, covenants and conditions contained in any forms, or the forms themselves. The Commissioner may at any time take any action allowed by law if he determines that any underwriting guidelines, forms or procedures for application of rates, or any other portions of the application conflict with any applicable laws or regulations.

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|----------------------------------|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| The Cincinnati Casualty Company | % | % | | | | % | % |
| The Cincinnati Indemnity Company | % | % | | | | % | % |
| The Cincinnati Insurance Company | % | % | | | | % | % |

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing

0.000%

| | | | |
|-----------------------------|---|------------------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

| | |
|--|--------|
| Overall Percentage Rate Impact For This Filing | 0.000% |
| Effect of Rate Filing-Written Premium Change For This Program | \$0 |
| Effect of Rate Filing - Number of Policyholders Affected | 0 |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|-------------------------------|---|----------------------|---------------|
| Supporting Document (revised) | New Prior Approval Rate Application | | Yes |
| Supporting Document | New Prior Approval Rate Application | | Yes |
| Supporting Document | Underwriting Guidelines | | Yes |
| Supporting Document | Crit Response Documents | | Yes |
| Supporting Document | Crit Response #2 | | Yes |
| Supporting Document | Crit Responses | | Yes |
| Supporting Document | March 2019 Crit Response | | Yes |
| Supporting Document | May, 2019 Crit Response | | Yes |
| Supporting Document | June 2019 Crit Response | | Yes |
| Form | SUPPLEMENTAL QUESTIONNAIRE FOR INCREASED LIMITS ON CINCINNATI DATA DEFENDER™/CINCINNATI NETWORK DEFENDER™ | | Yes |
| Form | APPLICATION FOR CINCINNATI CYBER DEFENSE™ COVERAGE | | Yes |
| Form | NON-BINDING INDICATION APPLICATION FOR CINCINNATI CYBER DEFENSE™ COVERAGE | | Yes |
| Form | CINCINNATI DATA DEFENDER™ COVERAGE FORM | | Yes |
| Form | CINCINNATI NETWORK DEFENDER™ COVERAGE FORM | | Yes |
| Form | CINCINNATI CYBER DEFENSE™ COVERAGE FORM | | Yes |
| Form | SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT | | Yes |
| Form | SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT | | Yes |
| Form | WARRANTY STATEMENT | | Yes |
| Form | ADDITIONAL INSURED | | Yes |
| Form | ADDITIONAL INSURED - GRANTOR OF FRANCHISE | | Yes |
| Form | CINCINNATI DATA DEFENDER™ COVERAGE PART DECLARATIONS | | Yes |
| Form | CINCINNATI NETWORK DEFENDER™ COVERAGE PART DECLARATIONS | | Yes |

| | | | |
|-----------------------------|---|------------------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------|--|----------------------|---------------|
| Form | CINCINNATI CYBER DEFENSE™ COVERAGE PART DECLARATIONS | | Yes |
| Form | CINCINNATI DATA DEFENDER™ COVERAGE PART DECLARATIONS | | Yes |
| Form | CINCINNATI NETWORK DEFENDER™ COVERAGE PART DECLARATIONS | | Yes |
| Form | CINCINNATI CYBER DEFENSE™ COVERAGE PART DECLARATIONS | | Yes |
| Form | EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS OF TERRORISM | | Yes |
| Form | GENERAL CHANGE ENDORSEMENT | | Yes |
| Form | POLICYHOLDER NOTICE TERRORISM INSURANCE COVERAGE- CALIFORNIA | | Yes |
| Form | CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM | | Yes |
| Form | CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL | | Yes |
| Rate | MANUAL PAGES | | Yes |

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Objection Letter

| | |
|-------------------------|---------------------|
| Objection Letter Status | Respond immediately |
| Objection Letter Date | 07/08/2019 |
| Submitted Date | 07/08/2019 |
| Respond By Date | |

Dear Tia Wells,

Introduction:

6. Rating Modifications: "... The aggregate Individual Risk Modification factor may not be lower than 0.75 or greater than 1.25." The Department can not allow IRPM greater +/- 25%. Revise Company accordingly.

Conclusion:

Sincerely,
Neruka Okpara

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Objection Letter

| | |
|-------------------------|----------------------------|
| Objection Letter Status | Hold till company response |
| Objection Letter Date | 06/11/2019 |
| Submitted Date | 06/11/2019 |
| Respond By Date | |

Dear Tia Wells,

Introduction:

1. Per 03/22/19 Note-to Reviewer, if filing is a refile of Company's 18-2470, 2471, and 2472, did Cincinnati address all issues raised on first 06/16/18 Objection?
2. Does Company have a name for this New Program under CMP, and if so, is it Cyber Recovery Coverage Program, Data Defender Program, or something else?
3. Per Rate Filing memo, "The Hartford Steam Boiler Inspection and Insurance Company (HSB) developed these charges..." What is the relationship between Cincinnati and HSB?
4. To our knowledge, HSB is not an advisory organization.
 - a. Why is Cincinnati adopting HSB rates?
 - b. Are the underwriting guidelines/criteria, rating rules and limits of coverage same as HSB?
 - c. Provide California number to HSB filing been utilized
5. Does the program provide coverage for TRIA, and/ or if it does, would that be for Certified or non-Certified TRIA?
6. Per Guideline – Cyber Risk Liability, "we are not offering this coverage mono-line; we must write other commercial business for the insured in order to offer any of the 3 of our cyber forms". Which coverage are been referred to?

Conclusion:

Sincerely,

Neruka Okpara

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Objection Letter

| | |
|-------------------------|----------------------------|
| Objection Letter Status | Hold till company response |
| Objection Letter Date | 05/24/2019 |
| Submitted Date | 05/24/2019 |
| Respond By Date | 05/29/2019 |

Dear Tia Wells,

Introduction:

Rate Template page 4.2 shows the following for Fines and Penalties in the Excluded Expense Ratio calculation:

2015 / \$ 51,694
2016 / \$ 98,382
2017 / \$ 188,584

Please provide details about what these fines and penalties are for. We need to see the amounts and the reasons for the fines and penalties. If this information cannot be found, please remove the amounts from the application.

Thank you
Agavni Ani Gulatyan
213-346-6689

Conclusion:

Sincerely,
Agavni Gulatyan

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Objection Letter

| | |
|-------------------------|--------------------------|
| Objection Letter Status | Pending company response |
| Objection Letter Date | 03/26/2019 |
| Submitted Date | 03/26/2019 |
| Respond By Date | |

Dear Tia Wells,

Introduction:

Thank you for your application. However, to meet basic compliance for this filing, please respond to the objection(s) below.

Objection 1

- New Prior Approval Rate Application (Supporting Document)

Comments: The type of insurance (TOI) in SERFF (Commercial Multi-Peril) and on the rate application and rate template (Commercial Other Liability) is inconsistent. Please verify. If SERFF is wrong, withdraw this filing and then resubmit with the correct type of insurance. If the application is wrong, please revise it.

Conclusion:

Sincerely,
Jesse Rivera

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 07/19/2019 |
| Submitted Date | 07/19/2019 |

Dear Agavni Gulatyan,

Introduction:

Thank you for reviewing this filing.

Response 1

Comments:

Please clarify your concern. Your requirement of +/-25% is the same as our manual IRPM wording "lower than 0.75 or greater than 1.25."

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Tia Wells

| | | | |
|----------------------|---|-----------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 06/26/2019 |
| Submitted Date | 06/26/2019 |

Dear Agavni Gulatyan,

Introduction:

Thank you for reviewing this filing.

Response 1

Comments:

Please see the attached document under supporting docs "June 2019 Crit Response"

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|-------------------------|
| Satisfied - Item: | June 2019 Crit Response |
| Comments: | |
| Attachment(s): | Crit Response #6.pdf |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Tia Wells

| | | | |
|-----------------------------|---|------------------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 06/04/2019 |
| Submitted Date | 06/05/2019 |

Dear Agavni Gulatyan,

Introduction:

Thank you for your May 24, 2019 letter regarding the above filing.

Response 1

Comments:

As requested, attached are documents for the years of 2015, 2016 and 2017 reflecting the amounts and the reasons for the Fines and Penalties shown in the Rate Template page 4.2 - Excluded Expense Ratio calculation.

Changed Items:

| Supporting Document Schedule Item Changes | |
|---|--|
| Satisfied - Item: | May, 2019 Crit Response |
| Comments: | Please see the attached documents detailing Fines and Penalties for 2015, 2016 and 2017. |
| Attachment(s): | FINES AND PENALTIES 2015.pdf FINES AND PENALTIES 2016.pdf FINES AND PENALTIES 2017.pdf |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you very much for your time and consideration in reviewing this filing.

Have a good day!

Jean Sterwerf

| | | | | | |
|--------------------------|----------------|--------------------------|-----------------------------|----------------------------|-------------------|
| SERFF Tracking #: | CNNA-131859253 | State Tracking #: | 19-1148;19-1148-A;19-1148-B | Company Tracking #: | CQD-IL-17-1500-CA |
|--------------------------|----------------|--------------------------|-----------------------------|----------------------------|-------------------|

| | | | |
|-----------------------------|---|------------------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

Sincerely,
Jean Sterwerf

| | | | |
|----------------------|---|-----------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

Response Letter

| | |
|------------------------|--------------------|
| Response Letter Status | Submitted to State |
| Response Letter Date | 03/26/2019 |
| Submitted Date | 03/26/2019 |

Dear Agavni Gulatyan,

Introduction:

Thank you for reviewing this filing.

Response 1

Comments:

I have attached the updated Prior Approval Rate Application which includes the updated TOI/sub-TOI to match the Serff submission.

Related Objection 1

Applies To:

- New Prior Approval Rate Application (Supporting Document)

Comments: The type of insurance (TOI) in SERFF (Commercial Multi-Peril) and on the rate application and rate template (Commercial Other Liability) is inconsistent. Please verify. If SERFF is wrong, withdraw this filing and then resubmit with the correct type of insurance. If the application is wrong, please revise it.

Changed Items:

| | | | |
|-----------------------------|---|------------------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

| Supporting Document Schedule Item Changes | |
|---|--|
| Satisfied - Item: | New Prior Approval Rate Application |
| Comments: | |
| Attachment(s): | DOI FORMS MEMO.pdf Exhibit 16 - Cyber.pdf CYBER PRIOR APP RATE TEMPLATE REVISED.xlsm CYBER PRIOR APP RATE TEMPLATE REVISED.pdf MEMO exhibit 18 rules.pdf exhibit 18 FORMS MEMO.pdf CYBER APPLICATION- signed.pdf CYBER APPLICATION.xlsm |
| <i>Previous Version</i> | |
| Satisfied - Item: | <i>New Prior Approval Rate Application</i> |
| Comments: | |
| Attachment(s): | <i>DOI FORMS MEMO.pdf</i> <i>CYBER APPLICATION.xlsm</i> <i>CYBER APPLICATION- signed.pdf</i> <i>Exhibit 16 - Cyber.pdf</i> <i>CYBER PRIOR APP RATE TEMPLATE REVISED.xlsm</i> <i>CYBER PRIOR APP RATE TEMPLATE REVISED.pdf</i> <i>MEMO exhibit 18 rules.pdf</i> <i>exhibit 18 FORMS MEMO.pdf</i> |

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Tia Wells

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Note To Reviewer

Created By:

Tia Wells on 07/31/2019 11:48 AM

Last Edited By:

Tia Wells

Submitted On:

07/31/2019 11:48 AM

Subject:

HSB Expenses

Comments:

No, the rates provided by HSB do not include the HSB expense and profit loads?

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Note To Filer

Created By:

Neruka Okpara on 07/22/2019 01:49 PM

Last Edited By:

Neruka Okpara

Submitted On:

07/22/2019 01:49 PM

Subject:

HSB Expenses

Comments:

HSB as rates - rates provided by HSB ("outsource provider") do they include HSB expense and profit loads?

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Note To Reviewer

Created By:

Cindy Taurig on 05/30/2019 07:10 AM

Last Edited By:

Cindy Taurig

Submitted On:

05/30/2019 07:10 AM

Subject:

Deemer Waiver

Comments:

Regarding the above-referenced rate application, The Cincinnati Insurance Companies ("applicant") hereby waives all deemer provisions of California Insurance Code Section 1861.05, specifically, the 60-day deemer and the 180-day deemer. If the applicant wishes to reactivate the deemer provisions, the applicant will make its request in writing to the Department of Insurance Rate Filing Bureau, Los Angeles, California. Upon reactivation, the 60-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day (Enter Number of days from and including Public Notice Date), and the 180-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day (Enter Number of Days from and including Public Notice Date).

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Note To Filer

Created By:

Agavni Gulatyan on 05/29/2019 03:25 PM

Last Edited By:

Agavni Gulatyan

Submitted On:

05/29/2019 03:29 PM

Subject:

An extension and a waiver letter

Comments:

Requesting an extension has been granted, however we are close to the deemer date, therefor we need a waiver letter please ASAP.

Please provide a waiver letter by using the following wording:

Regarding the above-referenced rate application, ("applicant") hereby waives all deemer provisions of California Insurance Code Section 1861.05, specifically, the 60-day deemer and the 180-day deemer. If the applicant wishes to reactivate the deemer provisions, the applicant will make its request in writing to the Department of Insurance Rate Filing Bureau, Los Angeles, California. Upon reactivation, the 60-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day (Enter Number of days from and including Public Notice Date), and the 180-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day (Enter Number of Days from and including Public Notice Date).

Thank you
Agavni Ani Gulatyan
213-346-6689

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Note To Reviewer

Created By:

Sharon Bowman on 05/29/2019 02:28 PM

Last Edited By:

Sharon Bowman

Submitted On:

05/29/2019 02:29 PM

Subject:

Request for Extension

Comments:

Good Afternoon Agavni,

Thank you for your note of 5/24/19. We are currently working to gather the data for our response but have not received it as of yet. May we request and extension of a week to respond?

Thank you for your consideration of our request.

Sincerely,

Sharon Bowman on behalf of Jean Sterwerf

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Note To Filer

Created By:

Agavni Gulatyan on 05/29/2019 11:27 AM

Last Edited By:

Agavni Gulatyan

Submitted On:

05/29/2019 11:27 AM

Subject:

Reminder

Comments:

I'm not Romula, I'm Ani :)

I would like to let you know that today is your last day to respond to the objection letter.

Thank you
Agavni Ani Gulatyan
213-346-6689

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Note To Reviewer

Created By:

Jean Sterwerf on 05/17/2019 02:56 PM

Last Edited By:

Jean Sterwerf

Submitted On:

05/17/2019 02:56 PM

Subject:

Status Check

Comments:

Hi Romula,

Just wanted to follow-up on the above filing. Please let me know if there is any additional information you need for your review.

Thank you very much, and have a good weekend!

Jean Sterwerf

State: California **First Filing Company:** The Cincinnati Casualty Company, ...
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations
Product Name: Cyber Risk
Project Name/Number: /Initial Cyber Filing

Note To Reviewer

Created By:

Tia Wells on 03/22/2019 12:27 PM

Last Edited By:

Tia Wells

Submitted On:

03/22/2019 12:27 PM

Subject:

Romula Caletena - March 2019 Objection Reponse

Comments:

Thank you for taking the time to review our filing. This submission is in response to an objection received on a previous filing where we were asked to amend the TOI and sub TOI. Please reference our previous filing which was submitted 3/30/2018. The state tracking number for that filing is 18-2470;18-2471;18-2472. Please also see our responses to your questions under Supporting Documentation "March 2019 Crit Response" as well as our updated forms list and updated manual pages. Please let me know if there is anything further you would like me to provide.

Thanks,
Tia Wells

SERFF Tracking #:

CNNA-131859253

State Tracking #:

19-1148;19-1148-A;19-1148-B

Company Tracking #:

CQD-IL-17-1500-CA

State:

California

First Filing Company:

The Cincinnati Casualty Company, ...

TOI/Sub-TOI:

05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations

Product Name:

Cyber Risk

Project Name/Number:

/Initial Cyber Filing

Form Schedule

| Item No. | Schedule Item Status | Form Name | Form Number | Edition Date | Form Type | Form Action | Action Specific Data | Readability Score | Attachments |
|----------|----------------------|---|-------------|--------------|-----------|-------------|----------------------|-------------------|----------------------------------|
| 1 | | SUPPLEMENTAL QUESTIONNAIRE FOR INCREASED LIMITS ON CINCINNATI DATA DEFENDER™/CINCINNATI NETWORK DEFENDER™ | HC 002 | 01 18 | ERS | New | | 0.000 | HC002 0118.pdf |
| 2 | | APPLICATION FOR CINCINNATI CYBER DEFENSE™ COVERAGE | HC 004 | 01 18 | ABE | New | | 0.000 | HC004 0118.pdf |
| 3 | | NON-BINDING INDICATION APPLICATION FOR CINCINNATI CYBER DEFENSE™ COVERAGE | HC 005 | 01 18 | ABE | New | | 0.000 | HC005 0118.pdf |
| 4 | | CINCINNATI DATA DEFENDER™ COVERAGE FORM | HC 102 | 01 18 | PCF | New | | 0.000 | HC102 0118-090219a88021d4cd.pdf |
| 5 | | CINCINNATI NETWORK DEFENDER™ COVERAGE FORM | HC 103 | 01 18 | PCF | New | | 0.000 | HC103 0118-090219a88022c10f.pdf |
| 6 | | CINCINNATI CYBER DEFENSE™ COVERAGE FORM | HC 104 | 01 18 | PCF | New | | 0.000 | HC104 0118-090219a88021d4b5.pdf |
| 7 | | SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT | HC 455 | 01 16 | END | New | | 0.000 | HC455 0116.pdf |
| 8 | | SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT | HC 456 | 01 16 | END | New | | 0.000 | HC456 0116.pdf |
| 9 | | WARRANTY STATEMENT | HC 476 | 01 16 | PCF | New | | 0.000 | HC476 0116-090219a88017e185.pdf |
| 10 | | ADDITIONAL INSURED | HC 4131 | 01 18 | END | New | | 0.000 | HC4131 0118-090219a880214a6a.pdf |

SERFF Tracking #:

CNNA-131859253

State Tracking #:

19-1148;19-1148-A;19-1148-B

Company Tracking #:

CQD-IL-17-1500-CA

State: California

First Filing Company:

The Cincinnati Casualty Company, ...

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations

Product Name: Cyber Risk

Project Name/Number: /Initial Cyber Filing

| Item No. | Schedule Item Status | Form Name | Form Number | Edition Date | Form Type | Form Action | Action Specific Data | Readability Score | Attachments |
|----------|----------------------|---|-------------|--------------|-----------|-------------|----------------------|-------------------|--|
| 11 | | ADDITIONAL INSURED - GRANTOR OF FRANCHISE | HC 4132 | 01 18 | END | New | | 0.000 | HC4132 0118-090219a880218c ba.pdf |
| 12 | | CINCINNATI DATA DEFENDER™ COVERAGE PART DECLARATIONS | HC 502 | 01 18 | DEC | New | | 0.000 | HC502 0118 ECLAS-090219a88021b3 75.pdf |
| 13 | | CINCINNATI NETWORK DEFENDER™ COVERAGE PART DECLARATIONS | HC 503 | 01 18 | DEC | New | | 0.000 | HC503 0118 ECLAS-090219a88021b3 7d.pdf |
| 14 | | CINCINNATI CYBER DEFENSE™ COVERAGE PART DECLARATIONS | HC 504 | 01 18 | DEC | New | | 0.000 | HC504 0118 ECLAS-090219a880218f 5b.pdf |
| 15 | | CINCINNATI DATA DEFENDER™ COVERAGE PART DECLARATIONS | HC 505 | 01 18 | DEC | New | | 0.000 | HC505 0118-090219a880218f 63.pdf |
| 16 | | CINCINNATI NETWORK DEFENDER™ COVERAGE PART DECLARATIONS | HC 506 | 01 18 | DEC | New | | 0.000 | HC506 0118-090219a88021b3 8b.pdf |
| 17 | | CINCINNATI CYBER DEFENSE™ COVERAGE PART DECLARATIONS | HC 507 | 01 18 | DEC | New | | 0.000 | HC507 0118-090219a880218f a2.pdf |
| 18 | | EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS OF TERRORISM | IA319 | 01 15 | END | New | | 0.000 | IA319 0115.pdf |
| 19 | | GENERAL CHANGE ENDORSEMENT | IA407 | 09 09 | END | New | | 0.000 | IA407 0909.pdf |
| 20 | | POLICYHOLDER NOTICE TERRORISM INSURANCE COVERAGE-CALIFORNIA | IA4236CA | 01 15 | END | New | | 0.000 | IA4236CA 0115.pdf |

| | | | |
|-----------------------------|---|------------------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

| Item No. | Schedule Item Status | Form Name | Form Number | Edition Date | Form Type | Form Action | Action Specific Data | Readability Score | Attachments |
|----------|----------------------|--|-------------|--------------|-----------|-------------|----------------------|-------------------|-------------------|
| 21 | | CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM | IA4238 | 01 15 | END | New | | 0.000 | IA4238 0115.pdf |
| 22 | | CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL | IA4392CA | 12 11 | END | New | | 0.000 | IA4392CA 1211.pdf |

Form Type Legend:

| | | | |
|------------|--|------------|----------------------------------|
| ABE | Application/Binder/Enrollment | ADV | Advertising |
| BND | Bond | CER | Certificate |
| CNR | Canc/NonRen Notice | DEC | Declarations/Schedule |
| DSC | Disclosure/Notice | END | Endorsement/Amendment/Conditions |
| ERS | Election/Rejection/Supplemental Applications | OTH | Other |

[COMPANY NAME]

A Stock Insurance Company

CINCINNATI DATA DEFENDER™ COVERAGE PART DECLARATIONS

THIS COVERAGE PART PROVIDES CLAIMS-MADE COVERAGE, WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF INSURANCE TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY "DEFENSE COSTS", AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE DEDUCTIBLE. IN NO EVENT WILL WE BE LIABLE FOR "DEFENSE COSTS" OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE LIMIT OF INSURANCE. READ THE ENTIRE POLICY CAREFULLY.

| | | | | | |
|--|-----------------------|-------------------------|---|----------------|-------------------|
| Attached to and forming part of POLICY NUMBER: | | | | Effective Date | |
| Named Insured is the same as it appears in the Common Policy Declarations unless another entry is made here. | | | | | |
| Retroactive Date: | | | | | |
| Limits of Insurance and Deductible | | | | | |
| Insuring Agreement | | Annual Aggregate | Sublimit | | Deductible |
| A | Response Expenses | \$ | Forensic IT Review | \$ | \$ |
| | | | Legal Review | \$ | |
| | | | PR Services | \$ | |
| B | Defense and Liability | \$ | Regulatory Fines and Penalties | \$ | \$ |
| | | | PCI Fines and Penalties | \$ | |
| C | Identity Recovery | \$ | Lost Wages and Child and Elder Care | \$ | \$ |
| | | | Mental Health Counseling | \$ | |
| | | | Miscellaneous Unnamed Costs | \$ | |
| TOTAL ANNUAL PREMIUM | | | | \$ | |
| Optional Supplemental Extended Reporting Period - Term: | | | Optional Supplemental Extended Reporting Period - Premium: | | |
| | | | | | |
| FORMS AND/OR ENDORSEMENTS APPLICABLE TO THIS COVERAGE PART: | | | | | |

[COMPANY NAME]

A Stock Insurance Company

CINCINNATI NETWORK DEFENDER™ COVERAGE PART DECLARATIONS

THIS COVERAGE PART PROVIDES CLAIMS-MADE COVERAGE, WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF INSURANCE TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY "DEFENSE COSTS", AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE DEDUCTIBLE. IN NO EVENT WILL WE BE LIABLE FOR "DEFENSE COSTS" OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE LIMIT OF INSURANCE. READ THE ENTIRE POLICY CAREFULLY.

| | | | | |
|--|---|---|------------------|-------------------|
| Attached to and forming part of POLICY NUMBER: | | | Effective Date | |
| Named Insured is the same as it appears in the Common Policy Declarations unless another entry is made here. | | | | |
| Retroactive Date: | | | | |
| Limits of Insurance and Deductible | | | | |
| Insuring Agreement | | Annual Aggregate | Sublimit | Deductible |
| A | Computer Attack | \$ | Cyber Extortion | \$ ¹ |
| | | | Loss of Business | \$ ² |
| | | | Public Relations | \$ |
| | | | | |
| B | Network Security and Electronic Media Liability | \$ | | \$ |
| TOTAL ANNUAL PREMIUM | | | | \$ |
| Optional Supplemental Extended Reporting Period - Term: | | Optional Supplemental Extended Reporting Period - Premium: | | |
| | | | | |
| FORMS AND/OR ENDORSEMENTS APPLICABLE TO THIS COVERAGE PART: | | | | |

¹ Computer Attack Deductible other than Cyber Extortion

² Cyber Extortion Deductible

[COMPANY NAME]

A Stock Insurance Company

CINCINNATI CYBER DEFENSE™ COVERAGE PART DECLARATIONS

THIS COVERAGE PART PROVIDES CLAIMS-MADE COVERAGE, WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF INSURANCE TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY "DEFENSE COSTS", AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE DEDUCTIBLE. IN NO EVENT WILL WE BE LIABLE FOR "DEFENSE COSTS" OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE LIMIT OF INSURANCE. READ THE ENTIRE POLICY CAREFULLY.

| | | | | | | | | | |
|--|-------------------------|--|-------------------------------------|----|--------------------------|----|-----------------------------|----|----|
| Attached to and forming part of POLICY NUMBER: | | Effective Date | | | | | | | |
| Named Insured is the same as it appears in the Common Policy Declarations unless another entry is made here. | | | | | | | | | |
| Retroactive Date: | | Prior or Pending Date: | | | | | | | |
| | | | | | | | | | |
| Continuity Date: | | | | | | | | | |
| Limits of Insurance and Deductibles | | | | | | | | | |
| Coverage Part Annual Aggregate: | | \$ | | | | | | | |
| Insuring Agreement | Annual Aggregate | Sublimits | Deductibles | | | | | | |
| A Response Expenses | \$ | | \$ | | | | | | |
| B Computer Attack | \$ | | \$ | | | | | | |
| C Cyber Extortion | \$ | | \$ | | | | | | |
| D Identity Recovery | \$ | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Lost Wages and Child and Elder Care</td> <td style="width: 50%;">\$</td> </tr> <tr> <td>Mental Health Counseling</td> <td>\$</td> </tr> <tr> <td>Miscellaneous Unnamed Costs</td> <td>\$</td> </tr> </table> | Lost Wages and Child and Elder Care | \$ | Mental Health Counseling | \$ | Miscellaneous Unnamed Costs | \$ | \$ |
| Lost Wages and Child and Elder Care | \$ | | | | | | | | |
| Mental Health Counseling | \$ | | | | | | | | |
| Miscellaneous Unnamed Costs | \$ | | | | | | | | |
| E Data Compromise Liability | \$ | | \$ | | | | | | |
| F Network Security Liability | \$ | | \$ | | | | | | |
| G Electronic Media Liability | \$ | | \$ | | | | | | |
| TOTAL ANNUAL PREMIUM | | \$ | | | | | | | |
| Optional Supplemental Extended Reporting Period - Term: | | Optional Supplemental Extended Reporting Period - Premium: | | | | | | | |
| | | | | | | | | | |
| FORMS AND/OR ENDORSEMENTS APPLICABLE TO THIS COVERAGE PART: | | | | | | | | | |

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED

This endorsement modifies insurance provided under the following:

CINCINNATI CYBER DEFENSE™ COVERAGE PART
CINCINNATI DATA DEFENDER™ COVERAGE PART
CINCINNATI NETWORK DEFENDER™ COVERAGE PART

SCHEDULE

Name Of Person(s) Or Organization(s):

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. SECTION VII – DEFINITIONS** (Cyber Defense) or **SECTION VI - DEFINITIONS** (Data Defender and Network Defender), the definition of “insured”, Paragraph **b.** is amended to include as an additional “insured” the person(s) or organization(s) shown in the Schedule, but only with respect to their liability as a result of business operations conducted by you.

However:

1. The insurance afforded to such additional “insured” only applies to the extent permitted by law; and
2. If coverage provided to the additional “insured” is required by a contract or agreement, the insurance afforded to such additional “insured” will not be broader than that which you are required by the contract or agreement to provide for such additional “insured”.

- B.** With respect to the insurance afforded to these additional “insureds”, the following is added to **SECTION II - LIMITS OF INSURANCE** (Cyber Defense) or **SECTION II - LIMITS OF INSURANCE AND DEDUCTIBLE** (Data Defender and Network Defender):

If coverage provided to the additional “insured” is required by a contract or agreement, the most we will pay on behalf of the additional “insured” is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED - GRANTOR OF FRANCHISE

This endorsement modifies insurance provided under the following:

**CINCINNATI CYBER DEFENSE™ COVERAGE PART
CINCINNATI DATA DEFENDER™ COVERAGE PART
CINCINNATI NETWORK DEFENDER™ COVERAGE PART**

SCHEDULE

Name Of Person(s) Or Organization(s):

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. SECTION VII – DEFINITIONS** (Cyber Defense) or **SECTION VI - DEFINITIONS** (Data Defender and Network Defender), the definition of "insured", Paragraph **b.** is amended to include as an additional "insured" the person(s) or organization(s) shown in the Schedule, but only with respect to their liability as grantor of a franchise to you.

However:

1. The insurance afforded to such additional "insured" only applies to the extent permitted by law; and
2. If coverage provided to the additional "insured" is required by a contract or agreement, the insurance afforded to such additional "insured" will not be broader than that which you are required by the contract or agreement to provide for such additional "insured".

- B.** With respect to the insurance afforded to these additional "insureds", the following is added to **SECTION II - LIMITS OF INSURANCE** (Cyber Defense) or **SECTION II - LIMITS OF INSURANCE AND DEDUCTIBLE** (Data Defender and Network Defender):

If coverage provided to the additional "insured" is required by a contract or agreement, the most we will pay on behalf of the additional "insured" is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

All Commercial Lines Coverage Parts, Coverage Forms, Policies and Endorsements except Medical Professional Liability (professional liability forms insuring dentists, optometrists, nurses, and nursing homes, among others)

A. The following definitions are added with respect to the provisions of this endorsement:

- 1.** "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
 - a.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - b.** The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- 2.** "Other act of terrorism" means a violent act or an act that is dangerous to human life, property or infrastructure that is committed by an individual or individuals and that appears to be part of an effort to coerce the civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not a "certified act of terrorism".

B. The following exclusion is added:

EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS OF TERRORISM

We will not pay for any loss, injury or damage caused directly or indirectly by a "certified act of terrorism" or an "other act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

But with respect to an "other act of terrorism", this exclusion applies only when one or more of the following are attributed to such act:

- 1.** The terrorism is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials;
- 2.** Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the terrorism was to release such materials;
- 3.** The total of insured damage to all types of property in the United States, its territories and possessions, Puerto Rico and Canada exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the terrorism and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions. Multiple incidents of "other acts of terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident;
- 4.** Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
 - a.** Physical injury that involves a substantial risk of death;
 - b.** Protracted and obvious physical disfigurement; or
 - c.** Protracted loss of or impairment of the function of a bodily member or organ; or

5. The terrorism involves the use, release or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination.

Paragraphs **B.3.** and **B.4.** immediately preceding, describe the threshold used to measure the magnitude of an "other act of terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an "other act of terrorism", there is no coverage under this Coverage Part, Coverage Form, Policy or Endorsement, except as provided in this Endorsement.

However, Paragraph **B.4.** immediately preceding, is not to be used as a threshold to measure the magnitude of an "other act of terrorism" for the purposes of determining if this exclusion applies to a Commercial Property Coverage Part, Commercial Inland Marine Coverage Part, Machinery and Equipment Coverage Part, Commercial Crime Coverage Form, Commercial Crime Policy, Employee Theft and Forgery Policy, Farm Property Coverage Part, Government Crime Coverage Form, Government Crime Policy, Standard Property Policy, or Section **I** of the Businessowners Package Policy.

C. Exception Covering Certain Fire Losses

The following modifies insurance provided under the following: Commercial Inland Marine Coverage Part, Commercial Property Coverage Part, Farm Coverage Part and Standard Property Policy:

If a "certified act of terrorism" or an "other act of terrorism" causes fire damage to property that is subject to the Standard Fire Policy in a state that utilizes the Standard Fire Policy as its minimum fire coverage standard, we will pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverages, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

With respect to fire resulting from any one or more "certified acts of terrorism" under the federal Terrorism Risk Insurance Act, we will not pay any amounts for which we are not responsible under the terms of that Act (including subsequent action of Congress pursuant to the Act) due to the application of any clause which results in a cap on our liability for payments for terrorism losses.

This Section **C.** does not apply to:

1. A Coverage Part for a "certified act of terrorism" or "other act of terrorism" that occurs in a state that allows an exception for fire resulting from terrorism; or
2. An Inland Marine Coverage Part for a "certified act of terrorism" or "other act of terrorism" that occurs in a state that allows a commercial inland marine exception,

to its Standard Fire Policy minimum fire coverage regulations.

D. Exception Covering Minimum Financial Responsibility

The following applies to the Business Auto Coverage Form, Business Auto Physical Damage Coverage Form, Garage Coverage Form, Motor Carrier Coverage Form, Single Interest Automobile Physical Damage Insurance Policy and Truckers Coverage Form if they are included in, or are part of, this Policy and if the "certified act of terrorism" or "other act of terrorism" causes loss in a state that requires compulsory or financial responsibility minimum limits apply to excluded acts of terrorism:

The exclusion stated in Section **B.** of this endorsement does not apply to:

1. Liability or Personal Injury Protection Coverage, but only up to the state compulsory or financial responsibility law minimum limits of insurance for each coverage; and
2. Uninsured and/or Underinsured Motorists Coverage, if applicable, but only up to the minimum statutory permitted limits of insurance for each coverage.

E. Application of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part, Coverage Form, Policy or endorsement such as losses excluded by:

1. Exclusions that address war, warlike action, insurrection, rebellion, revolution, military action, nuclear hazard, nuclear materials, nuclear reaction, radiation, or radioactive contamination;
2. Exclusions that address pollutants, contamination, deterioration, fungi or bacteria; or
3. Any other exclusion,

regardless if the "certified act of terrorism" or "other act of terrorism" contributes concurrently or in any sequence to the loss, injury or damage.

F. Conformity With Statute

If any terms or conditions of this endorsement are in conflict with the laws of the jurisdiction under which this policy is construed, then such terms and conditions will be deemed changed to conform with such laws, but only to the extent that such terms and conditions are otherwise covered by the Coverage Part, Coverage Form, Policy or Endorsement to which this endorsement applies.

G. Supersession

The exclusions for acts of terrorism in this endorsement supersede any offers of terrorism coverage.

H. Sunset Clause

If the federal Terrorism Risk Insurance Act expires or is repealed, then this endorsement is null and void for any act of terrorism except "other acts of terrorism" that takes place after the expiration or repeal of the Act.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL CHANGE ENDORSEMENT

Attached to and forming part of Policy Number _____

Issued to _____

Effective Date of Endorsement _____

Agent _____

PREMIUM INFORMATION

| | Additional Premium | Return Premium |
|-----------------------------------|--------------------|----------------|
| Due at Endorsement Effective Date | | |

Subsequent _____ Installments ____ Increased by ____ Decreased by \$ _____

Revised Installment Payments (Not Including Auto Premium)

First Installment \$ _____ Remaining Installment(s) \$ _____

It is agreed that the policy is amended as indicated by X

____ Policy Installment Premium Amended to: _____

____ Named Insured

____ Mailing Address

____ Form(s) Added

____ Form(s) Deleted

All Other Reasons for Change

POLICYHOLDER NOTICE

TERRORISM INSURANCE COVERAGE - CALIFORNIA

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

Your policy may contain coverage for certain losses caused by terrorism.

Premium:

In accordance with the federal Terrorism Risk Insurance Act, we are required to notify you of the portion of the premium, if any, attributable to the coverage for terrorist acts certified under the Terrorism Risk Insurance Act.

- The portion of your premium that is attributable to coverage for terrorist acts certified under the Act is \$ _____.
- Refer to the SUMMARY OF PREMIUMS CHARGED or DECLARATIONS PAGE for the portion of your premium that is attributable to coverage for terrorist acts certified under the Act.

Federal Participation:

The Act also requires us to provide disclosure of federal participation in payment of terrorism losses.

- Under your policy, any losses caused by certified acts of terrorism would be partially reimbursed by the United States Government, Department of Treasury, under a formula established by federal law. Under this formula, the federal share equals a percentage, as specified in the Schedule below, of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Schedule:

| Federal Share of Terrorism Losses | |
|-----------------------------------|---------------|
| Percentage | Calendar Year |
| 85% | 2015 |
| 84% | 2016 |
| 83% | 2017 |
| 82% | 2018 |
| 81% | 2019 |
| 80% | 2020 |

Cap on Insurer Participation:

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

NOTE: IF YOUR POLICY IS A RENEWAL POLICY, THIS NOTICE IS PROVIDED TO SATISFY THE REQUIREMENTS UNDER THE TERRORISM RISK INSURANCE ACT FOR POLICYHOLDER DISCLOSURE: (1) AT THE TIME OF OUR OFFER TO RENEW THE POLICY AND (2) AT THE TIME THE RENEWAL IS COMPLETED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

All Commercial Lines Coverage Parts, Coverage Forms, Policies and Endorsements subject to the federal Terrorism Risk Insurance Act and any amendments and extensions thereto

- A.** The following definition is added with respect to the provisions of this endorsement:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

- B. Cap On Losses from Certified Acts of Terrorism**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that ex-

ceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

- C. Application of Other Exclusions**

The terms and limitations of any terrorism exclusion, or the inapplicability, omission or absence of a terrorism exclusion, does not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part, Coverage Form, Policy or Endorsement such as losses excluded by:

1. Exclusions that address war, warlike action, insurrection, rebellion, revolution, military action, nuclear hazard, nuclear materials, nuclear reaction, radiation, or radioactive contamination;
2. Exclusions that address pollutants, contamination, deterioration, fungi or bacteria; or
3. Any other exclusion,

regardless if the "certified act of terrorism" contributes concurrently or in any sequence to the loss.

- D. Sunset Clause**

If the federal Terrorism Risk Insurance Act expires or is repealed, then this endorsement is null and void for any act of terrorism that takes place after the expiration or repeal of the Act.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

**CHEMICAL APPLICATION LIMITED LIABILITY COVERAGE PART
CLAIMS-MADE EXCESS LIABILITY COVERAGE PART
COMMERCIAL AUTO COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL OUTPUT POLICY
COMMERCIAL PROPERTY COVERAGE PART
COMMERCIAL UMBRELLA LIABILITY COVERAGE PART
CONTRACTOR'S ERRORS AND OMISSIONS COVERAGE PART - CLAIMS-MADE
CONTRACTORS' LIMITED POLLUTION LIABILITY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
ELECTRONIC DATA LIABILITY COVERAGE PART
EMPLOYEE BENEFIT LIABILITY COVERAGE PART
EMPLOYMENT PRACTICES LIABILITY COVERAGE PART
EXCESS LIABILITY COVERAGE PART
FARM COVERAGE PART
HOLE-IN-ONE COVERAGE PART
INTERNET LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MACHINERY AND EQUIPMENT COVERAGE PART
MANUFACTURER'S ERRORS AND OMISSIONS COVERAGE PART - CLAIMS-MADE
POLLUTION LIABILITY COVERAGE PART
PRODUCT WITHDRAWAL COVERAGE PART
PRODUCTS / COMPLETED OPERATIONS LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART
PROFESSIONAL UMBRELLA LIABILITY COVERAGE PART
PROFESSIONAL UMBRELLA LIABILITY COVERAGE PART - CLAIMS-MADE**

- A.** Paragraphs **2.** and **3.** of the **Cancellation** Common Policy Condition are replaced by the following:

2. All Policies in Effect for 60 Days or Less

If this policy has been in effect for 60 days or less, and is not a renewal of a policy we have previously issued, we may cancel this policy by mailing or delivering to the first Named Insured at the mailing address shown in the policy and to the producer of record, advance written notice of cancellation, stating the reason for cancellation, at least:

- a.** 10 days before the effective date of cancellation if we cancel for:
- (1)** Nonpayment of premium; or
 - (2)** Discovery of fraud by:
 - (a)** Any insured or his or her representative in obtaining this insurance; or

- (b)** You or your representative in pursuing a claim under this policy.

- b.** 30 days before the effective date of cancellation if we cancel for any other reason.

3. All Policies in Effect for More than 60 Days

- a.** If this policy has been in effect for more than 60 days, or is a renewal of a policy we issued, we may cancel this policy only upon the occurrence, after the effective date of the policy, of one or more of the following:

- (1)** Nonpayment of premium, including payment due on a prior policy we issued and due during the current policy term covering the same risks.
- (2)** Discovery of fraud or material misrepresentation by:

- (a) Any insured or his or her representative in obtaining this insurance; or
 - (b) You or your representative in pursuing a claim under this policy.
- (3) A judgment by a court or an administrative tribunal that you have violated a California or Federal law, having as one of its necessary elements an act which materially increases any of the risks insured against.
- (4) Discovery of willful or grossly negligent acts or omissions, or of any violations of state laws or regulations establishing safety standards, by you or your representative, which materially increase any of the risks insured against.
- (5) Failure by you or your representative to implement reasonable loss control requirements, agreed to by you as a condition of policy issuance, or which were conditions precedent to our use of a particular rate or rating plan, if that failure materially increases any of the risks insured against.
- (6) A determination by the Commissioner of Insurance that the:
- (a) Loss of, or changes in, our reinsurance covering all or part of the risk would threaten our financial integrity or solvency; or
 - (b) Continuation of the policy coverage would:
 - (i) Place us in violation of California law or the laws of the state where we are domiciled; or
 - (ii) Threaten our solvency.
- (7) A change by you or your representative in the activities or property of the commercial or industrial enterprise, which results in a materially added, increased or changed risk, unless the added, increased or changed risk is included in the policy.
- b. We will mail or deliver advance written notice of cancellation, stating the reason for cancellation, to the first Named Insured, at the mailing ad-

dress shown in the policy, and to the producer of record, at least:

- (1) 10 days before the effective date of cancellation if we cancel for nonpayment of premium or discovery of fraud; or
- (2) 30 days before the effective date of cancellation if we cancel for any other reason listed in Paragraph 3.a.

B. The following provision is added to the Cancellation Common Policy Condition:

7. Residential Property

This provision applies to coverage on real property which is used predominantly for residential purposes and consisting of not more than four dwelling units, and to coverage on tenants' household personal property in a residential unit, if such coverage is written under one of the following:

Commercial Property Coverage Part

Farm Coverage Part - Farm Property - Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form

- a. If such coverage has been in effect for 60 days or less, and is not a renewal of coverage we previously issued, we may cancel this coverage for any reason, except as provided in b. and c. below.
- b. We may not cancel this policy solely because the first Named Insured has:
 - (1) Accepted an offer of earthquake coverage; or
 - (2) Cancelled or did not renew a policy issued by the California Earthquake Authority (CEA) that included an earthquake policy premium surcharge.

However, we shall cancel this policy if the first Named Insured has accepted a new or renewal policy issued by the CEA that includes an earthquake policy premium surcharge but fails to pay the earthquake policy premium surcharge authorized by the CEA.

- c. We may not cancel such coverage solely because corrosive soil conditions exist on the premises. This Restriction (c.) applies only if coverage is subject to one of the following, which exclude loss or damage

caused by or resulting from corrosive soil conditions:

- (1) Commercial Property Coverage Part - Causes of Loss - Special Form; or
- (2) Farm Coverage Part - Causes of Loss Form - Farm Property, Paragraph **D**. Covered Causes of Loss - Special.

C. The following is added and supersedes any provisions to the contrary:

NONRENEWAL

1. Subject to the provisions of Paragraphs **C.2.** and **C.3.** below, if we elect not to renew this policy, we will mail or deliver written notice stating the reason for nonrenewal to the first Named Insured shown in the Declarations and to the producer of record, at least 60 days, but not more than 120 days, before the expiration or anniversary date.

We will mail or deliver our notice to the first Named Insured, and to the producer of record, at the mailing address shown in the policy.

2. Residential Property

This provision applies to coverage on real property used predominantly for residential purposes and consisting of not more than four dwelling units, and to coverage on tenants' household property contained in a residential unit, if such coverage is written under one of the following:

Commercial Property Coverage Part

Farm Coverage Part - Farm Property - Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Form

- a. We may elect not to renew such coverage for any reason, except as provided in **b.**, **c.** and **d.** below:
- b. We will not refuse to renew such coverage solely because the first Named Insured has accepted an offer of earthquake coverage.

However, the following applies only to insurers who are associate participating insurers as established by Cal. Ins. Code Section 10089.16. We may elect not to renew such coverage after the first Named Insured has accepted an offer of earthquake coverage, if one or more of the following reasons applies:

- (1) The nonrenewal is based on sound underwriting principles that relate to the coverages provided by this policy and that are consistent with the approved rating plan and related documents filed with the Department of Insurance as required by existing law;

- (2) The Commissioner of Insurance finds that the exposure to potential losses will threaten our solvency or place us in a hazardous condition. A hazardous condition includes, but is not limited to, a condition in which we make claims payments for losses resulting from an earthquake that occurred within the preceding two years and that required a reduction in policyholder surplus of at least 25% for payment of those claims; or

- (3) We have:

- (a) Lost or experienced a substantial reduction in the availability or scope of reinsurance coverage; or
- (b) Experienced a substantial increase in the premium charged for reinsurance coverage of our residential property insurance policies; and

the Commissioner has approved a plan for the nonrenewals that is fair and equitable, and that is responsive to the changes in our reinsurance position.

- c. We will not refuse to renew such coverage solely because the first Named Insured has cancelled or did not renew a policy, issued by the California Earthquake Authority that included an earthquake policy premium surcharge.
- d. We will not refuse to renew such coverage solely because corrosive soil conditions exist on the premises. This Restriction (**d.**) applies only if coverage is subject to one of the following, which exclude loss or damage caused by or resulting from corrosive soil conditions:

- (1) Commercial Property Coverage Part - Causes of Loss - Special Form; or

(2) Farm Coverage Part - Causes of Loss Form - Farm Property, Paragraph **D**. Covered Causes of Loss - Special.

3. We are not required to send notice of nonrenewal in the following situations:

- a.** If the transfer or renewal of a policy, without any changes in terms, conditions, or rates, is between us and a member of our insurance group.
- b.** If the policy has been extended for 90 days or less, provided that notice has been given in accordance with Paragraph **C.1**.
- c.** If you have obtained replacement coverage, or if the first Named Insured has agreed, in writing, within

60 days of the termination of the policy, to obtain that coverage.

- d.** If the policy is for a period of no more than 60 days and you are notified at the time of issuance that it will not be renewed.
- e.** If the first Named Insured requests a change in the terms or conditions or risks covered by the policy within 60 days of the end of the policy period.
- f.** If we have made a written offer to the first Named Insured, in accordance with the timeframes shown in Paragraph **C.1**., to renew the policy under changed terms or conditions or at an increased premium rate, when the increase exceeds 25%.

- ☐ **The Cincinnati Insurance Company**
☐ **The Cincinnati Casualty Company**
☐ **The Cincinnati Indemnity Company**

SUPPLEMENTAL QUESTIONNAIRE FOR INCREASED LIMITS ON CINCINNATI DATA DEFENDER™/ CINCINNATI NETWORK DEFENDER™

(Supplement to ACORD 125)

THIS COVERAGE FORM INCLUDES CLAIMS-MADE COVERAGE. CLAIMS MUST FIRST BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR DURING THE APPLICABLE EXTENDED REPORTING PERIOD. DEFENSE COSTS ARE PAYABLE WITHIN, NOT IN ADDITION TO, THE LIMIT OF INSURANCE. IF ISSUED, PLEASE READ YOUR POLICY CAREFULLY. THE WORDS "YOU" OR "YOUR" IN THE APPLICATION REFER TO THE APPLICANT AND ANY ENTITY FOR WHICH THE INSURANCE IS INTENDED.

Note: It is recommended that the person completing this Application consult with the person(s) within the organization who is (are) responsible for information technology.

Name of Applicant: _____

Limits Requested

| Cincinnati Data Defender™ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| Response Expenses Limit of Insurance | \$100,000 | \$250,000 | \$500,000 | \$1,000,000 |
| Defense and Liability Limit of Insurance | \$100,000 | \$250,000 | \$500,000 | \$1,000,000 |
| Identity Recovery Limit of Insurance | \$25,000 | \$25,000 | \$25,000 | \$25,000 |

| Cincinnati Network Defender™ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|---|--------------------------|--------------------------|--------------------------|
| Computer Attack Limit of Insurance | \$250,000 | \$500,000 | \$1,000,000 |
| Network Security Liability Limit of Insurance | \$250,000 | \$500,000 | \$1,000,000 |

Questions 1-4 applicable for \$100,000/\$250,000/\$500,000/\$1,000,000 limits

(All 14 questions must be answered for Network Defender™ increased limits)

1. Has your organization suffered a breach of personal information in the last 12 months? ☐ Yes ☐ No
2. Do you conduct background checks for prospective employees? ☐ Yes ☐ No
3. Is there a posted document retention/destruction policy in place? ☐ Yes ☐ No
4. Do you hold more than 25,000 personal records that relate to people with whom you do not have a direct relationship (i.e., people who are not your employees or customers)? ☐ Yes ☐ No

Questions 5-7 applicable for \$250,000/\$500,000/\$1,000,000 limits

(Municipalities are not eligible for these limits.)

5. Do you maintain regularly updated computer security measures, e.g. firewall configured to maximum security, secured wireless connectivity, virus protection configured to update automatically? ☐ Yes ☐ No
6. Are your employee, customer, and other physical and electronic records maintained in a secure environment with limited access? In the case of electronic records, this includes using networks that cannot be accessed externally. ☐ Yes ☐ No

7. Do you use third party vendors to process, maintain, host or store your electronic data? ☐ Yes ☐ No

If the answer to 7. is yes, please list your vendors below:

| Vendor Name | Vendor's Website Address |
|-------------|--------------------------|
| | www. |
| | www. |
| | www. |
| | www. |

Questions 8-14 applicable for \$500,000/\$1,000,000 limits

(Educational Institutions and Municipalities are not eligible for these limits.)

8. Is access to personal information and/or third party confidential information restricted by job position? ☐ Yes ☐ No
9. Is there a Chief Information and/or Chief Security Officer (or equivalent)? ☐ Yes ☐ No
10. Do you have a comprehensive Information Security and Privacy Policy addressing such items as use of email (including size limitations), etc.? ☐ Yes ☐ No
11. Do you provide regular security training/information to all people who have access to personally identifying information, whether in paper or electronic format? ☐ Yes ☐ No
12. Are all users issued unique IDs and passwords when connecting to or accessing the internal network and do passwords require periodic changes, minimum length and mixed case, letters, numbers and special characters? ☐ Yes ☐ No
13. Do you backup computer data and store it off site? ☐ Yes ☐ No
14. Do you use encryption techniques for secure communications and the transfer of confidential information? ☐ Yes ☐ No

Applicant's Signature

Printed Name

Date

Agent's Signature

Agency Name/Code

Date

Agent's Name and License Number (Florida only)

Refer to the following page for the current version of ACORD 63 FRAUD STATEMENTS.

- ☐ The Cincinnati Insurance Company
☐ The Cincinnati Casualty Company
☐ The Cincinnati Indemnity Company

APPLICATION FOR CINCINNATI CYBER DEFENSE™ COVERAGE

(Supplement to ACORD 125)

THIS COVERAGE FORM INCLUDES CLAIMS-MADE COVERAGE. CLAIMS MUST FIRST BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR DURING THE APPLICABLE EXTENDED REPORTING PERIOD. DEFENSE COSTS ARE PAYABLE WITHIN, NOT IN ADDITION TO, THE LIMIT OF INSURANCE. IF ISSUED, PLEASE READ YOUR POLICY CAREFULLY. THE WORDS "YOU" OR "YOUR" IN THE APPLICATION REFER TO THE APPLICANT AND ANY ENTITY FOR WHICH THE INSURANCE IS INTENDED.

Note: It is recommended that the person completing this Application consult with the person(s) within the organization who is (are) responsible for information technology.

Coverage Requested

| Insuring Agreement(s) | Limit of Insurance (check one) | | | |
|-------------------------------------|------------------------------------|--------------------------------------|--------------------------------------|----------|
| A Response Expenses | <input type="checkbox"/> \$500,000 | <input type="checkbox"/> \$1,000,000 | <input type="checkbox"/> \$2,000,000 | \$ _____ |
| D Identity Recovery | <input type="checkbox"/> \$25,000 | <input type="checkbox"/> \$25,000 | <input type="checkbox"/> \$25,000 | \$25,000 |
| B Computer Attack | <input type="checkbox"/> \$500,000 | <input type="checkbox"/> \$1,000,000 | <input type="checkbox"/> \$2,000,000 | \$ _____ |
| C Cyber Extortion | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$ _____ |
| E Data Compromise Liability | <input type="checkbox"/> \$500,000 | <input type="checkbox"/> \$1,000,000 | <input type="checkbox"/> \$2,000,000 | \$ _____ |
| F Network Security Liability | <input type="checkbox"/> \$500,000 | <input type="checkbox"/> \$1,000,000 | <input type="checkbox"/> \$2,000,000 | \$ _____ |
| G Electronic Media Liability | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | \$ _____ |

Policy Period Requested: From: _____ To: _____ Retroactive Date Requested: _____

General Information

1. Name of Applicant and all subsidiaries: _____

| | Prior Year | Current Year | Projected Year |
|---|------------|--------------|----------------|
| 2. Gross Revenues | \$ _____ | \$ _____ | \$ _____ |
| 3. If the Applicant provides goods or services to customers via the internet, gross revenues from such activities | \$ _____ | \$ _____ | \$ _____ |

4. Date business established: _____

5. Number of individual devices the Applicant has deployed:

Servers: _____ Desktops: _____ Laptops: _____ Mobile Phones/Devices: _____

6. List all website URL's and static IP addresses utilized by the Applicant and its subsidiaries: _____

Data Held by Applicant

How many unique records are stored for the Applicant's former, current, and prospective:

| Employees | Customers | Other People (not employees or customers) | Total |
|-----------|-----------|--|-------|
| | | | |

Relationships with Third Parties

1. Does the Applicant process or store personally identifiable information or other confidential information (including, but not limited to, payment information) for third parties? ☐ Yes ☐ No
If yes, please attach details.
2. Does the Applicant outsource any part of the Applicant's network, computer system or information security functions? ☐ Yes ☐ No
3. If applicable, check all services which are outsourced and name the organization(s) providing the service(s):

- | | | |
|---|---|---|
| <input type="checkbox"/> Management of entire IT system | <input type="checkbox"/> Alert log monitoring | <input type="checkbox"/> Application services provider |
| <input type="checkbox"/> Offsite backup and storage | <input type="checkbox"/> Data processing | <input type="checkbox"/> Other cloud computing services |
| <input type="checkbox"/> Managed security | <input type="checkbox"/> Data center hosting | |
| <input type="checkbox"/> Other functions (specify): _____ | | |

4. Does the Applicant have a written contract with each service provider? ☐ Yes ☐ No
5. Does the Applicant's contract with each service provider state that the service provider:
 - a. Has primary responsibility for the security of the Applicant's information? ☐ Yes ☐ No
 - b. Has a contractual responsibility for any losses or expenses associated with any failure to safeguard the Applicant's data? ☐ Yes ☐ No

Internal Policies and Compliance with Standards

1. Does the Applicant have a written corporate-wide privacy policy? ☐ Yes ☐ No
2. Does the Applicant have a document retention and destruction policy? ☐ Yes ☐ No
3. Has the Applicant implemented a formal information security policy which is applicable to all business units? ☐ Yes ☐ No
4. Does the Applicant publish and distribute these policies and procedures to its employees? ☐ Yes ☐ No
5. Are computer use policies developed through a centralized department? ☐ Yes ☐ No
6. Is the Applicant compliant with the following security requirements?
 - a. Payment Card Industry (PCI/DSS) ☐ Yes ☐ No
 - b. HIPAA/HITECH ☐ Yes ☐ No
 - c. GLBA ☐ Yes ☐ No
 - d. Red Flags Rule ☐ Yes ☐ No
 - e. Sarbanes-Oxley ☐ Yes ☐ No
7. If the Applicant is not compliant with any of the security requirements in question 6. above, please attach details regarding the current status of any compliance work and the estimated date of completion or why the Applicant is not subject to the requirement.
8. Is the Applicant subject to PCI Compliance? ☐ Yes ☐ No
 If yes, how many credit or debit card transactions does the Applicant process annually? _____

Management of Privacy Exposures

- Are the Applicant's IT systems configured to ensure that access to sensitive data is limited to properly authorized requests? ☐ Yes ☐ No

Encryption

1. Does the Applicant store sensitive information (whether personal or corporate) on any of the following media?
If yes, is it encrypted?
- | | | |
|--|--|---|
| a. Desktop/Laptop hard drives? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Encrypted? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. PDA's/other mobile devices? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Encrypted? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Flash drives or other portable storage devices? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Encrypted? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d. Back-up tapes? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Encrypted? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e. Internet connected web servers? | <input type="checkbox"/> Yes <input type="checkbox"/> No | Encrypted? <input type="checkbox"/> Yes <input type="checkbox"/> No |
2. Are data in transit, including, but not limited to, short or long range wireless communications properly encrypted and authenticated? ☐ Yes ☐ No

Computer Systems Controls

1. Has the Applicant designated a Chief Information Security Officer (or equivalent position) as respects computer systems? ☐ Yes ☐ No
If no, please attach details of what position is responsible for computer security.
2. Does the Applicant have standards in place to ensure that all devices on its network are securely configured? ☐ Yes ☐ No
If yes, which of the following apply?
- | | |
|--|--|
| a. Change default administrative passwords | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. Implement appropriate security settings and standards | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Remove unneeded services | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Username and Passwords

3. Does the Applicant secure remote access to its IT systems? ☐ Yes ☐ No
If yes, complete the following and attach details.
- | | |
|---|--|
| a. ID/password only | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. VPN or equivalent | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. VPN or equivalent with two factor authentication | <input type="checkbox"/> Yes <input type="checkbox"/> No |
4. Are all users issued unique passwords? ☐ Yes ☐ No
5. Are all users' passwords encrypted? ☐ Yes ☐ No
6. How often are passwords required to be changed? ☐ 30 days ☐ 60 days ☐ 90 days ☐ Greater than 90 days
7. Does the Applicant have a policy requiring strong passwords? ☐ Yes ☐ No

Intrusion Detection

8. Does the Applicant employ intrusion detection and protection devices on their network or IDS/IPS software on the Applicant's hosts? ☐ Yes ☐ No
If yes, complete the following:
- | | |
|--|---|
| a. How frequently are logs reviewed? | _____ |
| b. What is the source for IDS updates? | <input type="checkbox"/> Department of Homeland Security ICS-CERT |
| | <input type="checkbox"/> Other _____ |

Firewall

9. Does the Applicant have a firewall configured to prevent connections to unauthorized third party websites or networks? ☐ Yes ☐ No
10. Does the Applicant have firewalls that filter both inbound and outbound traffic? ☐ Yes ☐ No

Anti-Virus

11. Does the Applicant have anti-virus, anti-spyware and anti-malware software installed? ☐ Yes ☐ No
12. Is the Applicant's anti-virus protection managed through a central source? ☐ Yes ☐ No
13. How often are virus files updated and disseminated? ☐ Daily ☐ Weekly ☐ Monthly ☐ > Monthly

Employees and Physical Security

1. Does the Applicant provide awareness training for employees in data privacy and security including legal liability issues and social engineering issues (e.g., phishing)? ☐ Yes ☐ No
If yes, please attach details of the medium and frequency of such training.
2. Are criminal history record checks completed for all prospective employees? ☐ Yes ☐ No
3. Are credit checks completed for all prospective employees for positions that handle financial information or non-public personal information? ☐ Yes ☐ No
4. Are contractors, vendors and temporary/part-time employees criminal and credit histories screened? ☐ Yes ☐ No
5. Does the Applicant have a process to delete systems access after employee, temporary employee, contractor or vendor termination? ☐ Yes ☐ No
6. Is access to equipment such as servers, workstations and storage media including paper records containing sensitive information physically protected? ☐ Yes ☐ No
If yes, complete the following and attach details of how it is physically controlled.
- a. Areas open to employees only ☐ Yes ☐ No
- b. Role based access controls ☐ Yes ☐ No
7. Does the Applicant restrict employee access to personally identifiable information on a business need to know basis? ☐ Yes ☐ No

Security Testing and Auditing

- Does the Applicant run vulnerability scans or penetration tests against all parts of the Applicant's network? ☐ Yes ☐ No
- If yes, how often are the tests run? ☐ Daily ☐ Weekly ☐ Monthly ☐ > Monthly

Backup and Archiving

How often is critical information backed-up? ☐ Daily ☐ Weekly ☐ Monthly ☐ > Monthly

Business Continuity and Incident Response Planning

Does the Applicant have:

- a. A business continuity plan? ☐ Yes ☐ No
- b. An incident response plan for data breaches, network intrusions and virus incidents? ☐ Yes ☐ No
- c. For each of the above:
- (1) Is the plan reviewed and updated at least bi-annually? ☐ Yes ☐ No
- (2) Is the plan tested at least annually? ☐ Yes ☐ No
- (3) Have any problems been rectified? ☐ Yes ☐ No

Content Controls

Web Content Controls

1. Please attach a description of Web content produced by the Applicant.
2. Does the Applicant use the name or likeness of any celebrity(ies) or other public figure(s) on their website? ☐ Yes ☐ No

Reviewing Web Content

3. Does the Applicant have a process to review all content prior to posting on their internet site? ☐ Yes ☐ No
If yes, is the review performed by a qualified attorney? ☐ Yes ☐ No

Security Incident and Loss History

1. Has the Applicant at any time during the past three years had any incidents, claims or suits involving unauthorized access, intrusion, breach, compromise or misuse of the Applicant's network including embezzlement, fraud, theft of proprietary information, breach of personal information, theft or loss of laptops, denial of service, electronic vandalism or sabotage, computer virus or other incident? ☐ Yes ☐ No
2. Is the Applicant aware of any release, loss or disclosure of personally identifiable information in its care, custody or control, or in the control of anyone holding such information on behalf of the Applicant during the past three years? ☐ Yes ☐ No
3. Has the Applicant ever experienced an extortion attempt or demand with respect to its computer systems? ☐ Yes ☐ No
If yes, please attach details.
4. Has the Applicant ever received any claims or complaints with respect to allegations of defamation, invasion of or injury to privacy, interference with right of publicity, identity theft, theft of information, breach of information security (including personal information), transmission of malware, participation in a denial of service attack, copyright or trademark infringement or content infringement or been required to provide notification to individuals due to an actual or suspected disclosure of personal information? ☐ Yes ☐ No
5. Has the Applicant been subject to any government action, investigation or subpoena regarding any alleged violation of any law or regulation? ☐ Yes ☐ No
6. Is the Applicant aware of any actual or alleged fact, circumstance, situation, error or omission, or issue which might give rise to a claim against the Applicant under the insurance being requested? ☐ Yes ☐ No
If yes, please attach details.

Prior Insurance

1. Does the Applicant currently have or has it ever had insurance in place providing the same or similar coverage as the insurance sought? ☐ Yes ☐ No
If yes, please complete the following table:

| Carrier | Coverage | Limit of Insurance | Deductible/ Retention | Effective Date | Expiration Date | Retroactive Date |
|---------|----------|--------------------|--------------------------|-------------------|--------------------|---------------------|
| | | \$ | \$ | | | |
| | | \$ | \$ | | | |
| | | \$ | \$ | | | |
| | | \$ | \$ | | | |

2. Has any insurer ever cancelled or nonrenewed a policy that provided the same or similar coverage as the insurance being applied for? (This question is not applicable in Missouri.) ☐ Yes ☐ No

Notice to Applicant - Please Read Carefully

For the purpose of this Application, the undersigned authorized officer of the organization named in this Application declares that to the best of the organization's knowledge the statements herein are true, accurate and complete. The insurer is authorized to make any inquiry in connection with this Application. Signing this Application does not bind the insurer to issue, or the applicant to purchase, any insurance policy issued in connection with this Application.

The information contained in and submitted with this Application is on file with the insurer. This Application will become a part of such policy if issued. The insurer will have relied upon this Application and its attachments in issuing this policy.

If the information in this Application materially changes prior to the effective date of the policy, the applicant will promptly notify the insurer, who may modify or withdraw the quotation.

The undersigned declares that the individuals and entities proposed for this insurance have been notified that:

1. This policy applies only to "claims" first made or deemed made against an "insured" during the "policy period" or during the applicable extended reporting period; and
2. The limit of insurance is reduced by amounts incurred as "defense costs" and such expenses will be subject to the deductible amount.

Words within quotation marks are defined in the insurance policy.

Misrepresentation of any material fact in this Application may be grounds for rescission of this Coverage Part.

Signatures

This section must be completed.

Applicant's Signature (Must be signed by an owner, officer, partner or member that can bind all named insureds to a legally binding contract.)

Date

Applicant's Name (typed)

Applicant's Title

Agent's Signature

Date

Agency Name

Agency Code Number

Agent's Name and License Number (Florida only)

Refer to the following page for the current version of ACORD 63 FRAUD STATEMENTS.

- ☐ The Cincinnati Insurance Company
☐ The Cincinnati Casualty Company
☐ The Cincinnati Indemnity Company

NON-BINDING INDICATION APPLICATION FOR CINCINNATI CYBER DEFENSE™ COVERAGE

(Supplement to ACORD 125)

THIS COVERAGE FORM INCLUDES CLAIMS-MADE COVERAGE. CLAIMS MUST FIRST BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR DURING THE APPLICABLE EXTENDED REPORTING PERIOD. DEFENSE COSTS ARE PAYABLE WITHIN, NOT IN ADDITION TO, THE LIMIT OF INSURANCE. IF ISSUED, PLEASE READ YOUR POLICY CAREFULLY. THE WORDS "YOU" OR "YOUR" IN THE APPLICATION REFER TO THE APPLICANT AND ANY ENTITY FOR WHICH THE INSURANCE IS INTENDED.

Note: It is recommended that the person completing this Application consult with the person(s) within the organization who is (are) responsible for information technology.

Coverage Requested

| Insuring Agreement(s) | Limit of Insurance (check one) | | | |
|-------------------------------------|------------------------------------|--------------------------------------|--------------------------------------|-----------------------------------|
| A Response Expenses | <input type="checkbox"/> \$500,000 | <input type="checkbox"/> \$1,000,000 | <input type="checkbox"/> \$2,000,000 | <input type="checkbox"/> \$ _____ |
| D Identity Recovery | <input type="checkbox"/> \$25,000 | <input type="checkbox"/> \$25,000 | <input type="checkbox"/> \$25,000 | <input type="checkbox"/> \$25,000 |
| B Computer Attack | <input type="checkbox"/> \$500,000 | <input type="checkbox"/> \$1,000,000 | <input type="checkbox"/> \$2,000,000 | <input type="checkbox"/> \$ _____ |
| C Cyber Extortion | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> _____ |
| E Data Compromise Liability | <input type="checkbox"/> \$500,000 | <input type="checkbox"/> \$1,000,000 | <input type="checkbox"/> \$2,000,000 | <input type="checkbox"/> \$ _____ |
| F Network Security Liability | <input type="checkbox"/> \$500,000 | <input type="checkbox"/> \$1,000,000 | <input type="checkbox"/> \$2,000,000 | <input type="checkbox"/> \$ _____ |
| G Electronic Media Liability | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> _____ |

Policy Period Requested: From: _____ To: _____ Retroactive Date Requested: _____

General Information

1. Name of Applicant and all subsidiaries: _____

| | Prior Year | Current Year | Projected Year |
|-------------------|------------|--------------|----------------|
| 2. Gross Revenues | \$ _____ | \$ _____ | \$ _____ |

3. Date business established: _____

4. List all website URL's and static IP addresses utilized by the Applicant and its subsidiaries: _____

Kind and Quality of Data Held by Applicant

How many unique records are stored for the Applicant's former, current, and prospective:

| Employees | Customers | Other People (not employees or customers) | Total |
|-----------|-----------|---|-------|
| | | | |

Relationships with Third Parties

Does the Applicant process or store personally identifiable information or other confidential information (including, but not limited to, payment information) for third parties?

☐ Yes ☐ No

If yes, please attach details.

Internal Policies and Compliance with Standards

1. Does the Applicant have a written corporate-wide privacy policy? ☐ Yes ☐ No
2. Has the Applicant implemented a formal information security policy which is applicable to all business units? ☐ Yes ☐ No
3. Is the Applicant subject to PCI Compliance? ☐ Yes ☐ No

If yes, how many credit or debit card transactions does the Applicant process annually? _____

Encryption

1. Does the Applicant store sensitive information (whether personal or corporate) on any of the following media?
If yes, is it encrypted?
 - a. Desktop/Laptop hard drives? ☐ Yes ☐ No Encrypted? ☐ Yes ☐ No
 - b. PDA's/other mobile devices? ☐ Yes ☐ No Encrypted? ☐ Yes ☐ No
 - c. Flash drives or other portable storage devices? ☐ Yes ☐ No Encrypted? ☐ Yes ☐ No
 - d. Back-up tapes? ☐ Yes ☐ No Encrypted? ☐ Yes ☐ No
 - e. Internet connected web servers? ☐ Yes ☐ No Encrypted? ☐ Yes ☐ No
 - f. Databases, audit logs, files on servers? ☐ Yes ☐ No Encrypted? ☐ Yes ☐ No
 - g. Email? ☐ Yes ☐ No Encrypted? ☐ Yes ☐ No
2. Are data in transit, including, but not limited to, short or long range wireless communications properly encrypted and authenticated? ☐ Yes ☐ No

Computer Systems Controls

1. Has the Applicant implemented a written security patch management process? ☐ Yes ☐ No
If yes, how are security patch notifications from its major systems vendors handled?
 - a. No automatic notices ☐ Yes ☐ No
 - b. Automatic notice (where available) and implemented in more than 30 days ☐ Yes ☐ No
 - c. Automatic notice (where available) implemented in 30 days or less ☐ Yes ☐ No
2. How often are passwords required to be changed? ☐ 30 days ☐ 60 days ☐ 90 days ☐ Greater than 90 days

Intrusion Detection

3. Does the Applicant employ intrusion detection and protection devices on their network or IDS/IPS software on the Applicant's hosts? ☐ Yes ☐ No
If yes, complete the following:
 - a. How frequently are logs reviewed? _____
 - b. What is the source for IDS updates? ☐ Department of Homeland Security ICS-CERT
☐ Other _____

Firewall

4. Does the Applicant have firewalls that filter both inbound and outbound traffic? ☐ Yes ☐ No

Anti-Virus

5. Does the Applicant have anti-virus, anti-spyware and anti-malware software installed? ☐ Yes ☐ No
6. How often are virus files updated and disseminated? ☐ Daily ☐ Weekly ☐ Monthly ☐ > Monthly

Employees and Physical Security

Does the Applicant provide awareness training for employees in data privacy and security including legal liability issues and social engineering issues (e.g., phishing)?

☐ Yes ☐ No

Security Testing and Auditing

Does the Applicant run vulnerability scans or penetration tests against all parts of the Applicant's network?

☐ Yes ☐ No

If yes, how often are the tests run? ☐ Daily ☐ Weekly ☐ Monthly ☐ > Monthly

Backup and Archiving

How often is critical information backed-up? ☐ Daily ☐ Weekly ☐ Monthly ☐ > Monthly

Business Continuity and Incident Response Planning

Does the Applicant have:

a. A business continuity plan?

☐ Yes ☐ No

b. An incident response plan for data breaches, network intrusions and virus incidents?

☐ Yes ☐ No

Content Controls

Does the Applicant have a process to review all content prior to posting on their internet site?

☐ Yes ☐ No

If yes, is the review performed by a qualified attorney?

☐ Yes ☐ No

Security Incident and Loss History

1. Has the Applicant at any time during the past three years had any incidents, claims or suits involving unauthorized access, intrusion, breach, compromise or misuse of the Applicant's network including embezzlement, fraud, theft of proprietary information, breach of personal information, theft or loss of laptops, denial of service, electronic vandalism or sabotage, computer virus or other incident?

☐ Yes ☐ No

2. Has the Applicant ever received any claims or complaints with respect to allegations of defamation, invasion of or injury to privacy, interference with right of publicity, identity theft, theft of information, breach of information security (including personal information), transmission of malware, participation in a denial of service attack, copyright or trademark infringement or content infringement or been required to provide notification to individuals due to an actual or suspected disclosure of personal information?

☐ Yes ☐ No

Prior Insurance

1. Does the Applicant currently have or has it ever had insurance in place providing the same or similar coverage as the insurance sought?

☐ Yes ☐ No

2. Has any insurer ever cancelled or nonrenewed a policy that provided the same or similar coverage as the insurance being applied for? (This question is not applicable in Missouri.)

☐ Yes ☐ No

Refer to the following page for the current version of ACORD 63 FRAUD STATEMENTS.

CINCINNATI DATA DEFENDER™ COVERAGE FORM

TABLE OF CONTENTS

| Coverage Part Provision: | Begins on Page: |
|--|-----------------|
| Preamble..... | 3 |
| SECTION I - COVERAGES..... | 3 |
| A. Insuring Agreements..... | 3 |
| 1. Insuring Agreement A - Response Expenses | 3 |
| 2. Insuring Agreement B - Defense and Liability | 5 |
| 3. Insuring Agreement C - Identity Recovery | 5 |
| B. Exclusions | 5 |
| 1. Applicable to Insuring Agreements A and B | 5 |
| a. Contractual Liability | 5 |
| b. Criminal Investigations or Proceedings | 5 |
| c. Deficiency Correction..... | 5 |
| d. Extortion | 6 |
| e. Fraudulent, Dishonest or Criminal Acts | 6 |
| f. Non-monetary Relief..... | 6 |
| g. Previously Reported Data Compromises | 6 |
| h. Prior Data Compromises..... | 6 |
| i. Prior or Pending Litigation | 6 |
| j. Reckless Disregard | 6 |
| k. Uninsurable | 6 |
| l. Willful Complicity..... | 6 |
| 2. Applicable to Insuring Agreement C..... | 6 |
| a. Fraudulent, Dishonest or Criminal Acts | 6 |
| b. Professional or Business Identity..... | 6 |
| c. Unreported Identity Theft..... | 6 |
| 3. Applicable to Insuring Agreements A, B and C..... | 6 |
| a. Nuclear..... | 6 |
| b. War | 6 |
| SECTION II - LIMITS OF INSURANCE AND DEDUCTIBLE | 7 |
| SECTION III - DEFENSE AND SETTLEMENT..... | 8 |
| SECTION IV - CONDITIONS | 8 |
| 1. Bankruptcy | 8 |
| 2. Due Diligence | 8 |
| 3. Duties in the Event of a Claim, Regulatory Proceeding or Loss | 9 |
| 4. Help Line | 10 |
| 5. Legal Action Against Us | 10 |
| 6. Legal Advice | 10 |
| 7. Liberalization | 10 |
| 8. Office of Foreign Assets Control (OFAC) Compliance..... | 11 |
| 9. Other Insurance..... | 11 |
| 10. Pre-Notification Consultation | 11 |
| 11. Representations | 11 |
| 12. Separation of Insureds | 11 |
| 13. Service Providers..... | 11 |
| 14. Services | 11 |
| 15. Subrogation | 12 |
| 16. Valuation - Settlement | 12 |
| 17. When We Do Not Renew | 12 |

TABLE OF CONTENTS (CONT'D)

| Coverage Part Provision: | Begins on Page: |
|---|-----------------|
| SECTION V - EXTENDED REPORTING PERIODS | 12 |
| SECTION VI - DEFINITIONS | 13 |
| 1. "Affected individual"..... | 13 |
| 2. "Authorized representative"..... | 13 |
| 3. "Claim" | 13 |
| 4. "Coverage term"..... | 13 |
| 5. "Coverage territory"..... | 14 |
| 6. "Data compromise liability"..... | 14 |
| 7. "Defense costs"..... | 14 |
| 8. "Employee"..... | 14 |
| 9. "Executive" | 15 |
| 10. "Identity recovery case manager"..... | 15 |
| 11. "Identity recovery expenses" | 15 |
| 12. "Identity recovery insured"..... | 16 |
| 13. "Identity theft" | 16 |
| 14. "Insured"..... | 16 |
| 15. "Loss"..... | 16 |
| 16. "Named insured" | 16 |
| 17. "Personal data compromise"..... | 16 |
| 18. "Personally identifying information" | 17 |
| 19. "Personally sensitive information" | 17 |
| 20. "Policy period" | 17 |
| 21. "Regulatory proceeding"..... | 17 |

CINCINNATI DATA DEFENDER™ COVERAGE FORM

THIS COVERAGE PART PROVIDES CLAIMS-MADE COVERAGE, WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF INSURANCE TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY "DEFENSE COSTS", AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE DEDUCTIBLE. IN NO EVENT WILL WE BE LIABLE FOR "DEFENSE COSTS" OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE LIMIT OF INSURANCE. READ THE ENTIRE POLICY CAREFULLY.

Various provisions in this Coverage Part restrict coverage. Read the entire Coverage Part carefully to determine rights, duties and what is and is not covered.

Throughout this Coverage Part the words "you" and "your" refer to the "named insured" shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section VI - Definitions.

SECTION I - COVERAGES

A. Insuring Agreements

Coverage is provided under the following Insuring Agreements for which an Aggregate Limit of Insurance is shown in the Declarations:

1. Insuring Agreement A - Response Expenses

- a. Coverage under Insuring Agreement A - Response Expenses applies only if all of the following conditions are met:

- (1) There has been a "personal data compromise"; and
- (2) Such "personal data compromise" is first discovered by you during the "coverage term"; and
- (3) Such "personal data compromise" took place in the "coverage territory"; and
- (4) Such "personal data compromise" is reported to us within 60 days after the date it is first discovered by you.

- b. If the conditions listed in a. above have been met, then we will provide coverage for the following expenses when they arise directly from the "personal data compromise" described in a. above and are necessary and reasonable. Coverages (4) and (5) apply only if there has been a notification of the "personal data

compromise" to "affected individuals" as covered under coverage (3).

(1) Forensic IT Review

Professional information technologies review if needed to determine, within the constraints of what is possible and reasonable, the nature and extent of the "personal data compromise" and the number and identities of the "affected individuals".

This does not include costs to analyze, research or determine any of the following:

- (a) Vulnerabilities in systems, procedures or physical security;
- (b) Compliance with PCI or other industry security standards; or
- (c) The nature or extent of loss or damage to data that is not "personally identifying information" or "personally sensitive information".

If there is reasonable cause to suspect that a covered "personal data compromise" may have occurred, we will pay for costs covered under Forensic IT Review, even if it is eventually determined that there was no covered "personal data compromise". However, once it is determined that there was no covered "personal data compromise", we will not pay for any further costs.

(2) Legal Review

Professional legal counsel review of the "personal data compromise" and how you should best respond to it. If there is reasonable cause to suspect that a covered "personal data compromise" may have occurred, we will pay for costs covered under

Legal Review, even if it is eventually determined that there was no covered "personal data compromise". However, once it is determined that there was no covered "personal data compromise", we will not pay for any further costs.

(3) Notification to Affected Individuals

We will pay your necessary and reasonable costs to provide notification of the "personal data compromise" to "affected individuals".

(4) Services to Affected Individuals

We will pay your necessary and reasonable costs to provide the following services to "affected individuals":

(a) The following services apply to any "personal data compromise".

1) Informational Materials

A packet of loss prevention and customer support information.

2) Help Line

A toll-free telephone line for "affected individuals" with questions about the "personal data compromise". Where applicable, the line can also be used to request additional services as listed in **(b)1)** and **2)** below.

Note, calls by "affected individuals" or their representatives to the Help Line do not constitute the making of a "claim" under Insuring Agreement **B** - Defense and Liability.

(b) The following additional services apply to "personal data compromise" events involving "personally identifying information".

1) Credit Report and Monitoring

A credit report and an electronic service automatically monitoring for activities affecting an individual's credit records. This service is subject to the "affected individual" enrolling for this service with the designated service provider.

2) Identity Restoration Case Management

As respects any "affected individual" who is or appears to be a victim of "identity theft" that may reasonably have arisen from the "personal data compromise", the services of an identity restoration professional who will assist that "affected individual" through the process of correcting credit and other records and, within the constraints of what is possible and reasonable, restoring control over his or her personal identity.

(5) PR Services

We will pay the necessary and reasonable fees and expenses you incur, with our prior written consent, for a professional public relations firm review of and response to the potential impact of the "personal data compromise" on your business relationships. We will only pay for such fees and expenses when such a public relations firm review and response is reasonably necessary to avert or mitigate material damage to your business relationships from the "personal data compromise".

Such fees and expenses include costs to implement public relations recommendations of such public relations firm. However, when such recommendations include advertising and special promotions designed to retain your relationship with "affected individuals", we will not pay for promotions:

- (a) Provided to any of your "executives" or "employees"; or
- (b) Costing more than \$25 per "affected individual".

2. Insuring Agreement B - Defense and Liability

a. Coverage under Insuring Agreement B - Defense and Liability applies only if all of the following conditions are met:

- (1) During the "coverage term" or any applicable Extended Reporting Period, you first receive notice of a "claim" or "regulatory proceeding" which arises from a "personal data compromise" that:

- (a) Took place on or after the Retroactive Date shown in the Declarations and before the end of the "policy period";
- (b) Took place in the "coverage territory"; and
- (c) Was submitted to us and covered under Insuring Agreement A - Response Expenses; and

- (2) Such "claim" or "regulatory proceeding" is reported to us as soon as practicable, but in no event more than 60 days after the date it is first received by you.

- b. If the conditions listed in a. above have been met, then we will pay on behalf of the "insured" "defense costs" and "data compromise liability" directly arising from the "claim" or "regulatory proceeding".

- c. All "claims" or "regulatory proceedings" caused by a single "personal data compromise" will be deemed to have been made at the time that notice of the first of those "claims" or "regulatory proceedings" is received by you.

3. Insuring Agreement C - Identity Recovery

- a. Coverage under Insuring Agreement C - Identity Recovery applies only if all of the following conditions are met:

- (1) There has been an "identity theft" involving the personal identity of an "identity recovery insured" under this Coverage Part; and

- (2) Such "identity theft" is first discovered by the "identity recovery insured" during the "coverage term"; and

- (3) Such "identity theft" took place in the "coverage territory"; and

- (4) Such "identity theft" is reported to us within 60 days after it is first discovered by the "identity recovery insured".

- b. If the conditions listed in a. above have been met, then we will provide the following to the "identity recovery insured":

- (1) Services of an "identity recovery case manager" as needed to respond to the "identity theft"; and

- (2) Reimbursement of necessary and reasonable "identity recovery expenses" incurred as a direct result of the "identity theft".

B. Exclusions

- 1. Applicable to Insuring Agreements A and B only:

This insurance does not apply to "loss" or "claims" based upon, attributable to or arising out of:

a. Contractual Liability

An "insured's" assumption of liability by contract or agreement, whether oral or written. However, this exclusion shall not apply to:

- (1) Any liability that an "insured" would have incurred in the absence of such contract or agreement; or

- (2) Any PCI fines or penalties explicitly covered under Insuring Agreement B – Defense and Liability.

b. Criminal Investigations or Proceedings

Any criminal investigations or proceedings.

c. Deficiency Correction

Costs to research or correct any deficiency. This includes, but is not limited to, any deficiency in your sys-

tems, procedures or physical security that may have contributed to a "personal data compromise".

d. Extortion

Any extortion or blackmail. This includes, but is not limited to, ransom payments and private security assistance.

e. Fraudulent, Dishonest or Criminal Acts

Any criminal, fraudulent or dishonest act, error or omission, or any intentional or knowing violation of the law by the "insured".

f. Non-monetary Relief

That part of any "claim" seeking any non-monetary relief.

g. Previously Reported Data Compromises

The same facts alleged or contained in any "claim" which has been reported, or in any circumstances of which notice has been given, under any insurance policy of which this Coverage Part is a renewal or replacement.

h. Prior Data Compromises

Any "personal data compromise" first occurring before the Retroactive Date shown in the Declarations, or any "claim" arising from a "personal data compromise" that first occurred prior to the Retroactive Date shown in the Declarations.

i. Prior or Pending Litigation

Any "claim" or other proceeding against an "insured" which was pending or existed prior to the "coverage term", or arising out of the same or substantially the same facts, circumstances or allegations which are the subject of, or the basis for, such "claim" or other proceeding.

j. Reckless Disregard

Your reckless disregard for the security of "personally identifying information" or "personally sensitive information" in your care, custody or control.

k. Uninsurable

Any amount not insurable under applicable law.

I. Willful Complicity

The "insured's" intentional or willful complicity in a "personal data compromise".

2. Applicable to Insuring Agreement C only:

This insurance does not apply to:

a. Fraudulent, Dishonest or Criminal Acts

Any fraudulent, dishonest or criminal act by an "identity recovery insured" or any person aiding or abetting an "identity recovery insured", or by any "authorized representative" of an "identity recovery insured", whether acting alone or in collusion with others. However, this exclusion shall not apply to the interests of an "identity recovery insured" who has no knowledge of or involvement in such fraud, dishonesty or criminal act.

b. Professional or Business Identity

The theft of a professional or business identity.

c. Unreported Identity Theft

An "identity theft" that is not reported in writing to the police.

3. Applicable to Insuring Agreements A, B and C:

This insurance does not apply to "loss" or "claims" based upon, attributable to or arising out of:

a. Nuclear

Nuclear reaction or radiation or radioactive contamination, however caused.

b. War

(1) War, including undeclared or civil war or civil unrest;

(2) Warlike action by military force, including action hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

(3) Insurrection, rebellion, revolution, usurped power, or action taken by government authority in hindering or defending against any of these.

SECTION II - LIMITS OF INSURANCE AND DEDUCTIBLE

A. Insuring Agreement A - Response Expenses:

1. The most we will pay under Insuring Agreement A - Response Expenses is the Response Expenses Limit of Insurance stated in the Declarations.
2. The Response Expenses Limit of Insurance is an annual aggregate limit. This amount is the most we will pay for the total of all "loss" covered under Insuring Agreement A - Response Expenses arising out of all "personal data compromise" events which are first discovered by you during the "coverage term". This limit applies regardless of the number of "personal data compromise" events discovered by you during that period.
3. A "personal data compromise" may be first discovered by you in one "coverage term" but cause covered "loss" in one or more subsequent "coverage terms". If so, all covered "loss" arising from such "personal data compromise" will be subject to the Response Expenses Limit of Insurance applicable to the "coverage term" when the "personal data compromise" was first discovered by you.
4. The most we will pay under Insuring Agreement A - Response Expenses for Forensic IT Review, Legal Review and PR Services coverages for "loss" arising from any one "personal data compromise" is the applicable sublimit for each of those coverages stated in the Declarations. These sublimits are part of, and not in addition to, the Aggregate Limit of Insurance referenced in Paragraph 2. PR Services coverage is also subject to a limit per "affected individual" as described in Section I., A.1.b.(5) PR Services.
5. Coverage for Services to "affected individuals" is limited to costs to provide such services for a period of up to one year from the date of the notification to the "affected individuals" or the period required by law, whichever is longer. Notwithstanding the foregoing, coverage for Identity Restoration Case Management services initiated within such period may continue for a period of up to one year from the date such Identity Restoration Case Management services are initiated.
6. Response Expenses coverage is subject to the Response Expenses Deductible stated in the Declarations. You shall be responsible for such deductible amount as respects each "personal data compromise" covered under this Coverage

Part. We may, at our option, pay any part or all of the deductible amount in order to respond effectively to a "personal data compromise" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.

B. Insuring Agreement B - Defense and Liability:

1. The most we will pay under Insuring Agreement B - Defense and Liability (other than post-judgment interest) is the Limit of Insurance stated in the Declarations.
2. The Insuring Agreement B - Defense and Liability Limit of Insurance is an annual aggregate limit. This amount is the most we will pay for all "loss" covered under Insuring Agreement B - Defense and Liability (other than post-judgment interest) arising out of all "claims".
3. The most we will pay under Insuring Agreement B - Defense and Liability for "data compromise liability" and "defense costs" related to Regulatory Fines and Penalties and PCI Fines and Penalties coverages arising from any one "claim" or "regulatory proceeding" is the applicable sublimit for each of those coverages stated in the Declarations. These sublimits are part of, and not in addition to, the Aggregate Limit of Insurance referenced in Paragraph 2.
4. The Defense and Liability Limit of Insurance for the Extended Reporting Periods (if applicable) shall be part of, and not in addition to, the Defense and Liability Limit for the immediately preceding "coverage term".
5. The Insuring Agreement B - Defense and Liability coverage is subject to the Deductible stated in the Declarations. You shall be responsible for such deductible amount as respects each "claim" or "regulatory proceeding" covered under this Coverage Part. We may, at our option, pay any part or all of the deductible amount to defend or effect settlement of any "claim", "loss" or "regulatory proceeding" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.

C. Insuring Agreement C - Identity Recovery:

1. Case Management Service is available as needed for any one "identity theft" for up to 12 consecutive months from the inception of the service. Expenses we incur to provide Case Management Service do not reduce the Limit of Insurance available for "identity recovery expenses".

2. Coverage under Insuring Agreement **C** - Identity Recovery is subject to the Annual Aggregate Limit of Insurance stated in the Declarations per "identity recovery insured". Regardless of the number of "identity theft" incidents, this limit is the most we will pay for the total of all "loss" arising out of all "identity thefts" suffered by one "identity recovery insured" which are first discovered by the "identity recovery insured" during the "coverage term". If an "identity theft" is first discovered in one "coverage term" and continues into other "coverage terms", all "loss" arising from such "identity theft" will be subject to the aggregate Limit of Insurance applicable to the "coverage term" when the "identity theft" was first discovered.
3. Legal costs as provided under Item **d.** of the definition of "identity recovery expenses" are part of, and not in addition to, the aggregate limit described in Paragraph **2.**
4. Item **e.** (Lost Wages) and Item **f.** (Child and Elder Care Expenses) of the definition of "identity recovery expenses" are jointly subject to the sublimit stated in the Declarations. This sublimit is part of, and not in addition to, the aggregate Limit of Insurance described in Paragraph **2.** Coverage is limited to wages lost and expenses incurred within 12 months after the first discovery of the "identity theft" by the "identity recovery insured".
5. Item **g.** (Mental Health Counseling) of the definition of "identity recovery expenses" is subject to the sublimit stated in the Declarations. This sublimit is part of, and not in addition to, the aggregate limit described in Paragraph **2.** Coverage is limited to counseling that takes place within 12 months after the first discovery of the "identity theft" by the "identity recovery insured".
6. Item **h.** (Miscellaneous Unnamed Costs) of the definition of "identity recovery expenses" is subject to the sublimit stated in the Declarations. This sublimit is part of, and not in addition to, the aggregate Limit of Insurance described in Paragraph **2.** Coverage is limited to costs incurred within 12 months after the first discovery of the "identity theft" by the "identity recovery insured".
7. Coverage under Insuring Agreement **C** - Identity Recovery is subject to the Identity Recovery Deductible stated in the Declarations. Each "identity recovery insured" shall be responsible for such deductible amount only once during each "coverage term". This deductible applies only to "identity recovery expenses".

The Limits of Insurance apply separately to each "coverage term".

SECTION III - DEFENSE AND SETTLEMENT

The provisions contained within this Section apply only to Insuring Agreement **B** - Defense and Liability.

1. We will have the right and duty to select counsel and defend the "insured" against any "claim" or "regulatory proceeding" covered by Insuring Agreement **B** - Defense and Liability, regardless of whether the allegations of such "claim" or "regulatory proceeding" are groundless, false or fraudulent. However, we shall have no duty to defend the "insured" against any "claim" or "regulatory proceeding" seeking damages or other relief not insured by Insuring Agreement **B** - Defense and Liability.
2. We may, with your written consent, make any settlement of a "claim" or "regulatory proceeding" which we deem reasonable. If you withhold consent to such settlement, our liability for all "loss" resulting from such "claim" will not exceed the amount for which we could have settled such "claim" or "regulatory proceeding" plus "defense costs" incurred as of the date we proposed such settlement in writing to you.
3. We shall not be obligated to pay any "loss", or to defend or continue to defend any "claim" or "regulatory proceeding", after the Insuring Agreement **B** - Defense and Liability Limit of Insurance has been exhausted.
4. We shall pay all interest on that amount of any judgment within the Insuring Agreement **B** - Defense and Liability Limit of Insurance which accrues:
 - a. After entry of judgment; and
 - b. Before we pay, offer to pay or deposit in court that part of the judgment within the Insuring Agreement **B** - Defense and Liability Limit of Insurance or, in any case, before we pay or offer to pay the entire Insuring Agreement **B** - Defense and Liability Limit of Insurance.

These interest payments shall be in addition to and not part of the Defense and Liability Limit.

SECTION IV – CONDITIONS

1. Bankruptcy

Your bankruptcy, or the bankruptcy of your estate if you are a sole proprietor, will not relieve us of our obligations under this Coverage Part.

2. Due Diligence

You agree to use due diligence to prevent and mitigate "loss" covered under this Coverage Part. This includes, but is not limited to, complying with, and requiring your vendors to

comply with, reasonable and industry-accepted protocols for:

- a. Providing and maintaining appropriate physical security for your premises, computer systems and hard copy files;
- b. Providing and maintaining appropriate computer and Internet security;
- c. Maintaining and updating at appropriate intervals backups of computer data;
- d. Protecting transactions, such as processing credit card, debit card and check payments; and
- e. Appropriate disposal of files containing "personally identifying information" or "personally sensitive information", including shredding hard copy files and destroying physical media used to store electronic data.

3. Duties in the Event of a Claim, Regulatory Proceeding or Loss

- a. If, during the "coverage term", the "insured" first becomes aware of any circumstance that could reasonably be expected to give rise to a "claim" or "regulatory proceeding", the "insured" may give written notice to us. The notice must be made as soon as practicable, but in no event more than 60 days after the date the circumstance is first discovered by the "insured", must be made during the "coverage term" and must include:

- (1) The specific details, including the date, of the circumstance;
- (2) The alleged injuries or damage sustained or which may be sustained;
- (3) The names of potential claimants; and
- (4) The manner in which the "insured" first became aware of the circumstance.

Any subsequent "claim" or "regulatory proceeding" arising out of any circumstance which is the subject of such a written notice will be deemed to have been made at the time written notice in compliance with these requirements was first received by us.

- b. If a "claim" or "regulatory proceeding" is brought against any "insured", you must:
 - (1) Immediately record the specifics of the "claim" or "regulatory proceeding" and the date received; and
 - (2) Provide us with written notice, as soon as practicable, but in no event

more than 60 days after the date the "claim" or "regulatory proceeding" is first received by you.

- (3) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "claim" or "regulatory proceeding";
- (4) Authorize us to obtain records and other information;
- (5) Cooperate with us in the investigation, settlement or defense of the "claim" or "regulatory proceeding";
- (6) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to you because of "loss" or "defense costs" to which this insurance may also apply; and
- (7) Not take any action, or fail to take any required action, that prejudices your rights or our rights with respect to such "claim" or "regulatory proceeding".

- c. In the event of a "personal data compromise" covered under Insuring Agreement **A** - Response Expenses, you must see that the following are done:

- (1) Notify the police if a law may have been broken.
- (2) Notify us as soon as practicable, but in no event more than 60 days after the "personal data compromise". Include a description of any property involved.
- (3) As soon as possible, give us a description of how, when and where the "personal data compromise" occurred.
- (4) As often as may be reasonably required, permit us to:
 - (a) Inspect the property proving the "personal data compromise";
 - (b) Examine your books, records, electronic media and records and hardware;
 - (c) Take samples of damaged and undamaged property for inspection, testing and analysis; and
 - (d) Make copies from your books, records, electronic media and records and hardware.
- (5) Send us signed, sworn proof of loss containing the information we request

to investigate the "personal data compromise". You must do this within 60 days after our request. We will supply you with the necessary forms.

- (6) Cooperate with us in the investigation of the "personal data compromise" or settlement of the "loss".
- (7) If you intend to continue your business, you must resume all or part of your operations as quickly as possible.
- (8) Make no statement that will assume any obligation or admit any liability, for any loss for which we may be liable, without our prior written consent.
- (9) Promptly send us any legal papers or notices received concerning the "personal data compromise" or "loss".

- d. We may examine any "insured" under oath, while not in the presence of any other "insured" and at such times as may be reasonably required, about any matter relating to this insurance or the "claim" or "loss", including an "insured's" books and records. In the event of an examination, an "insured's" answers must be signed.
- e. No "insured" may, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense without our prior written consent.

4. Help Line

For assistance, the "identity recovery insured" should call the **Identity Recovery Help Line** at **1-866-219-9831**. The **Identity Recovery Help Line** can provide the "identity recovery insured" with:

- a. Information and advice for how to respond to a possible "identity theft"; and
- b. Instructions for how to submit a service request for Case Management Service and/or a claim form for Expense Reimbursement Coverage.

In some cases, we may provide Case Management services at our expense to an "identity recovery insured" prior to a determination that a covered "identity theft" has occurred. Our provision of such services is not an admission of liability under the policy. We reserve the right to deny further coverage or service if, after investigation, we determine that a covered "identity theft" has not occurred.

As respects Expense Reimbursement Coverage, the "identity recovery insured" must send to us, within 60 days after our request, receipts, bills or other records

that support his or her claim for "identity recovery expenses".

5. Legal Action Against Us

- a. No person or organization has a right:
 - (1) To join us as a party or otherwise bring us into a suit asking for damages from an "insured"; or
 - (2) To sue us under this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an "insured"; but we will not be liable for damages that are not payable under this Coverage Part, or that are in excess of the applicable Aggregate Limit of Insurance. An agreed settlement means a settlement and release of liability signed by us, the first "named insured" and the claimant or the claimant's legal representative.

- b. You may not bring any legal action against us involving "loss":
 - (1) Unless you have complied with all the terms of this insurance;
 - (2) Until 90 days after you have filed proof of "loss" with us; and
 - (3) Unless brought within 2 years from the date you reported the "claim" or "loss" to us.

If any limitation in this condition is prohibited by law, such limitation is amended so as to equal the minimum period of limitation provided by such law.

6. Legal Advice

We are not your legal advisor. Our determination of what is or is not covered under this Coverage Part does not represent advice or counsel from us about what you should or should not do.

7. Liberalization

If, within 60 days prior to the beginning of this Coverage Part or during the "policy period", we make any changes to any forms or endorsements of this Coverage Part for which there is currently no separate premium charge, and that change provides more coverage than this Coverage Part, the change will automatically apply to this Coverage Part at the latter of:

- a. The date we implemented the change in your state; or
- b. The date this Coverage Part became effective; and

will be considered as included until the end of the current "policy period". We will make no additional premium charge for this additional coverage during the interim.

8. Office of Foreign Assets Control (OFAC) Compliance

Whenever insurance coverage provided by this policy would be in violation of any United States economic or trade sanctions, such insurance coverage shall be null and void.

9. Other Insurance

- a. If any covered "loss" is covered by any other valid policy, then this Coverage Part shall apply only in excess of the amount of any deductible, retention and limit of insurance under such other policy whether such other policy is stated to be primary, contributory, excess, contingent or otherwise, unless such other policy is written specifically excess of this Coverage Part by reference in such other policy to this policy's policy number.
- b. When this insurance is excess, we will have no duty to defend the "insured" against any "claim" if any other insurer has a duty to defend the "insured" against that "claim". But we will have the right to associate in the defense and control of any "claim" that we reasonably believe is likely to involve the insurance provided under this Coverage Part. If no other insurer defends, we will undertake to do so, but we will be entitled to the "insured's" rights against all those other insurers.

10. Pre-Notification Consultation

You agree to consult with us prior to the issuance of notification to "affected individuals". We assume no responsibility under this Coverage Part for any services promised to "affected individuals" without our prior agreement. If possible, this pre-notification consultation will also include the designated service provider(s) as agreed to under Condition 12. Service Providers. You must provide the following at our pre-notification consultation with you:

- a. The exact list of "affected individuals" to be notified, including contact information.
- b. Information about the "personal data compromise" that may appropriately be communicated with "affected individuals".
- c. The scope of services that you desire for the "affected individuals". For example, coverage may be structured to provide fewer services in order to make those services available to more "affected indi-

viduals" without exceeding the available Response Expenses Limit.

11. Representations

You represent that all information and statements contained in any application or questionnaire submitted in connection with this Coverage Part are true, accurate and complete. All such information and statements are the basis for our issuing this Coverage Part and shall be considered as incorporated into and shall constitute a part of this Coverage Part. Misrepresentation or omission of any material fact may be grounds for the rescission of this Coverage Part.

12. Separation of Insureds

Except with respect to the applicable Limit of Insurance, and any rights or duties specifically assigned in this Coverage Part or the policy to which it is attached, to the first "named insured", this insurance applies separately to each "insured" against whom a "claim" is made.

13. Service Providers

- a. We will only pay under this Coverage Part for services that are provided by service providers approved by us. You must obtain our prior approval for any service provider whose expenses you want covered under this Coverage Part. We will not unreasonably withhold such approval.
- b. Prior to the Pre-Notification Consultation described in the Pre-Notification Consultation Condition above, you must come to agreement with us regarding the service provider(s) to be used for the Notification to Affected Individuals and Services to Affected Individuals. We will suggest a service provider. If you prefer to use an alternate service provider, our coverage is subject to the following limitations:
 - (1) Such alternate service provider must be approved by us;
 - (2) Such alternate service provider must provide services that are reasonably equivalent or superior in both kind and quality to the services that would have been provided by the service provider we had suggested; and
 - (3) Our payment for services provided by any alternate service provider will not exceed the amount that we would have paid using the service provider we had suggested.

14. Services

The following conditions apply as respects any services provided to you or any "affected indi-

vidual" or "identity recovery insured" by us, our designees or any service firm paid for in whole or in part under this Coverage Part:

- a. The effectiveness of such services depends on the cooperation and assistance of you, "affected individuals" and "identity recovery insureds".
- b. All services may not be available or applicable to all individuals. For example, "affected individuals" and "identity recovery insureds" who are minors or foreign nationals may not have credit records that can be provided or monitored. Service in Canada will be different from service in the United States and Puerto Rico in accordance with local conditions.
- c. We do not warrant or guarantee that the services will end or eliminate all problems associated with the covered events.
- d. Except for the services of an "identity recovery case manager" under Insuring Agreement **C** - Identity Recovery, which we will provide directly, you will have a direct relationship with the professional service firms paid for in whole or in part under this Coverage Part. Those firms work for you.

15. Subrogation

With respect to any payment under this Coverage Part on behalf of any "insured", we shall be subrogated to the "insured's" rights of recovery to the extent of such payment. The "insured" shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable us to bring suit in the "insured's" name. Any recoveries, less the cost of obtaining them, will be distributed as follows:

- a. To you, until you are reimbursed for any "loss" you sustain that exceeds the sum of the applicable Aggregate Limit of Insurance and the Deductible Amount, if any;
- b. Then to us, until we are reimbursed for the payment under this Coverage Part;
- c. Then to you, until you are reimbursed for that part of the payment equal to the Deductible Amount, if any.

16. Valuation - Settlement

All premiums, Limits of Insurance, Deductible Amounts, "loss" and any other monetary amounts under this Coverage Part are expressed and payable in the currency of the United States of America. If judgment is rendered, settlement is agreed to or another component of "loss" under this Coverage Part is expressed in any currency other than United

States of America dollars, payment under this Coverage Part shall be made in United States dollars at the rate of exchange published in *The Wall Street Journal* on the date the final judgment is entered, settlement amount is agreed upon, or the other component of "loss" is due, respectively.

17. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first "named insured" shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V - EXTENDED REPORTING PERIODS

The provisions contained within this Section apply only to Insuring Agreement **B** - Defense and Liability.

1. You shall have the right to the Extended Reporting Periods described in this section, in the event that:
 - a. You or we cancel this Coverage Part;
 - b. You or we refuse to renew this Coverage Part; or
 - c. We renew this Coverage Part on other than a claims-made basis or with a retroactive date later than the Retroactive Date shown in the Declarations.
2. If an event as specified in Paragraph 1. has occurred, you shall have the right to the following:
 - a. An Automatic Extended Reporting Period of 90 days after the effective date of cancellation or nonrenewal at no additional premium in which to give to us written notice of a "claim" or "regulatory proceeding" of which you first receive notice during said Automatic Extended Reporting Period for any "personal data compromise" occurring on or after the Retroactive Date shown on the Declarations and before the end of the "policy period" and which is otherwise covered by this Coverage Part; and
 - b. Upon payment of the additional premium stated in the Declarations, a Supplemental Extended Reporting Period for the term stated in the Supplemental Extended Reporting Period Endorsement will be provided immediately following the effective date of cancellation or nonrenewal in which to give to us written notice of a "claim" or "regulatory proceeding" of which you first receive notice during said Supplemental Extended Reporting Period

for any "personal data compromise" occurring on or after the Retroactive Date shown in the Declarations and before the end of the "policy period" and which is otherwise covered by this Coverage Part.

To obtain the Supplemental Extended Reporting Period, you must request it in writing and pay the additional premium due, within 60 days of the effective date of cancellation or nonrenewal. The additional premium for the Supplemental Extended Reporting Period shall be fully earned at the inception of the Supplemental Extended Reporting Period. If we do not receive the written request as required, you may not exercise this right at a later date.

- c. The Defense and Liability Limit of Insurance for the Extended Reporting Periods shall be part of, and not in addition to, the Defense and Liability Limit of Insurance for the immediately preceding "coverage term".

SECTION VI - DEFINITIONS

- 1. "Affected individual" means any person whose "personally identifying information" or "personally sensitive information" is lost, stolen, accidentally released or accidentally published by a "personal data compromise" covered under this Coverage Part. This definition is subject to the following provisions:

- a. "Affected individual" does not include any business or organization. Only an individual person may be an "affected individual".
- b. An "affected individual" may reside anywhere in the world.

- 2. "Authorized representative" means a person or entity authorized by law or contract to act on behalf of an "identity recovery insured".

- 3. "Claim":

- a. Means:

- (1) A civil proceeding in which it is alleged that the claimant suffered damages arising from:

- (a) A "personal data compromise" that was covered under Insuring Agreement A - Response Expenses section of this Coverage Part and in connection with which you submitted a claim to us and provided notifications and services to "affected individuals" in consultation with us pursuant to Insuring Agreement A - Response Expenses; or

- (b) The violation of a governmental statute or regulation arising from a "personal data compromise" that was covered under Insuring Agreement A - Response Expenses and in connection with which you submitted a claim to us and provided notifications and services to "affected individuals" in consultation with us pursuant to Insuring Agreement A - Response Expenses.

- (2) "Claim" includes:

- (a) An arbitration proceeding in which such damages are claimed and to which the "insured" must submit or does submit with our consent;

- (b) Any other alternative dispute resolution proceeding in which such damages are claimed and to which the "insured" must submit or does submit with our consent; or

- (c) A written demand for money, when such demand could reasonably result in a civil proceeding as described in this definition.

- b. Does not include any demand or action brought by or on behalf of someone who is:

- (1) Your "executive";

- (2) Your owner or part-owner; or

- (3) A holder of your securities;

in their capacity as such, whether directly, derivatively, or by class action. "Claim" will include proceedings brought by such individuals in their capacity as "affected individuals", but only to the extent that the damages claimed are the same as would apply to any other "affected individual".

- 4. "Coverage term" means the following individual increment, or if a multi-year "policy period", increments, of time, which comprise the "policy period" of this Coverage Part:

- a. The year commencing on the Effective Date of this Coverage Part at 12:01 AM standard time at your mailing address shown in the Declarations, and if a multi-year "policy period", each consecutive annual period thereafter, or portion thereof if any period is for a period of less than 12 months, constitute individual "coverage terms". The last "coverage term" ends at 12:00 AM standard time at your mailing

address shown in the Declarations on the earlier of:

- (1) The day the "policy period" shown in the Declarations ends; or
- (2) The day the policy to which this Coverage Part is attached is terminated or cancelled.

- b. However, if after the issuance of this Coverage Part, any "coverage term" is extended for an additional period of less than 12 months, that additional period of time will be deemed to be part of the last preceding "coverage term".

5. "Coverage territory" means:

- a. With respect to Insuring Agreement **A** - Response Expenses, anywhere in the world.
- b. With respect to Insuring Agreement **B** - Defense and Liability, anywhere in the world, however, "claims" must be brought in the United States (including its territories and possessions), Puerto Rico or Canada.
- c. With respect to Insuring Agreement **C** - Identity Recovery, anywhere in the world

6. "Data compromise liability":

- a. Means the following, when they arise from a "claim" or "regulatory proceeding":
 - (1) Damages (including punitive and exemplary damages and the multiple portion of any multiplied damage award), judgments or settlements;
 - (2) Attorney's fees and other litigation costs added to that part of any judgment paid by us, when such fees and costs are awarded by law or court order; and
 - (3) Pre-judgment interest on that part of any judgment paid by us.
- b. Also includes any Payment Card Industry (PCI) fine or penalty imposed under a contract to which you are a party when such fine or penalty arises from a "claim". PCI Fines and Penalties do not include any increased transaction costs.
- c. Also includes any fine or penalty imposed by law, to the extent such fine or penalty is legally insurable under the law of the applicable jurisdiction when such fine or penalty arises from a "regulatory proceeding".
- d. Does not include:

- (1) Civil or criminal fines or penalties imposed by law, except for civil fines and penalties expressly covered under paragraphs **b.** and **c.** above;
- (2) Taxes; or
- (3) Matters which may be deemed uninsurable under the applicable law.

- e. With respect to fines and penalties and punitive, exemplary and multiplied damages, the law of the jurisdiction most favorable to the insurability of those fines, penalties or damages shall control for the purpose of resolving any dispute between us and any "insured" regarding whether the fines, penalties or damages specified in this definition above are insurable under this Coverage Part, provided that such jurisdiction:

- (1) Is where those fines, penalties or damages were awarded or imposed;
- (2) Is where any "personal data compromise" took place for which such fines, penalties or damages were awarded or imposed;
- (3) Is where you are incorporated or you have your principal place of business; or
- (4) Is where we are incorporated or have our principal place of business.

7. "Defense costs":

- a. Means reasonable and necessary expenses resulting solely from the investigation, defense and appeal of any "claim" or "regulatory proceeding" against an "insured". Such expenses may be incurred by us. Such expenses may include premiums for any appeal bond, attachment bond or similar bond. However, we have no obligation to apply for or furnish such bond.
- b. Does not include the salaries or wages of your "employees" or "executives", or your loss of earnings.

8. "Employee" means any natural person, other than an "executive", who was, now is or will be:

- a. Employed on a full- or part-time basis by you;
- b. Furnished temporarily to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions;
- c. Leased to you by a labor leasing firm under an agreement between you and the labor leasing firm to perform duties relat-

- ed to the conduct of your business, but does not mean a temporary employee as defined in Paragraph **8.b.**; or
- d. Your volunteer worker, which includes unpaid interns.
9. "Executive" means any natural person who was, now is or will be:
 - a. The owner of a sole proprietorship that is a "named insured"; or
 - b. A duly elected or appointed:
 - (1) Director;
 - (2) Officer;
 - (3) Managing Partner;
 - (4) General Partner;
 - (5) Member (if a limited liability company);
 - (6) Manager (if a limited liability company); or
 - (7) Trustee, of a "named insured".
 10. "Identity recovery case manager" means one or more individuals assigned by us to assist an "identity recovery insured" with communications we deem necessary for re-establishing the integrity of the personal identity of the "identity recovery insured". This includes, with the permission and cooperation of the "identity recovery insured", written and telephone communications with law enforcement authorities, governmental agencies, credit agencies and individual creditors and businesses.
 11. "Identity recovery expenses" means the following when they are reasonable and necessary expenses that are incurred as a direct result of an "identity theft" suffered by an "identity recovery insured":
 - a. Costs for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of an "identity theft".
 - b. Costs for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report an "identity theft" or amend or rectify records as to your true name or identity as a result of an "identity theft".
 - c. Costs for credit reports from established credit bureaus.
 - d. Fees and expenses for an attorney approved by us for the following:
 - (1) The defense of any civil suit brought against an "identity recovery insured".
 - (2) The removal of any civil judgment wrongfully entered against an "identity recovery insured".
 - (3) Legal assistance for an "identity recovery insured" at an audit or hearing by a governmental agency.
 - (4) Legal assistance in challenging the accuracy of the "identity recovery insured's" consumer credit report.
 - (5) The defense of any criminal charges brought against an "identity recovery insured" arising from the actions of a third party using the personal identity of the "identity recovery insured".
 - e. Actual lost wages of the "identity recovery insured" for time reasonably and necessarily taken away from work and away from the work premises. Time away from work includes partial or whole work days. Actual lost wages may include payment for vacation days, discretionary days, floating holidays and paid personal days. Actual lost wages does not include sick days or any loss arising from time taken away from self-employment. Necessary time off does not include time off to do tasks that could reasonably have been done during non-working hours.
 - f. Actual costs for supervision of children or elderly or infirm relatives or dependents of the "identity recovery insured" during time reasonably and necessarily taken away from such supervision. Such care must be provided by a professional care provider who is not a relative of the "identity recovery insured".
 - g. Actual costs for counseling from a licensed mental health professional. Such care must be provided by a professional care provider who is not a relative of the "identity recovery insured".
 - h. Any other reasonable costs necessarily incurred by an "identity recovery insured" as a direct result of the "identity theft".
 - (1) Such costs include:
 - (a) Costs by the "identity recovery insured" to recover control over his or her personal identity.
 - (b) Deductibles or service fees from financial institutions.
 - (2) Such costs do not include:
 - (a) Costs to avoid, prevent or detect "identity theft" or other loss.

(b) Money lost or stolen.

(c) Costs that are restricted or excluded elsewhere in this Coverage Part or policy.

12. "Identity recovery insured" means the following:

a. When the entity insured under this Coverage Part is a sole proprietorship, the "identity recovery insured" is the individual person who is the sole proprietor of the "named insured".

b. When the "named insured" under this Coverage Part is a partnership, the "identity recovery insureds" are the current partners.

c. When the "named insured" under this Coverage Part is a corporation or other form of organization, other than those described in a. or b. above, the "identity recovery insureds" are all individuals having an ownership position of 20% or more of the insured entity. However, if and only if there is no one who has such an ownership position, then the "identity recovery insured" shall be:

(1) The chief executive of the insured entity; or

(2) As respects a religious institution, the senior ministerial employee.

d. The legally recognized spouse of any individual described in a., b. or c. above.

An "identity recovery insured" must always be an individual person. The "named insured" under this Coverage Part is not an "identity recovery insured".

13. "Identity theft" means the fraudulent use of "personally identifying information". This includes fraudulently using such information to establish credit accounts, secure loans, enter into contracts or commit crimes.

"Identity theft" does not include the fraudulent use of a business name, d/b/a or any other method of identifying a business activity.

14. "Insured" means:

a. With respect to Insuring Agreement A - Response Expenses any "named insured".

b. With respect to Insuring Agreement B - Defense and Liability:

(1) Any "named insured"; and

(2) Any "employee" or "executive" of a "named insured", but:

(a) Only for the conduct of the "named insured's" business within the scope of his or her employment or duties as an "executive"; and

(b) Such "employee" or "executive" shall not be an "insured" to the extent his or her actions or omissions are criminal, fraudulent, dishonest or constitute an intentional or knowing violation of the law.

c. With respect to Insuring Agreement C - Identity Recovery any "named insured".

15. "Loss" means:

a. With respect to Insuring Agreement A - Response Expenses:

Those expenses enumerated in Section I, A., Paragraph 1.b.

b. With respect to Insuring Agreement B - Defense and Liability:

(1) "Defense costs"; and

(2) "Data compromise liability".

c. With respect to Insuring Agreement C - Identity Recovery, "identity recovery expenses".

16. "Named insured" means the entity or entities shown in the Declarations as a Named Insured.

17. "Personal data compromise" means the loss, theft, accidental release or accidental publication of "personally identifying information" or "personally sensitive information" as respects one or more "affected individuals". If the loss, theft, accidental release or accidental publication involves "personally identifying information", such loss, theft, accidental release or accidental publication must result in or have the reasonable possibility of resulting in the fraudulent use of such information. This definition is subject to the following provisions:

a. At the time of the loss, theft, accidental release or accidental publication, the "personally identifying information" or "personally sensitive information" need not be at the insured premises but must be in the direct care, custody or control of:

(1) You; or

(2) A professional entity with which you have a direct relationship and to which you (or an "affected individual" at your direction) have turned over (directly or via a professional transmission or transportation provider) such information for storage, pro-

cessing, transmission or transportation of such information.

- b.** "Personal data compromise" includes disposal or abandonment of "personally identifying information" or "personally sensitive information" without appropriate safeguards such as shredding or destruction, subject to the following provisions:
 - (1)** The failure to use appropriate safeguards must be accidental and not reckless or deliberate; and
 - (2)** Such disposal or abandonment must take place during the time period for which this Coverage Part is effective.
 - c.** "Personal data compromise" includes situations where there is a reasonable cause to suspect that such "personally identifying information" or "personally sensitive information" has been lost, stolen, accidentally released or accidentally published, even if there is no firm proof.
 - d.** All incidents of "personal data compromise" that are discovered at the same time or arise from the same cause will be considered one "personal data compromise".
- 18.** "Personally identifying information" means information, including health information, that could be used to commit fraud or other illegal activity involving the credit, access to health

care or identity of an "affected individual" or "identity recovery insured". This includes, but is not limited to, Social Security numbers or account numbers.

"Personally identifying information" does not mean or include information that is otherwise available to the public, such as names and addresses.

- 19.** "Personally sensitive information" means private information specific to an individual the release of which requires notification of "affected individuals" under any applicable law.

"Personally sensitive information" does not mean or include "personally identifying information".
- 20.** "Policy period" means the cumulative total of each individual "coverage term" comprising the period of time from the inception date of this Coverage Part shown in the Declarations to the expiration date shown in the Declarations, or its earlier cancellation or termination date.
- 21.** "Regulatory proceeding" means an investigation, demand or proceeding alleging a violation of law or regulation brought by, or on behalf of, the Federal Trade Commission, Federal Communications Commission or other administrative or regulatory agency, or any federal, state, local or foreign governmental entity in such entity's regulatory or official capacity.

CINCINNATI NETWORK DEFENDER™ COVERAGE FORM

TABLE OF CONTENTS

| Coverage Part Provision: | Begins on Page: |
|---|-----------------|
| Preamble..... | 3 |
| SECTION I - COVERAGES..... | 3 |
| A. Insuring Agreements..... | 3 |
| 1. Insuring Agreement A - Computer Attack..... | 3 |
| 2. Insuring Agreement B - Network Security and Electronic Media Liability | 3 |
| B. Exclusions | 4 |
| 1. Contractual Liability..... | 4 |
| 2. Criminal Investigations or Proceedings | 4 |
| 3. Deficiency Correction | 4 |
| 4. Extortion | 4 |
| 5. Fines or Penalties | 4 |
| 6. Fraudulent, Dishonest or Criminal Acts | 4 |
| 7. Information Technology Products | 4 |
| 8. Infrastructure Failure | 4 |
| 9. Knowledge of Falsity | 4 |
| 10. Non-monetary Relief..... | 4 |
| 11. Nuclear..... | 4 |
| 12. Patent or Trade Secret Infringement..... | 4 |
| 13. Previously Reported Claims | 4 |
| 14. Prior Wrongful Acts | 5 |
| 15. Prior or Pending Litigation..... | 5 |
| 16. Property Damage or Bodily Injury | 5 |
| 17. War | 5 |
| 18. Willful Complicity..... | 5 |
| SECTION II - LIMITS OF INSURANCE AND DEDUCTIBLE | 5 |
| SECTION III - DEFENSE AND SETTLEMENT..... | 6 |
| SECTION IV - CONDITIONS | 6 |
| 1. Bankruptcy | 6 |
| 2. Due Diligence | 6 |
| 3. Duties in the Event of a Claim or Loss | 6 |
| 4. Legal Action Against Us..... | 7 |
| 5. Liberalization | 8 |
| 6. Office of Foreign Assets Control (OFAC) Compliance..... | 8 |
| 7. Other Insurance..... | 8 |
| 8. Representations..... | 8 |
| 9. Separation of Insureds | 8 |
| 10. Services | 8 |
| 11. Subrogation | 8 |
| 12. Valuation - Settlement | 9 |
| 13. When We Do Not Renew | 9 |
| SECTION V - EXTENDED REPORTING PERIODS..... | 9 |
| SECTION VI - DEFINITIONS | 9 |
| 1. "Actual cash value" | 9 |
| 2. "Bodily injury"..... | 9 |
| 3. "Business income loss"..... | 9 |
| 4. "Claim" | 10 |
| 5. "Computer attack"..... | 10 |
| 6. "Computer system" | 10 |
| 7. "Coverage term"..... | 10 |

TABLE OF CONTENTS (CONT'D)

| Coverage Part Provision: | Begins on Page: |
|--|-----------------|
| SECTION VI – DEFINITIONS (Cont'd) | 10 |
| 8. "Coverage territory" | 10 |
| 9. "Cyber extortion expenses" | 10 |
| 10. "Cyber extortion threat" | 11 |
| 11. "Data re-creation costs" | 11 |
| 12. "Data restoration costs" | 11 |
| 13. "Defense costs" | 11 |
| 14. "Denial of service attack" | 11 |
| 15. "Electronic media incident" | 11 |
| 16. "Employee" | 12 |
| 17. "Executive" | 12 |
| 18. "Extra expense" | 12 |
| 19. "Insured" | 12 |
| 20. "Interrelated" | 12 |
| 21. "Loss" | 12 |
| 22. "Malware attack" | 12 |
| 23. "Named insured" | 12 |
| 24. "Network security incident" | 12 |
| 25. "Period of restoration" | 13 |
| 26. "Personally identifying information" | 13 |
| 27. "Personally sensitive information" | 13 |
| 28. "Policy period" | 13 |
| 29. "Property damage" | 13 |
| 30. "Ransomware" | 13 |
| 31. "Settlement costs" | 13 |
| 32. "System restoration costs" | 13 |
| 33. "Third party corporate data" | 14 |
| 34. "Unauthorized access incident" | 14 |
| 35. "Wrongful act" | 14 |

CINCINNATI NETWORK DEFENDER™ COVERAGE FORM

THIS COVERAGE PART PROVIDES CLAIMS-MADE COVERAGE, WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF INSURANCE TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY "DEFENSE COSTS", AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE DEDUCTIBLE. IN NO EVENT WILL WE BE LIABLE FOR "DEFENSE COSTS" OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE LIMIT OF INSURANCE. READ THE ENTIRE POLICY CAREFULLY.

Various provisions in this Coverage Part restrict coverage. Read the entire Coverage Part carefully to determine rights, duties and what is and is not covered.

Throughout this Coverage Part the words "you" and "your" refer to the "named insured" shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section VI - Definitions.

SECTION I - COVERAGES

A. Insuring Agreements

Coverage is provided under the following Insuring Agreements for which an Aggregate Limit of Insurance is shown in the Declarations:

1. Insuring Agreement A - Computer Attack

a. Coverage under Insuring Agreement A - Computer Attack applies only if all of the following conditions are met:

- (1) There has been a "computer attack"; and
- (2) Such "computer attack" is first discovered by you during the "policy period"; and
- (3) Such "computer attack" occurred in the "coverage territory"; and
- (4) Such "computer attack" is reported to us as soon as practicable, but in no event more than 60 days after the date it is first discovered by you.

b. If all of the conditions in a. above have been met, then we will provide you the following coverages for "loss" directly arising from such "computer attack".

(1) Cyber Extortion

We will pay your necessary and reasonable "cyber extortion expenses".

(2) Data Restoration

We will pay your necessary and reasonable "data restoration costs".

(3) Data Re-creation

We will pay your necessary and reasonable "data re-creation costs".

(4) System Restoration

We will pay your necessary and reasonable "system restoration costs".

(5) Loss of Business

We will pay your actual "business income loss" and your necessary and reasonable "extra expenses".

(6) Public Relations

If you suffer covered "business income loss", we will pay the necessary and reasonable fees and expenses you incur, with our prior written consent, for a professional public relations firm review of and response to the potential impact of the "computer attack" on your business relationships. We will only pay for such fees and expenses when such a public relations firm review and response is reasonably necessary to avert or mitigate material damage to your business relationships from the "computer attack".

2. Insuring Agreement B - Network Security and Electronic Media Liability

a. Coverage under Insuring Agreement B - Network Security and Electronic Media Liability applies only if all of the following conditions are met:

- (1) During the "coverage term" or any applicable Extended Reporting Period, you first receive no-

tice of a "claim" which arises from a "wrongful act" that:

- (a) Took place on or after the Retroactive Date shown in the Declarations and before the end of the "policy period"; and
 - (b) Took place in the "coverage territory"; and
- (2) Such "claim" is reported to us as soon as practicable, but in no event more than 60 days after the date it is first received by you.
- b. If the conditions listed in a. above have been met, then we will pay on behalf of the "insured" the "insured's" necessary and reasonable "defense costs" and "settlement costs" directly arising from the "claim".
 - c. All "claims" caused by a single "wrongful act" or series of "interrelated" "wrongful acts" will be deemed to have been made at the time that notice of the first of those "claims" is received by you.

B. Exclusions

This insurance does not apply to "loss" or "claims" based upon, attributable to or arising out of:

1. Contractual Liability

An "insured's" assumption of liability by contract or agreement, whether oral or written. However, this exclusion shall not apply to any liability that an "insured" would have incurred in the absence of such contract or agreement.

2. Criminal Investigations or Proceedings

Any criminal investigations or proceedings.

3. Deficiency Correction

Costs to research or correct any deficiency.

4. Extortion

Any threat, extortion or blackmail. This includes, but is not limited to, ransom payments and private security assistance.

This exclusion does not apply to the extent that insurance coverage is provided under **SECTION I - COVERAGES**, Paragraph **A.1.b.(1) Cyber Extortion**.

5. Fines or Penalties

Any fines or penalties.

6. Fraudulent, Dishonest or Criminal Acts

Any criminal, fraudulent or dishonest act, error or omission, or any intentional or knowing violation of the law by the "insured".

7. Information Technology Products

The propagation or forwarding of malware, including viruses, worms, Trojans, spyware and keyloggers in connection with hardware or software created, produced or modified by you for sale, lease or license to third parties.

8. Infrastructure Failure

Failure or interruption of or damage to any electrical power supply network or telecommunication network not owned and operated by the "insured" including, but not limited to, the internet, internet service providers, DNS service providers, cable and wireless providers, internet exchange providers, search engine providers, tier 1 internet protocol networks and other providers of telecommunications or internet infrastructure.

9. Knowledge of Falsity

Any oral or written publication of material, if done by the "insured" or at the "insured's" direction with knowledge of its falsity.

10. Non-monetary Relief

That part of any "claim" seeking any non-monetary relief.

11. Nuclear

Nuclear reaction or radiation or radioactive contamination, however caused.

12. Patent or Trade Secret Infringement

Any actual or alleged patent or trade secret violation including any actual or alleged violation of the Patent Act, the Economic Espionage Act of 1996, or the Uniform Trade Secrets Act and their amendments.

13. Previously Reported Claims

The same facts alleged or contained in any "claim" which has been reported, or in any circumstances of which notice has been given, under any insurance policy of which this Coverage Part is a renewal or replacement.

14. Prior Wrongful Acts

Any "wrongful act" first occurring before the Retroactive Date shown in the Declarations or any "claim" arising from a "wrongful act" that first occurred prior to the Retroactive Date shown in the Declarations.

15. Prior or Pending Litigation

Any "claim" or other proceeding against an "insured" which was pending or existed prior to the "coverage term", or arising out of the same or substantially the same facts, circumstances or allegations which are the subject of, or the basis for, such "claim" or other proceeding.

16. Property Damage or Bodily Injury

"Property damage" or "bodily injury" other than "bodily injury" arising from an "electronic media incident".

17. War

- a. War, including undeclared or civil war or civil unrest;
- b. Warlike action by military force, including action hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution, usurped power, or action taken by government authority in hindering or defending against any of these.

18. Willful Complicity

The "insured's" intentional or willful complicity in a covered "loss" event or your reckless disregard for the security of your "computer system" or data.

SECTION II - LIMITS OF INSURANCE AND DEDUCTIBLE

A. Insuring Agreement A - Computer Attack

1. The most we will pay under Insuring Agreement A - Computer Attack for Cyber Extortion coverage for "loss" arising from any one "computer attack" is the Cyber Extortion Sublimit stated in the Declarations. This Limit of Insurance is part of, and not in addition to, the Computer Attack Aggregate Limit of Insurance stated in Paragraph 4. below.
2. The most we will pay under Insuring Agreement A - Computer Attack for Loss of Business coverage for "loss" arising from any one "computer attack" is the Loss of Business Sublimit stated in the

Declarations. This sublimit is part of, and not in addition to, the Computer Attack Aggregate Limit of Insurance stated in Paragraph 4. below.

3. The most we will pay under Insuring Agreement A - Computer Attack for Public Relations coverage for "loss" arising from any one "computer attack" is the Public Relations Sublimit stated in the Declarations. This sublimit is part of, and not in addition to, the Computer Attack Aggregate Limit of Insurance stated in Paragraph 4. below.
4. The Computer Attack Aggregate Limit of Insurance is an annual aggregate limit. This amount is the most we will pay for the total of all "loss" covered under Insuring Agreement A - Computer Attack arising out of all "computer attack" events which are first discovered by you during the "coverage term". This limit applies regardless of the number of "computer attack" events first discovered during the "coverage term".
5. A "computer attack" may be first discovered by you in one "coverage term" but it may cause covered "loss" in one or more subsequent "coverage terms". If so, all covered "loss" arising from such "computer attack" will be subject to the Computer Attack Aggregate Limit of Insurance applicable to the "coverage term" when the "computer attack" was first discovered by you.
6. The Computer Attack coverage is subject to the:
 - a. Computer Attack other than Cyber Extortion; and
 - b. Cyber Extortion;

deductibles stated in the Declarations. In the event that elements of "loss" from the same "computer attack" include "cyber extortion expenses" as well as other insured expenses or costs, then only the single highest deductible will apply. You shall be responsible for the applicable deductible amount as respects "loss" arising from each "computer attack" covered under this Coverage Part.

B. Insuring Agreement B - Network Security and Electronic Media Liability

1. Except for post-judgment interest, the most we will pay under Insuring Agreement B - Network Security and Electronic Media Liability is the Network Security and Electronic Media Liability Aggregate Limit of Insurance stated in the Declarations.

2. The Network Security and Electronic Media Liability Aggregate Limit of Insurance is an annual aggregate limit. This amount is the most we will pay for the total of all "loss" covered under Insuring Agreement **B** - Network Security and Electronic Media Liability (other than post-judgment interest) arising out of all "claims".
3. The Network Security and Electronic Media Liability Aggregate Limit of Insurance for the Extended Reporting Periods (if applicable) shall be part of, and not in addition to, the Network Security and Electronic Media Liability Aggregate Limit of Insurance for the immediately preceding "coverage term".
4. The Insuring Agreement **B** - Network Security and Electronic Media Liability coverage is subject to the Network Security and Electronic Media Liability Deductible stated in the Declarations. You shall be responsible for the applicable deductible amount as respects "loss" arising from each "claim" covered under this Coverage Part. We may, at our option, pay any part or all of the deductible amount to defend or effect settlement of any "claim" or "loss" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.

The Limits of Insurance apply separately to each "coverage term".

SECTION III - DEFENSE AND SETTLEMENT

The provisions contained within this Section apply only to Insuring Agreement **B** - Network Security and Electronic Media Liability.

1. We will have the right and duty to select counsel and defend the "insured" against any "claim" covered by Insuring Agreement **B** - Network Security and Electronic Media Liability, regardless of whether the allegations of such "claim" are groundless, false or fraudulent. However, we shall have no duty to defend the "insured" against any "claim" seeking damages or other relief not insured by Insuring Agreement **B** - Network Security and Electronic Media Liability.
2. We may, with your written consent, make any settlement of a "claim" which we deem reasonable. If you withhold consent to such settlement, our liability for all "loss" resulting from such "claim" will not exceed the amount for which we could have settled such "claim" plus "defense costs" incurred as of the date we proposed such settlement in writing to you.
3. We shall not be obligated to pay any "loss", or to defend or continue to defend any "claim", after the Insuring Agreement **B** - Network Security and Electronic Media Liability Limit of Insurance has been exhausted.

ity and Electronic Media Liability Limit of Insurance has been exhausted.

4. We shall pay all interest on that amount of any judgment within the Insuring Agreement **B** - Network Security and Electronic Media Liability Limit of Insurance which accrues:
 - a. After entry of judgment; and
 - b. Before we pay, offer to pay or deposit in court that part of the judgment within the Insuring Agreement **B** - Network Security and Electronic Media Liability Limit of Insurance or, in any case, before we pay or offer to pay the entire Insuring Agreement **B** - Network Security and Electronic Media Liability Limit of Insurance.

These interest payments shall be in addition to and not part of the Network Security and Electronic Media Liability Limit of Insurance.

SECTION IV - CONDITIONS

1. Bankruptcy

Your bankruptcy, or the bankruptcy of your estate if you are a sole proprietor, will not relieve us of our obligations under this Coverage Part.

2. Due Diligence

You agree to use due diligence to prevent and mitigate "loss" covered under this Coverage Part. This includes, but is not limited to, complying with, and requiring your vendors to comply with, reasonable and industry-accepted protocols for:

- a. Providing and maintaining appropriate physical security for your premises, "computer systems" and hard copy files;
- b. Providing and maintaining appropriate computer and Internet security; and
- c. Maintaining and updating at appropriate intervals backups of computer data.

3. Duties in the Event of a Claim or Loss

- a. If, during the "coverage term", the "insured" first becomes aware of any circumstance that could reasonably be expected to give rise to a "claim", the "insured" may give written notice to us. The notice must be made as soon as practicable, but in no event more than 60 days after the date the circumstance is first discovered by the "insured", must be made during the "coverage term" and must include:

- (1) The specific details, including the date, of the circumstance;
- (2) The alleged injuries or damage sustained or which may be sustained;

- (3) The names of potential claimants; and
 - (4) The manner in which the "insured" first became aware of the circumstance.
- Any subsequent "claim" arising out of any circumstance which is the subject of such a written notice will be deemed to have been made at the time written notice in compliance with these requirements was first received by us.
- b. If a "claim" is brought against any "insured", you must:
 - (1) Immediately record the specifics of the "claim" and the date received; and
 - (2) Provide us with written notice, as soon as practicable, but in no event more than 60 days after the date the "claim" is first received by you.
 - (3) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "claim";
 - (4) Authorize us to obtain records and other information;
 - (5) Cooperate with us in the investigation, settlement or defense of the "claim";
 - (6) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to you because of "loss" to which this insurance may also apply; and
 - (7) Not take any action, or fail to take any required action, that prejudices your rights or our rights with respect to such "claim".
 - c. In the event of a "computer attack" covered under Insuring Agreement A - Computer Attack, you must see that the following are done:
 - (1) Notify the police if a law may have been broken.
 - (2) Notify us as soon as practicable, but in no event more than 60 days after the "computer attack". Include a description of any property involved.
 - (3) As soon as possible, give us a description of how, when and where the "computer attack" occurred.
 - (4) As often as may be reasonably required, permit us to:
 - (a) Inspect the property proving the "computer attack";
 - (b) Examine your books, records, electronic media and records and hardware;
 - (c) Take samples of damaged and undamaged property for inspection, testing and analysis; and
 - (d) Make copies from your books, records, electronic media and records and hardware.
 - (5) Send us signed, sworn proof of loss containing the information we request to investigate the "computer attack". You must do this within 60 days after our request. We will supply you with the necessary forms.
 - (6) Cooperate with us in the investigation or settlement of the "computer attack".
 - (7) If you intend to continue your business, you must resume all or part of your operations as quickly as possible.
 - (8) Make no statement that will assume any obligation or admit any liability, for any "loss" for which we may be liable, without our prior written consent.
 - (9) Promptly send us any legal papers or notices received concerning the "computer attack" or "loss".
 - d. We may examine any "insured" under oath, while not in the presence of any other "insured" and at such times as may be reasonably required, about any matter relating to this insurance or the "claim" or "loss", including an "insured's" books and records. In the event of an examination, an "insured's" answers must be signed.
 - e. No "insured" may, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense without our prior written consent.
- #### 4. Legal Action Against Us
- a. No person or organization has a right:
 - (1) To join us as a party or otherwise bring us into a suit asking for damages from an "insured"; or
 - (2) To sue us under this Coverage Part unless all of its terms have been fully complied with.
- A person or organization may sue us to recover on an agreed settlement or on a

final judgment against an "insured"; but we will not be liable for damages that are not payable under this Coverage Part, or that are in excess of the applicable Aggregate Limit of Insurance. An agreed settlement means a settlement and release of liability signed by us, the first "named insured" and the claimant or the claimant's legal representative.

- b. You may not bring any legal action against us involving "loss":
 - (1) Unless you have complied with all the terms of this insurance;
 - (2) Until 90 days after you have filed proof of "loss" with us; and
 - (3) Unless brought within 2 years from the date you reported the "claim" or "loss" to us.

If any limitation in this condition is prohibited by law, such limitation is amended so as to equal the minimum period of limitation provided by such law.

5. Liberalization

If, within 60 days prior to the beginning of this Coverage Part or during the "policy period", we make any changes to any forms or endorsements of this Coverage Part for which there is currently no separate premium charge, and that change provides more coverage than this Coverage Part, the change will automatically apply to this Coverage Part at the latter of:

- a. The date we implemented the change in your state; or
- b. The date this Coverage Part became effective; and

will be considered as included until the end of the current "policy period". We will make no additional premium charge for this additional coverage during the interim.

6. Office of Foreign Assets Control (OFAC) Compliance

Whenever insurance coverage provided by this policy would be in violation of any United States economic or trade sanctions, such insurance coverage shall be null and void.

7. Other Insurance

- a. If any covered "loss" is covered by any other valid policy, then this Coverage Part shall apply only in excess of the amount of any deductible, retention and limit of insurance under such other policy whether such other policy is stated to be primary, contributory, excess, contingent or otherwise, unless such other policy is written specifically excess of this Coverage Part

by reference in such other policy to this policy's policy number.

- b. When this insurance is excess, we will have no duty to defend the "insured" against any "claim" if any other insurer has a duty to defend the "insured" against that "claim". But we will have the right to associate in the defense and control of any "claim" that we reasonably believe is likely to involve the insurance provided under this Coverage Part. If no other insurer defends, we will undertake to do so, but we will be entitled to the "insured's" rights against all those other insurers.

8. Representations

You represent that all information and statements contained in any application or questionnaire submitted in connection with this Coverage Part are true, accurate and complete. All such information and statements are the basis for our issuing this Coverage Part and shall be considered as incorporated into and shall constitute a part of this Coverage Part. Misrepresentation or omission of any material fact may be grounds for the rescission of this Coverage Part.

9. Separation of Insureds

Except with respect to the applicable Limit of Insurance, and any rights or duties specifically assigned in this Coverage Part or the policy to which it is attached, to the first "named insured", this insurance applies separately to each "insured" against whom "claim" is made.

10. Services

The following conditions apply as respects any services provided to you by any service firm provided or paid for in whole or in part under this Coverage Part:

- a. The effectiveness of such services depends on your cooperation and assistance.
- b. We do not warrant or guarantee that the services will end or eliminate all problems associated with the covered events.

11. Subrogation

With respect to any payment under this Coverage Part on behalf of any "insured", we shall be subrogated to the "insured's" rights of recovery to the extent of such payment. The "insured" shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable us to bring suit in the "insured's" name. Any recoveries, less the cost of obtaining them, will be distributed as follows:

- a. To you, until you are reimbursed for any "loss" you sustain that exceeds the sum of the applicable Aggregate Limit of Insurance and the Deductible Amount, if any;
- b. Then to us, until we are reimbursed for the payment under this Coverage Part;
- c. Then to you, until you are reimbursed for that part of the payment equal to the Deductible Amount, if any.

12. Valuation - Settlement

All premiums, Limits of Insurance, Deductible Amounts, "loss" and any other monetary amounts under this Coverage Part are expressed and payable in the currency of the United States of America. If judgment is rendered, settlement is agreed to or another component of "loss" under this Coverage Part is expressed in any currency other than United States of America dollars, payment under this Coverage Part shall be made in United States dollars at the rate of exchange published in *The Wall Street Journal* on the date the final judgment is entered, settlement amount is agreed upon, or the other component of "loss" is due, respectively.

13. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first "named insured" shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V - EXTENDED REPORTING PERIODS

The provisions contained within this Section apply only to Insuring Agreement B - Network Security and Electronic Media Liability.

1. You shall have the right to the Extended Reporting Periods described in this section, in the event that:
 - a. You or we cancel this Coverage Part;
 - b. You or we refuse to renew this Coverage Part; or
 - c. We renew this Coverage Part on other than a claims-made basis or with a retroactive date later than the Retroactive Date shown in the Declarations.
2. If an event as specified in Paragraph 1. has occurred, you shall have the right to the following:
 - a. An Automatic Extended Reporting Period of 90 days after the effective date of cancellation or nonrenewal at no additional premium in which to give to us written no-

tice of a "claim" of which you first receive notice during said Automatic Extended Reporting Period for any "wrongful act" occurring on or after the Retroactive Date shown in the Declarations and before the end of the "policy period" and which is otherwise covered by this Coverage Part; and

- b. Upon payment of the additional premium stated in the Declarations, a Supplemental Extended Reporting Period for the term stated in the Supplemental Extended Reporting Period Endorsement will be provided immediately following the effective date of cancellation or nonrenewal in which to give to us written notice of a "claim" of which you first receive notice during said Supplemental Extended Reporting Period for any "wrongful act" occurring on or after the Retroactive Date shown in the Declarations and before the end of the "policy period" and which is otherwise covered by this Coverage Part.

To obtain the Supplemental Extended Reporting Period, you must request it in writing and pay the additional premium due, within 60 days of the effective date of cancellation or nonrenewal. The additional premium for the Supplemental Extended Reporting Period shall be fully earned at the inception of the Supplemental Extended Reporting Period. If we do not receive the written request as required, you may not exercise this right at a later date.

- c. The Network Security and Electronic Media Liability Limit for the Extended Reporting Periods shall be part of, and not in addition to, the Network Security and Electronic Media Liability Limit for the immediately preceding "coverage term".

SECTION VI - DEFINITIONS

1. "Actual cash value" means replacement cost less a deduction that reflects depreciation, age, condition and obsolescence.
2. "Bodily injury" means bodily harm or injury, sickness, disease, disability, humiliation, shock, fright, mental anguish or mental injury, including care, loss of services or death resulting from any of these at any time.
3. "Business income loss" means the sum of the:
 - a. Net income (net profit or loss before income taxes) that would have been earned or incurred; and
 - b. Continuing normal and necessary operating expenses incurred, including "employee" and "executive" payroll,

actually lost by you during the "period of restoration".

4. "Claim":

a. Means a civil proceeding against an "insured" in which damages are alleged arising from a "wrongful act" or a series of "interrelated" "wrongful acts" allegedly committed by an "insured", including any appeal therefrom.

b. "Claim" includes:

(1) An arbitration or alternative dispute resolution proceeding that the "insured" is required to submit to or does submit to with our consent; or

(2) A written demand for money, when such demand could reasonably result in a civil proceeding as described in this definition.

c. Does not include any demand or action brought by or on behalf of someone who is:

(1) Your "executive";

(2) Your owner or part-owner; or

(3) A holder of your securities;

in their capacity as such, whether directly, derivatively, or by class action.

5. "Computer attack" means one of the following involving the "computer system":

a. An "unauthorized access incident";

b. A "malware attack";

c. A "denial of service attack" against a "computer system"; or

d. A "cyber extortion threat".

6. "Computer system" means a computer or other electronic hardware that:

a. Is owned or leased by you and operated under your control; or

b. Is operated by a third party service provider and used for the purpose of providing hosted computer application services to you or for processing, maintaining, hosting or storing your electronic data, pursuant to a written contract with you for such services, but such computer or other electronic hardware operated by such third party shall only be considered to be a "computer system" with respect to the specific services provided by such third party to you under such contract.

7. "Coverage term" means the following individual increment, or if a multi-year "policy period",

increments, of time, which comprise the "policy period" of this Coverage Part:

a. The year commencing on the Effective Date of this Coverage Part at 12:01 AM standard time at your mailing address shown in the Declarations, and if a multi-year "policy period", each consecutive annual period thereafter, or portion thereof if any period is for a period of less than 12 months, constitute individual "coverage terms". The last "coverage term" ends at 12:00 AM standard time at your mailing address shown in the Declarations on the earlier of:

(1) The day the "policy period" shown in the Declarations ends; or

(2) The day the policy to which this Coverage Part is attached is terminated or cancelled.

b. However, if after the issuance of this Coverage Part, any "coverage term" is extended for an additional period of less than 12 months, that additional period of time will be deemed to be part of the last preceding "coverage term".

8. "Coverage territory" means:

a. With respect to Insuring Agreement **A** - Computer Attack:

Anywhere in the world, but "loss" must involve a "computer system" within the United States (including its territories and possessions), Puerto Rico or Canada.

b. With respect to Insuring Agreement **B** - Network Security and Electronic Media Liability:

Anywhere in the world, however, "claims" must be brought in the United States (including its territories and possessions), Puerto Rico or Canada.

9. "Cyber extortion expenses" means:

a. The cost of a negotiator or investigator retained by you in connection with a "cyber extortion threat"; and

b. Any amount paid by you in response to a "cyber extortion threat" to the party that made the "cyber extortion threat" for the purposes of eliminating the "cyber extortion threat";

when such expenses are necessary and reasonable and arise directly from a "cyber extortion threat". The payment of "cyber extortion expenses" must be approved in advance by us. We will not pay for "cyber extortion expenses" that have not been approved in ad-

vance by us. We will not unreasonably withhold our approval.

- 10. "Cyber extortion threat"** means a demand for money from you based on a credible threat, or series of related credible threats, to:
- a.** Launch a "denial of service attack" against the "computer system";
 - b.** Gain access to a "computer system" and use that access to steal, release or publish "personally identifying information", "personally sensitive information" or "third party corporate data";
 - c.** Alter, damage or destroy electronic data or software while such electronic data or software is stored within a "computer system";
 - d.** Launch a "computer attack" against a "computer system" in order to alter, damage or destroy electronic data or software while such electronic data or software is stored within a "computer system";
 - e.** Cause the "insured" to transfer, pay or deliver any funds or property using a "computer system" without your authorization; or
 - f.** Inflict "ransomware" on a "computer system".

"Cyber extortion threat" does not include any threat made in connection with a legitimate commercial dispute.

11. "Data re-creation costs":

- a.** "Data re-creation costs" means the costs of an outside professional firm hired by you to research, re-create and replace data that has been lost or corrupted and for which there is no electronic source available or where the electronic source does not have the same or similar functionality to the data that has been lost or corrupted.
- b.** "Data re-creation costs" also means your actual "business income loss" and your necessary and reasonable "extra expenses" arising from the lack of the lost or corrupted data during the time required to research, re-create and replace such data.
- c.** "Data re-creation costs" does not mean costs to research, re-create or replace:
 - (1)** Software programs or operating systems that are not commercially available; or
 - (2)** Data that is obsolete, unnecessary or useless to you.

12. "Data restoration costs":

- a.** Means the costs of an outside professional firm hired by you to replace electronic data that has been lost or corrupted. In order to be considered "data restoration costs", such replacement must be from one or more electronic sources with the same or similar functionality to the data that has been lost or corrupted.
- b.** Does not include costs to research, restore or replace:
 - (1)** Software programs or operating systems that are not commercially available; or
 - (2)** Data that is obsolete, unnecessary or useless to you.

13. "Defense costs":

- a.** Means reasonable and necessary expenses resulting solely from the investigation, defense and appeal of any "claim" against an "insured". Such expenses may be incurred by us. Such expenses may include premiums for any appeal bond, attachment bond or similar bond. However, we have no obligation to apply for or furnish such bond.
- b.** Does not include the salaries or wages of your "employees" or "executives", or your loss of earnings.

14. "Denial of service attack" means an intentional attack against a target computer or network of computers designed to overwhelm the capacity of the target computer or network in order to deny or impede authorized users from gaining access to the target computer or network through the internet.

15. "Electronic media incident" means the display of information in electronic form by you on a website or in an "insured's" email that resulted in an allegation of:

- a.** Infringement of another's copyright, title, slogan, trademark, trade name, trade dress, service mark or service name;
- b.** Defamation against a person or organization that is unintended;
- c.** A violation of a person's right of privacy, including false light and public disclosure of private facts; or
- d.** Interference with a person's right of publicity.

16. "Employee" means any natural person, other than an "executive", who was, now is or will be:
- a. Employed on a full- or part-time basis by you;
 - b. Furnished temporarily to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions;
 - c. Leased to you by a labor leasing firm under an agreement between you and the labor leasing firm to perform duties related to the conduct of your business, but does not mean a temporary employee as defined in Paragraph **b.**; or
 - d. Your volunteer worker, which includes unpaid interns.
17. "Executive" means any natural person who was, now is or will be:
- a. The owner of a sole proprietorship that is a "named insured"; or
 - b. A duly elected or appointed:
 - (1) Director;
 - (2) Officer;
 - (3) Managing Partner;
 - (4) General Partner;
 - (5) Member (if a limited liability company);
 - (6) Manager (if a limited liability company); or
 - (7) Trustee,
 of a "named insured".
18. "Extra expense" means the additional cost you incur to operate your business during the "period of restoration" over and above the cost that you normally would have incurred to operate your business during the same period had no "computer attack" occurred.
19. "Insured" means:
- a. With respect to Insuring Agreement **A** - Computer Attack any "named insured".
 - b. With respect to Insuring Agreement **B** - Network Security and Electronic Media Liability:
 - (1) Any "named insured"; and
 - (2) Any "employee" or "executive" of a "named insured", but:
 - (a) Only for the conduct of the "named insured's" business with-
- in the scope of his or her employment or duties as an "executive"; and
- (b) Such "employee" or "executive" shall not be an "insured" to the extent his or her actions or omissions are criminal, fraudulent, dishonest or constitute an intentional or knowing violation of the law.
20. "Interrelated" means all events or incidents that have as a common nexus any:
- a. Fact, circumstance, situation, event, transaction, cause; or
 - b. Series of causally connected facts, circumstances, situations, events, transactions or causes.
21. "Loss" means:
- a. With respect to Insuring Agreement **A** - Computer Attack:

Those expenses enumerated in Section I, **A.**, Paragraph **1.b.**
 - b. With respect to Insuring Agreement **B** - Network Security and Electronic Media Liability:
 - (1) "Defense costs"; and
 - (2) "Settlement costs".
22. "Malware attack" means an attack that damages a "computer system" or data contained therein arising from malicious code, including viruses, worms, Trojans, spyware and keyloggers. This does not mean damage from shortcomings or mistakes in legitimate electronic code or damage from code installed on your "computer system" during the manufacturing process or normal maintenance.
23. "Named insured" means the entity or entities shown in the Declarations as a Named Insured.
24. "Network security incident" means a negligent security failure or weakness with respect to a "computer system" which allowed one or more of the following to happen:
- a. The unintended propagation or forwarding of malware, including viruses, worms, Trojans, spyware and keyloggers. Malware does not include shortcomings or mistakes in legitimate electronic code.
 - b. The unintended abetting of a "denial of service attack" against one or more other systems.
 - c. The unintended loss, release or disclosure of "third party corporate data".

25. "Period of restoration" means the period of time that begins at the time that the "computer attack" is discovered by you and continues until the earlier of:

- a. The date that all data restoration, data re-creation and system restoration directly related to the "computer attack" has been completed; or
- b. The date on which such data restoration, data re-creation and system restoration could have been completed with the exercise of due diligence and dispatch.

26. "Personally identifying information" means information, including health information, that could be used to commit fraud or other illegal activity involving the credit, access to health care or identity of an individual. This includes, but is not limited to, Social Security numbers or account numbers.

"Personally identifying information" does not mean or include information that is otherwise available to the public, such as names and addresses.

27. "Personally sensitive information" means private information specific to an individual the release of which requires notification of affected individuals under any applicable law.

"Personally sensitive information" does not mean or include "personally identifying information".

28. "Policy period" means the cumulative total of each individual "coverage term" comprising the period of time from the inception date of this Coverage Part shown in the Declarations to the expiration date shown in the Declarations, or its earlier cancellation or termination date.

29. "Property damage" means:

- a. Physical injury to or destruction of tangible property including all resulting loss of use; or
- b. Loss of use of tangible property that is not physically injured.

30. "Ransomware" means any software that is used to demand a ransom payment by:

- a. Restricting access to a "computer system"; or
- b. Encrypting data held within a "computer system".

31. "Settlement costs":

- a. Means the following, when they arise from a "claim":

- (1) Damages (including punitive and exemplary damages and the multiple portion of any multiplied damage award), judgments or settlements;

- (2) Attorney's fees and other litigation costs added to that part of any judgment paid by us, when such fees and costs are awarded by law or court order; and

- (3) Pre-judgment interest on that part of any judgment paid by us.

b. Does not include:

- (1) Civil or criminal fines or penalties imposed by law;

- (2) Taxes; or

- (3) Matters which may be deemed uninsurable under the applicable law.

c. With respect to punitive, exemplary and multiplied damages, the law of the jurisdiction most favorable to the insurability of those fines, penalties or damages shall control for the purpose of resolving any dispute between us and any "insured" regarding whether the fines, penalties or damages specified in this definition above are insurable under this Coverage Part, provided that such jurisdiction:

- (1) Is where those fines, penalties or damages were awarded or imposed;

- (2) Is where any "personal data compromise" took place for which such fines, penalties or damages were awarded or imposed;

- (3) Is where you are incorporated or you have your principal place of business; or

- (4) Is where we are incorporated or have our principal place of business.

32. "System restoration costs":

a. Means the costs of an outside professional firm hired by you to do any of the following in order to restore your "computer system" to its pre- "computer attack" level of functionality:

- (1) Replace or reinstall computer software programs;

- (2) Remove any malicious code; and

- (3) Configure or correct the configuration of your "computer system".

b. Does not include:

- (1) Costs to increase the speed, capacity or utility of your "computer system";

- (2) Labor of your "employees" or "executives";
 - (3) Any costs in excess of the "actual cash value" of your "computer system"; or
 - (4) Costs to repair or replace hardware.
33. "Third party corporate data" means any trade secret, data, design, interpretation, forecast, formula, method, practice, credit or debit card magnetic strip information, process, record, report or other item of information of a third party not an "insured" under this Coverage Part which is not available to the general public and is provided to the "named insured" subject to a mutually executed written confidentiality agreement or which the "named insured" is legally required to maintain in confidence; however, "third party corporate data" shall not include "personally identifiable information" or "personally sensitive information".
34. "Unauthorized access incident" means the gaining of access to a "computer system" by:
- a. An unauthorized person or persons; or
 - b. An authorized person or persons for unauthorized purposes.
35. "Wrongful act" means:
- a. An "electronic media incident"; or
 - b. A "network security incident".

CINCINNATI CYBER DEFENSE™ COVERAGE FORM

TABLE OF CONTENTS

| Coverage Part Provision: | Begins on Page: |
|--|-----------------|
| Preamble..... | 4 |
| SECTION I - COVERAGES | 4 |
| A. Insuring Agreements | 4 |
| 1. Insuring Agreement A - Response Expenses | 4 |
| 2. Insuring Agreement B - Computer Attack | 6 |
| 3. Insuring Agreement C - Cyber Extortion | 6 |
| 4. Insuring Agreement D - Identity Recovery | 6 |
| 5. Insuring Agreement E - Data Compromise Liability | 6 |
| 6. Insuring Agreement F - Network Security Liability | 7 |
| 7. Insuring Agreement G - Electronic Media Liability | 7 |
| B. Exclusions | 8 |
| 1. Applicable to Insuring Agreements A, B, C, E, F and G only | 8 |
| a. Contractual Liability | 8 |
| b. Criminal Investigations or Proceedings | 8 |
| c. Deficiency Correction | 8 |
| d. Fines and Penalties | 8 |
| e. Fraudulent, Dishonest or Criminal Acts | 8 |
| f. Information Technology Products | 8 |
| g. Infrastructure Failure | 8 |
| h. Knowledge of Falsity | 8 |
| i. Non-monetary Relief | 8 |
| j. Nuclear | 8 |
| k. Patent or Trade Secret Infringement | 8 |
| l. Pollutant | 8 |
| m. Previously Reported Claims | 9 |
| n. Prior Knowledge | 9 |
| o. Prior Wrongful Acts | 9 |
| p. Prior or Pending Litigation | 9 |
| q. Property Damage or Bodily Injury | 9 |
| r. Reckless Disregard | 9 |
| s. Regulatory and Governmental Actions | 9 |
| t. Satellite Malfunction | 9 |
| u. Uninsurable | 9 |
| v. War | 10 |
| w. Willful Complicity | 10 |
| 2. Applicable to Insuring Agreement B - Computer Attack only | 10 |
| Computers of Others | 10 |
| 3. Applicable to Insuring Agreement D - Identity Recovery only | 10 |
| a. Fraudulent, Dishonest or Criminal Acts | 10 |
| b. Professional or Business Identity | 10 |
| c. Unreported Identity Theft | 10 |
| SECTION II - LIMITS OF INSURANCE | 10 |
| SECTION III - DEDUCTIBLE | 11 |
| SECTION IV - DEFENSE AND SETTLEMENT | 11 |

TABLE OF CONTENTS (CONT'D)

| Coverage Part Provision: | Begins on Page: |
|--|-----------------|
| SECTION V - CONDITIONS | 12 |
| 1. Bankruptcy | 12 |
| 2. Changes in Exposure | 12 |
| 3. Confidentiality | 13 |
| 4. Due Diligence | 13 |
| 5. Duties in the Event of a Claim, Regulatory Proceeding or Loss | 13 |
| 6. Help Line | 14 |
| 7. Legal Action Against Us | 15 |
| 8. Legal Advice | 15 |
| 9. Liberalization | 15 |
| 10. Mediation and Allocation | 15 |
| 11. Office of Foreign Assets Control (OFAC) Compliance | 16 |
| 12. Other Insurance | 16 |
| 13. Pre-Notification Consultation | 16 |
| 14. Representations | 16 |
| 15. Separation of Insureds | 16 |
| 16. Service Providers | 16 |
| 17. Services | 17 |
| 18. Subrogation | 17 |
| 19. Valuation - Settlement | 17 |
| 20. When We Do Not Renew | 17 |
| SECTION VI - EXTENDED REPORTING PERIODS | 17 |
| SECTION VII - DEFINITIONS | 18 |
| 1. "Actual cash value" | 18 |
| 2. "Affected individual" | 18 |
| 3. "Authorized representative" | 18 |
| 4. "Authorized third party user" | 18 |
| 5. "Bodily injury" | 18 |
| 6. "Business income loss" | 18 |
| 7. "Claim" | 18 |
| 8. "Computer attack" | 19 |
| 9. "Computer system" | 19 |
| 10. "Coverage term" | 19 |
| 11. "Coverage territory" | 19 |
| 12. "Cyber extortion expenses" | 19 |
| 13. "Cyber extortion threat" | 19 |
| 14. "Data re-creation costs" | 20 |
| 15. "Data restoration costs" | 20 |
| 16. "Defense costs" | 20 |
| 17. "Denial of service attack" | 20 |
| 18. "Electronic media incident" | 20 |
| 19. "Employee" | 20 |
| 20. "Executive" | 21 |
| 21. "Extra expense" | 21 |
| 22. "Identity recovery case manager" | 21 |
| 23. "Identity recovery expenses" | 21 |
| 24. "Identity recovery insured" | 22 |
| 25. "Identity theft" | 22 |
| 26. "Insured" | 22 |
| 27. "Interrelated" | 22 |
| 28. "Loss" | 22 |
| 29. "Malware attack" | 23 |
| 30. "Named insured" | 23 |
| 31. "Network security incident" | 23 |
| 32. "Period of restoration" | 23 |

TABLE OF CONTENTS (CONT'D)

Coverage Part Provision:

Begins on Page:

| | |
|--|----|
| 33. "Personal data compromise" | 23 |
| 34. "Personally identifying information" | 23 |
| 35. "Personally sensitive information" | 23 |
| 36. "Policy period" | 24 |
| 37. "Pollutants" | 24 |
| 38. "Property damage" | 24 |
| 39. "Ransomware" | 24 |
| 40. "Regulatory proceeding" | 24 |
| 41. "Settlement costs" | 24 |
| 42. "Subsidiary" | 24 |
| 43. "System restoration costs" | 25 |
| 44. "Third party corporate data" | 25 |
| 45. "Unauthorized access incident" | 25 |
| 46. "Wrongful act" | 25 |

CINCINNATI CYBER DEFENSE™ COVERAGE FORM

THIS COVERAGE PART PROVIDES CLAIMS-MADE COVERAGE, WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF INSURANCE TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY "DEFENSE COSTS", AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE DEDUCTIBLE. IN NO EVENT WILL WE BE LIABLE FOR "DEFENSE COSTS" OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE LIMIT OF INSURANCE. READ THE ENTIRE POLICY CAREFULLY.

Various provisions in this Coverage Part restrict coverage. Read the entire Coverage Part carefully to determine rights, duties and what is and is not covered.

Throughout this Coverage Part the words "you" and "your" refer to the "named insured" shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section VII - Definitions.

SECTION I - COVERAGES

A. Insuring Agreements

Coverage is provided under the following Insuring Agreements for which an Aggregate Limit of Insurance is shown in the Declarations:

1. Insuring Agreement A - Response Expenses

- a. Coverage under Insuring Agreement A - Response Expenses applies only if all of the following conditions are met:

- (1) There has been a "personal data compromise"; and
- (2) Such "personal data compromise" is first discovered by you during the "coverage term"; and
- (3) Such "personal data compromise" took place in the "coverage territory"; and
- (4) Such "personal data compromise" is reported to us within 60 days after the date it is first discovered by you.

- b. If the conditions listed in a. above have been met, then we will provide coverage for the following expenses when they arise directly from the "personal data compromise" described in a. above and are necessary and reasonable. Coverages (4) and (5) apply only if there has been a notification of the "personal data compromise" to "affected individuals" as covered under coverage (3).

(1) Forensic IT Review

Professional information technologies review if needed to determine, within the constraints of what is possible and reasonable, the nature and extent of the "personal data compromise" and the number and identities of the "affected individuals".

This does not include costs to analyze, research or determine any of the following:

- (a) Vulnerabilities in systems, procedures or physical security;
- (b) Compliance with PCI or other industry security standards; or
- (c) The nature or extent of loss or damage to data that is not "personally identifying information" or "personally sensitive information".

If there is reasonable cause to suspect that a covered "personal data compromise" may have occurred, we will pay for costs covered under Forensic IT Review, even if it is eventually determined that there was no covered "personal data compromise". However, once it is determined that there was no covered "personal data compromise", we will not pay for any further costs.

(2) Legal Review

Professional legal counsel review of the "personal data compromise" and how you should best respond to it.

If there is reasonable cause to suspect that a covered "personal data compromise" may have occurred, we will pay for costs covered under Legal Review, even if it is eventually determined that

there was no covered "personal data compromise". However, once it is determined that there was no covered "personal data compromise", we will not pay for any further costs.

(3) Notification to Affected Individuals

We will pay your necessary and reasonable costs to provide notification of the "personal data compromise" to "affected individuals".

(4) Services to Affected Individuals

We will pay your necessary and reasonable costs to provide the following services to "affected individuals":

(a) The following services apply to any "personal data compromise".

1) Informational Materials

A packet of loss prevention and customer support information.

2) Help Line

A toll-free telephone line for "affected individuals" with questions about the "personal data compromise". Where applicable, the line can also be used to request additional services as listed in **b)1)** and **2)** below.

Note, calls by "affected individuals" or their representatives to the Help Line do not constitute the making of a "claim" under Insuring Agreement **E** - Data Compromise Liability.

(b) The following additional services apply to "personal data compromise" events involving "personally identifying information".

1) Credit Report and Monitoring

A credit report and an electronic service automatically monitoring for activities affecting an individual's credit records.

This service is subject to the "affected individual" enrolling for this service with the designated service provider.

2) Identity Restoration Case Management

As respects any "affected individual" who is or appears to be a victim of "identity theft" that may reasonably have arisen from the "personal data compromise", the services of an identity restoration professional who will assist that "affected individual" through the process of correcting credit and other records and, within the constraints of what is possible and reasonable, restoring control over his or her personal identity.

(5) PR Services

We will pay the necessary and reasonable fees and expenses you incur, with our prior written consent, for a professional public relations firm review of and response to the potential impact of the "personal data compromise" on your business relationships. We will only pay for such fees and expenses when such a public relations firm review and response is reasonably necessary to avert or mitigate material damage to your business relationships from the "personal data compromise".

Such fees and expenses include costs to implement the recommendations of such professional public relations firm. However, when such recommendations include advertising and special promotions designed to retain your relationship with "affected individuals", we will not pay for promotions:

a) Provided to any of your "executives" or "employees"; or

b) Costing more than \$25 per "affected individual".

2. Insuring Agreement B - Computer Attack

- a. Coverage under Insuring Agreement B - Computer Attack applies only if all of the following conditions are met:

- (1) There has been a "computer attack"; and
- (2) Such "computer attack" is first discovered by you during the "coverage term"; and
- (3) Such "computer attack" occurred in the "coverage territory"; and
- (4) Such "computer attack" is reported to us as soon as practicable, but in no event more than 60 days after the date it is first discovered by you.

- b. If all of the conditions in a. above have been met, then we will provide you the following coverages for "loss" directly arising from such "computer attack".

(1) Data Restoration

We will pay your necessary and reasonable "data restoration costs".

(2) Data Re-creation

We will pay your necessary and reasonable "data re-creation costs".

(3) System Restoration

We will pay your necessary and reasonable "system restoration costs".

(4) Loss of Business

We will pay your actual "business income loss" and your necessary and reasonable "extra expenses".

(5) Public Relations

If you suffer covered "business income loss", we will pay the necessary and reasonable fees and expenses you incur, with our prior written consent, for a professional public relations firm review of and response to the potential impact of the "computer attack" on your business relationships. We will only pay for such fees and expenses when such a public relations firm review and response is reasonably necessary to avert or mitigate material damage to your

business relationships from the "computer attack".

3. Insuring Agreement C - Cyber Extortion

We will pay "cyber extortion expenses" that result from a "cyber extortion threat" first made against you during the "coverage term" for which this coverage is applicable. This insurance applies only if such "cyber extortion threat" is reported to us as soon as practicable, but in no event more than 60 days after the date it is first made against you.

4. Insuring Agreement D - Identity Recovery

- a. Coverage under Insuring Agreement D - Identity Recovery applies only if all of the following conditions are met:

- (1) There has been an "identity theft" involving the personal identity of an "identity recovery insured" under this Coverage Part; and
- (2) Such "identity theft" is first discovered by the "identity recovery insured" during the "coverage term"; and
- (3) Such "identity theft" took place in the "coverage territory"; and
- (4) Such "identity theft" is reported to us within 60 days after it is first discovered by the "identity recovery insured".

- b. If the conditions listed in a. above have been met, then we will provide the following to the "identity recovery insured":

- (1) Services of an "identity recovery case manager" as needed to respond to the "identity theft"; and
- (2) Reimbursement of necessary and reasonable "identity recovery expenses" incurred as a direct result of the "identity theft".

5. Insuring Agreement E - Data Compromise Liability

- a. Coverage under Insuring Agreement E - Data Compromise Liability applies only if all of the following conditions are met:

- (1) During the "coverage term" or any applicable Extended Reporting Period, you first receive notice of:
 - (a) A "claim" which:

- 1) Arises from a "wrongful act" that:
 - a) Took place on or after the Retroactive Date, if any, shown in the Declarations and before the end of the "policy period";
 - b) Took place in the "coverage territory"; and
 - c) Was submitted to us and insured under the Insuring Agreement **A** - Response Expenses; or
- (b) A "regulatory proceeding" which:
 - 1) Arises from a "wrongful act" that:
 - a) Took place on or after the Retroactive Date, if any, shown in the Declarations and before the end of the "policy period";
 - b) Took place in the "coverage territory"; and
 - c) Was submitted to us and insured under the Insuring Agreement **A** - Response Expenses; and
 - 2) Is brought by a governmental entity; and
- (2) Such "claim" or "regulatory proceeding" is reported to us as soon as practicable, but in no event more than 60 days after the date it is first received by you.
- b. If the conditions listed in **a.** above have been met, then we will pay on behalf of the "insured" "loss" directly arising from the "claim" or "regulatory proceeding".
- c. All "claims" and "regulatory proceedings" arising from a single "wrongful act" or series of "interrelated" "wrongful acts" will be deemed to have been made at the time that notice of the first of those "claims" or "regulatory proceedings" is received by you.

6. Insuring Agreement F - Network Security Liability

- a. Coverage under Insuring Agreement **F** - Network Security Liability applies only if all of the following conditions are met:
 - (1) During the "coverage term" or any applicable Extended Reporting Period, you first receive notice of a "claim" which arises from a "wrongful act" that:
 - (a) Took place on or after the Retroactive Date, if any, shown in the Declarations and before the end of the "policy period"; and
 - (b) Took place in the "coverage territory"; and
 - (2) Such "claim" is reported to us as soon as practicable, but in no event more than 60 days after the date it is first received by you.
- b. If the conditions listed in **a.** above have been met, then we will pay on behalf of the "insured" "loss" directly arising from the "claim".
- c. All "claims" arising from a single "wrongful act" or series of "interrelated" "wrongful acts" will be deemed to have been made at the time that notice of the first of those "claims" is received by you.

7. Insuring Agreement G - Electronic Media Liability

- a. Coverage under Insuring Agreement **G** - Electronic Media Liability applies only if all of the following conditions are met:
 - (1) During the "coverage term" or any applicable Extended Reporting Period, you first receive notice of a "claim" which arises from a "wrongful act" that:
 - (a) Took place on or after the Retroactive Date, if any, shown in the Declarations and before the end of the "policy period"; and
 - (b) Took place in the "coverage territory"; and
 - (2) Such "claim" is reported to us as soon as practicable, but in no event more than 60 days after the date it is first received by you.

- b. If the conditions listed in **a.** above have been met, then we will pay on behalf of the "insured" "loss" directly arising from the "claim".
- c. All "claims" arising from a single "wrongful act" or series of "interrelated" "wrongful acts" will be deemed to have been made at the time that notice of the first of those "claims" is received by you.

B. Exclusions

1. Applicable to Insuring Agreements **A, B, C, E, F** and **G** only:

This insurance does not apply to "loss" or "claims" based upon, attributable to or arising out of:

a. Contractual Liability

An "insured's" assumption of liability by contract or agreement, whether oral or written. However, this exclusion shall not apply to:

- (1) Any liability that an "insured" would have incurred in the absence of such contract or agreement; or
- (2) Any PCI fines or penalties explicitly covered under Insuring Agreement **E** – Data Compromise Liability.

b. Criminal Investigations or Proceedings

Any criminal investigations or proceedings.

However, this exclusion does not apply to "defense costs" arising from an otherwise insured "wrongful act".

c. Deficiency Correction

Costs to research or correct any deficiency.

d. Fines and Penalties

Any fines or penalties other than those explicitly covered under the definition of "settlement costs".

e. Fraudulent, Dishonest or Criminal Acts

Any criminal, fraudulent or dishonest act, error or omission, or any intentional or knowing violation of the law by the "insured".

f. Information Technology Products

The propagation or forwarding of malware, including viruses, worms, Trojans, spyware and keyloggers in connection with hardware or software created, produced or modified by you for sale, lease or license to third parties.

g. Infrastructure Failure

Failure or interruption of or damage to any electrical power supply network or telecommunication network not owned and operated by the "insured" including, but not limited to, the internet, internet service providers, DNS service providers, cable and wireless providers, internet exchange providers, search engine providers, tier 1 internet protocol networks and other providers of telecommunications or internet infrastructure.

h. Knowledge of Falsity

Any oral or written publication of material, if done by the "insured" or at the "insured's" direction with knowledge of its falsity.

i. Non-monetary Relief

That part of any "claim" seeking any non-monetary relief.

However, this exclusion does not apply to "defense costs" arising from an otherwise insured "wrongful act".

j. Nuclear

Nuclear reaction or radiation or radioactive contamination, however caused.

k. Patent or Trade Secret Infringement

Any actual or alleged patent or trade secret violation including any actual or alleged violation of the Patent Act, the Economic Espionage Act of 1996, or the Uniform Trade Secrets Act and their amendments.

l. Pollutant

- (1) The actual, alleged or threatened discharge, dispersal, seepage, migration, emission, release or escape of "pollutants" at any time; or
- (2) Any request, demand, order or statutory or regulatory requirement that you or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize,

or in any way respond to, or assess the effects of, "pollutants"; or

- (3) Any demand by or on behalf of any governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

m. Previously Reported Claims

The same facts alleged or contained in any "claim" which has been reported, or in any circumstances of which notice has been given, under any insurance policy of which this Coverage Part is a renewal or replacement.

n. Prior Knowledge

Any "wrongful act" committed, attempted or allegedly committed or attempted prior to the "policy period" if:

- (1) Prior to the earlier of the following dates:
- (a) The inception of this Coverage Part;
 - (b) The inception of the original Coverage Part of which this Coverage Part is a renewal or replacement; or
 - (c) The Continuity Date, if any, stated in the Declarations for the applicable Coverage Part,
- any "executive" knew or should have reasonably foreseen that such "wrongful act" might be the basis of a "claim"; or
- (2) There is a previous policy under which you are entitled to coverage for such "claim".

o. Prior Wrongful Acts

Any "wrongful act" first occurring before the Retroactive Date, if any, shown in the Declarations or any "claim" arising from a "wrongful act" that first occurred prior to the Retroactive Date, if any, shown in the Declarations.

p. Prior or Pending Litigation

Any "claim" or other proceeding against an "insured" which was pending or existed prior to the Prior or Pending Date stated in the Declarations, or arising out of the same or

substantially the same facts, circumstances or allegations which are the subject of, or the basis for, such "claim" or other proceeding.

q. Property Damage or Bodily Injury

"Property damage" or "bodily injury" other than "bodily injury" alleged in a "claim" covered under Insuring Agreement **G** - Electronic Media Liability.

r. Reckless Disregard

Your reckless disregard for the security of "personally identifying information", "personally sensitive information" or "third party corporate data" in your care, custody or control.

s. Regulatory and Governmental Actions

- (1) Any action or proceeding brought by, or on behalf of, any governmental or quasi-governmental authority or regulatory agency including, but not limited to:
- (a) The seizure or destruction of property by order of a governmental authority; or
 - (b) Regulatory actions or proceedings brought by, or on behalf of, the Federal Trade Commission, Federal Communications Commission, or other regulatory agency.
- (2) However, this exclusion shall not apply to:
- (a) Actions or proceedings brought by a governmental authority or regulatory agency acting solely in its capacity as a customer of the "named insured" or a "subsidiary"; or
 - (b) "Regulatory proceedings" insured under Insuring Agreement **E** - Data Compromise Liability.

t. Satellite Malfunction

Any malfunction or failure of any satellite.

u. Uninsurable

Any amount not insurable under applicable law.

v. War

- (1) War, including undeclared or civil war or civil unrest;
- (2) Warlike action by military force, including action hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by government authority in hindering or defending against any of these.

w. Willful Complicity

The "insured's" intentional or willful complicity in a covered "claim" or "loss" event, or your reckless disregard for the security of your "computer system" or data.

2. Applicable to Insuring Agreement **B** - Computer Attack only:

This insurance does not apply to:

Computers of Others

Failure or interruption of or damage (including, but not limited to, damage to data, software and operating systems) to a computer or computer system that is not a "computer system".

3. Applicable to Insuring Agreement **D** - Identity Recovery only:

This insurance does not apply to:

a. Fraudulent, Dishonest or Criminal Acts

Any fraudulent, dishonest or criminal act by an "identity recovery insured" or any person aiding or abetting an "identity recovery insured", or by any "authorized representative" of an "identity recovery insured", whether acting alone or in collusion with others. However, this exclusion shall not apply to the interests of an "identity recovery insured" who has no knowledge of or involvement in such fraud, dishonesty or criminal act.

b. Professional or Business Identity

The theft of a professional or business identity.

c. Unreported Identity Theft

An "identity theft" that is not reported in writing to the police.

SECTION II - LIMITS OF INSURANCE

A. Applicable to all Insuring Agreements:

1. The Coverage Part Aggregate Limit of Insurance stated in the Declarations is the most we will pay for all "loss" or "defense costs" under all applicable Insuring Agreements in any one "coverage term" or any applicable Extended Reporting Period. The Coverage Part Aggregate Limit of Insurance stated in the Declarations applies regardless of the number of insured events first discovered or "claims" or "regulatory proceedings" first received during the "coverage term" or any applicable Extended Reporting Period.
2. The Insuring Agreement Aggregate Limit of Insurance stated in the Declarations is the most we will pay for all "loss" or "defense costs" under that Insuring Agreement in any one "coverage term" or any applicable Extended Reporting Period, regardless of the number of insured events first discovered or "claims" or "regulatory proceedings" first received during the "coverage term" or any applicable Extended Reporting Period. The Insuring Agreement Aggregate Limit of Insurance is part of, and not in addition to, the Coverage Part Aggregate Limit of Insurance stated in Section II, A., Paragraph 1.
3. A "computer attack", "cyber extortion threat", "personal data compromise" or "identity theft" may be first discovered by you in one "coverage term" but it may cause insured "loss" in one or more subsequent "coverage terms". If so, all insured "loss" arising from such "computer attack", "cyber extortion threat", "personal data compromise" or "identity theft" will be subject to the Limit of Insurance applicable to the "coverage term" when the "computer attack", "cyber extortion threat", "personal data compromise" or "identity theft" was first discovered by you.
4. You may first receive notice of a "claim" or "regulatory proceeding" in one "coverage term" but it may cause insured "loss" or "defense costs" in one or more subsequent "coverage terms". If so, all insured "loss" or "defense costs" arising from such "claim" (other than post-judgment interest) or "regulatory proceeding" will be subject to the Limit of Insurance applicable to the "coverage term" when notice of the "claim" or

- "regulatory proceeding" was first received by you.
5. The Limit of Insurance for the Extended Reporting Periods (if applicable) shall be part of, and not in addition to, the Limit of Insurance for the immediately preceding "coverage term".
 6. Coverage under Insuring Agreement **A** - Response Expenses for Services to "affected individuals" is limited to costs to provide such services for a period of up to one year from the date of the notification to the "affected individuals" or the period required by law, whichever is longer. Notwithstanding, coverage for Identity Restoration Case Management services initiated within such period may continue for a period of up to one year from the date such Identity Restoration Case Management services are initiated.
- B.** Applicable only to Insuring Agreement **D** - Identity Recovery:
1. Case Management Service is available under Insuring Agreement **D** - Identity Recovery as needed for any one "identity theft" for up to 12 consecutive months from the inception of the service. Expenses we incur to provide Case Management Services do not reduce the Limit of Insurance available for "identity recovery expenses".
 2. Legal costs as provided under Item **d.** of the definition of "identity recovery expenses" are part of, and not in addition to, the Aggregate Limit of Insurance described in Section II, **A.**, Paragraph 2.
 3. Item **e.** (Lost Wages) and Item **f.** (Child and Elder Care Expenses) of the definition of "identity recovery expenses" are jointly subject to the sublimit stated in the Declarations. This sublimit is part of, and not in addition to, the Aggregate Limit of Insurance described in Section II, **A.**, Paragraph 2. Coverage is limited to wages lost and expenses incurred within 12 months after the first discovery of the "identity theft" by the "identity recovery insured".
 4. Item **g.** (Mental Health Counseling) of the definition of "identity recovery expenses" is subject to the sublimit stated in the Declarations. This sublimit is part of, and not in addition to, the Aggregate Limit of Insurance described in Section II, **A.**, Paragraph 2. Coverage is limited to counseling that takes place within 12 months after the first discovery of the "identity theft" by the "identity recovery insured".
 5. Item **h.** (Miscellaneous Unnamed Costs) of the definition of "identity recovery expenses" is subject to the sublimit stated in the Declarations. This sublimit is part of, and not in addition to, the Aggregate Limit of Insurance described in Section II, **A.**, Paragraph 2. Coverage is limited to costs incurred within 12 months after the first discovery of the "identity theft" by the "identity recovery insured".
- The Limits of Insurance of this Coverage Part apply separately to each "coverage term".
- ### SECTION III - DEDUCTIBLE
- A.** We will not pay for "loss", damage or expense under any Insuring Agreement until the amount of the insured "loss", damage or expense exceeds the deductible amount stated in the Declarations for that Insuring Agreement. We will then pay the amount of "loss", damage or expense in excess of the applicable deductible amount, subject to the applicable Limit of Insurance stated in the Declarations. You shall be responsible for the applicable deductible amount. We may, at our option, pay any part or all of the deductible amount to defend or effect settlement of any "claim", "loss" or "regulatory proceeding" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.
 - B.** The deductible will apply to all:
 1. "Loss" resulting from the same "wrongful act" or "interrelated" "wrongful acts" insured under Insuring Agreements **E** - Data Compromise Liability, **F** - Network Security Liability or **G** - Electronic Media Liability.
 2. "Loss" arising from the same insured event or "interrelated" insured events under Insuring Agreements **A** - Response Expenses, **B** - Computer Attack or **C** - Cyber Extortion.
 - C.** In the event that "loss" is insured under more than one Insuring Agreement, only the single highest deductible applies.
 - D.** Insurance coverage under Insuring Agreement **D** - Identity Recovery is subject to the Identity Recovery Deductible stated in the Declarations. Each "identity recovery insured" shall be responsible for such deductible amount only once during each "coverage term". This deductible applies only to "identity recovery expenses".
- ### SECTION IV - DEFENSE AND SETTLEMENT
- The provisions contained within this Section apply only to Insuring Agreements **E** - Data Compromise Liability, **F** - Network Security Liability, and **G** - Electronic Media Liability.

1. We will have the right and duty to select counsel and defend the "insured" against any "claim" or "regulatory proceeding" insured by this Coverage Part, regardless of whether the allegations of such "claim" or "regulatory proceeding" are groundless, false or fraudulent. However, we shall have no duty to defend the "insured" against any "claim" or "regulatory proceeding" seeking damages or other relief not insured by this Coverage Part.
2. We may, with your written consent, make any settlement of a "claim" or "regulatory proceeding" which we deem reasonable. If you refuse to consent to any settlement recommended by us and acceptable to the claimant or plaintiff, our liability for all "loss" or "defense costs" resulting from such "claim" or "regulatory proceeding" shall not exceed:
 - a. The amount for which we could have settled such "claim" or "regulatory proceeding" plus "defense costs" incurred as of the date we proposed such settlement in writing to you; plus
 - b. 90% of any "loss" or "defense costs" in excess of the proposed settlement incurred after the date you refused to consent to the proposed settlement, subject in all events to the applicable Limit of Insurance. The remaining 10% of any "loss" or "defense costs" in excess of the proposed settlement incurred after the date you refused to consent to the proposed settlement shall be your responsibility.
3. We shall not be obligated to pay any "loss" or "defense costs", or to defend or continue to defend any "claim" or "regulatory proceeding" after the applicable Limit of Insurance has been exhausted.
4. We shall pay all interest on that amount of any judgment within the applicable Limit of Insurance which accrues:
 - a. After entry of judgment; and
 - b. Before we pay, offer to pay or deposit in court that part of the judgment within the applicable Limit of Insurance or, in any case, before we pay or offer to pay the entire applicable Limit of Insurance.

These interest payments shall be in addition to and not part of the applicable Limit of Insurance.

SECTION V - CONDITIONS

1. Bankruptcy

Your bankruptcy, or the bankruptcy of your estate if you are a sole proprietor, will not relieve us of our obligations under this Coverage Part.

2. Changes in Exposure

a. Acquisition or Creation of Another Organization

If before or during the "coverage term":

- (1) You acquire securities or voting rights in another organization or create another organization which, as a result of such acquisition or creation, becomes a "subsidiary"; or
- (2) You acquire any organization through merger or consolidation;

then such organization will be covered under this Coverage Part but only with respect to "wrongful acts" or "loss" which occurred after the effective date of such acquisition or creation provided, with regard to Paragraphs 2.a.(1) and 2.a.(2), you:

- (a) Give us written notice of the consolidation, merger or purchase or acquisition of assets or liabilities representing a value equivalent to thirty (35) percent (%) or more of your assets prior to such transaction within ninety (90) days of the effective date of such action;
- (b) Obtain our written consent to extend the coverage provided by this Coverage Part to such exposures as described in (a) above; and
- (c) Upon obtaining our consent, pay us an additional premium.

b. Acquisition of Named Insured

If during the "coverage term":

- (1) The "named insured" merges into or consolidates with another organization, such that the "named insured" is not the surviving organization; or
- (2) Another organization, or person or group of organizations and/or persons acting in concert acquires securities or voting rights which result in ownership or voting control by the other organization(s) or person(s) of more than 50% of the outstanding securities or voting rights representing the present right to vote for the election of directors, trustees or managers (if a limited liability company) of the "named insured";

then coverage under this Coverage Part will continue until the end of the "coverage term", but only with respect to "claims" arising out of "wrongful acts" which occurred

prior to the effective date of such merger, consolidation or acquisition.

The full annual premium for the "coverage term" will be deemed to be fully earned immediately upon the occurrence of such merger, consolidation or acquisition of the "named insured".

The "named insured" must give written notice of such merger, consolidation or acquisition to us as soon as practicable, together with such information as we may reasonably require.

c. Cessation of Subsidiaries

If before or during the "coverage term" an organization ceases to be a "subsidiary", coverage with respect to such "subsidiary" will continue until the end of the "coverage term" but only with respect to "claims" or "loss" which occurred prior to the date such organization ceased to be a "subsidiary".

d. Official Appointments

If during the "coverage term" the appointment of receiver, conservator, trustee, liquidator or rehabilitator, or any similar official, for or with respect to the "named insured" occurs, the insurance coverage afforded under this Coverage Part will continue only until the end of the "coverage term" but only with respect to "claims" arising out of "wrongful acts" or "loss" which occurred prior to the effective date of such appointment.

The full annual premium for the "coverage term" will be deemed to be fully earned immediately upon the occurrence of such appointment of a receiver, conservator, trustee, liquidator or rehabilitator, or any similar official.

3. Confidentiality

Under Insuring Agreement **C** - Cyber Extortion, "insureds" must make every reasonable effort not to divulge the existence of this coverage.

4. Due Diligence

You agree to use due diligence to prevent and mitigate "loss" insured under this Coverage Part. This includes, but is not limited to, complying with, and requiring your vendors to comply with, reasonable and industry-accepted protocols for:

- a. Providing and maintaining appropriate physical security for your premises, "computer systems" and hard copy files;
- b. Providing and maintaining appropriate computer and Internet security;

- c. Maintaining and updating at appropriate intervals backups of computer data;
- d. Protecting transactions, such as processing credit card, debit card and check payments; and
- e. Appropriate disposal of files containing "personally identifying information", "personally sensitive information" or "third party corporate data", including shredding hard copy files and destroying physical media used to store electronic data.

5. Duties in the Event of a Claim, Regulatory Proceeding or Loss

- a. If, during the "coverage term", you first become aware of any circumstance that could reasonably be expected to give rise to a "claim" or "regulatory proceeding" you may give written notice to us. The notice must be made as soon as practicable, but in no event more than 60 days after the date the circumstance is first discovered by you, and must be made during the "coverage term" and must include:

- (1) The specific details, including the date, of the circumstance;
- (2) The alleged injuries or damage sustained or which may be sustained;
- (3) The names of potential claimants; and
- (4) The manner in which you first became aware of the circumstance.

Any subsequent "claim" or "regulatory proceeding" arising out of any circumstance which is the subject of such a written notice will be deemed to have been made at the time written notice in compliance with these requirements was first received in writing by us.

- b. If a "claim" or "regulatory proceeding" is brought against any "insured", you must:
 - (1) Immediately record the specifics of the "claim" or "regulatory proceeding" and the date received;
 - (2) Provide us with written notice, as soon as practicable, but in no event more than 60 days after the date the "claim" or "regulatory proceeding" is first received by you;
 - (3) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "claim" or "regulatory proceeding";
 - (4) Authorize us to obtain records and other information;

- (5) Cooperate with us in the investigation, settlement or defense of the "claim" or "regulatory proceeding";
- (6) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to you because of "loss" or "defense costs" to which this insurance may also apply; and
- (7) Not take any action, or fail to take any required action, that prejudices your rights or our rights with respect to such "claim" or "regulatory proceeding".

c. In the event of a "personal data compromise", "computer attack", "cyber extortion threat" or "identity theft" insured under Insuring Agreements **A** - Response Expenses, **B** - Computer Attack, **C** - Cyber Extortion or **D** - Identity Recovery, you and any involved "identity recovery insured" must see that the following are done:

- (1) Notify the police if a law may have been broken.
- (2) Notify us as soon as practicable, but in no event more than 60 days after the "personal data compromise", "computer attack", "cyber extortion threat" or "identity theft". Include a description of any property involved.
- (3) As soon as possible, give us a description of how, when and where the "personal data compromise", "computer attack", "cyber extortion threat" or "identity theft" occurred.
- (4) As often as may be reasonably required, permit us to:
 - (a) Inspect the property proving the "personal data compromise", "computer attack", "cyber extortion threat" or "identity theft";
 - (b) Examine your books, records, electronic media and records and hardware;
 - (c) Take samples of damaged and undamaged property for inspection, testing and analysis; and
 - (d) Make copies from your books, records, electronic media and records and hardware.
- (5) Send us signed, sworn proof of "loss" containing the information we request to investigate the "personal data compromise", "computer attack", "cyber extortion threat" or "identity theft". You must do this within 60 days after our

request. We will supply you with the necessary forms.

- (6) Cooperate with us in the investigation or settlement of the "personal data compromise", "computer attack", "cyber extortion threat" or "identity theft"
- (7) If you intend to continue your business, you must resume all or part of your operations as quickly as possible.
- (8) Make no statement that will assume any obligation or admit any liability, for any "loss" for which we may be liable, without our prior written consent.
- (9) Promptly send us any legal papers or notices received concerning the "personal data compromise", "computer attack", "cyber extortion threat", "identity theft" or "loss".

- d. We may examine any "insured" under oath, while not in the presence of any other "insured" and at such times as may be reasonably required, about any matter relating to this insurance or the "claim", "regulatory proceeding" or "loss", including an "insured's" books and records. In the event of an examination, an "insured's" answers must be signed.
- e. No "insured" may, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense without our prior written consent.

6. Help Line

For assistance, the "identity recovery insured" should call the **Identity Recovery Help Line** at **1-866-219-9831**.

The **Identity Recovery Help Line** can provide the "identity recovery insured" with:

- a. Information and advice for how to respond to a possible "identity theft"; and
- b. Instructions for how to submit a service request for Case Management Service and/or a claim form for Expense Reimbursement Coverage.

In some cases, we may provide Case Management services at our expense to an "identity recovery insured" prior to a determination that a covered "identity theft" has occurred. Our provision of such services is not an admission of liability under the policy. We reserve the right to deny further coverage or service if, after investigation, we determine that a covered "identity theft" has not occurred.

As respects Expense Reimbursement Coverage, the "identity recovery insured" must send to us, within 60 days after our request, receipts, bills or other records that support his or her claim for "identity recovery expenses".

7. Legal Action Against Us

- a. No person or organization has a right:
 - (1) To join us as a party or otherwise bring us into a suit asking for damages from an "insured"; or
 - (2) To sue us under this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an "insured"; but we will not be liable for damages that are not payable under this Coverage Part, or that are in excess of the applicable Aggregate Limit of Insurance. An agreed settlement means a settlement and release of liability signed by us, the first "named insured" and the claimant or the claimant's legal representative.

- b. You may not bring any legal action against us involving "loss":
 - (1) Unless you have complied with all the terms of this insurance;
 - (2) Until 90 days after you have filed proof of "loss" with us; and
 - (3) Unless brought within 2 years from the date you reported the "claim" or "loss" to us.

If any limitation in this condition is prohibited by law, such limitation is amended so as to equal the minimum period of limitation provided by such law.

8. Legal Advice

We are not your legal advisor. Our determination of what is or is not insured under this Coverage Part does not represent advice or counsel from us about what you should or should not do.

9. Liberalization

If, within 60 days prior to the beginning of this Coverage Part or during the "policy period", we make any changes to any forms or endorsements of this Coverage Part for which there is currently no separate premium charge, and that change provides more coverage than this Coverage Part, the change will automatically apply to this Coverage Part at the latter of:

- a. The date we implemented the change in your state; or
- b. The date this Coverage Part became effective; and

will be considered as included until the end of the current "policy period". We will make no additional premium charge for this additional coverage during the interim.

10. Mediation and Allocation

- a. Any dispute including but not limited to tort claims or contract claims between an "insured" and us arising out of or relating to this Coverage Part shall be submitted to non-binding mediation prior to commencement of an action between the parties. The mediator shall be chosen by agreement. If the parties cannot agree upon a mediator, the mediator shall be chosen by the American Arbitration Association.
- b. If both "loss" covered by this Coverage Part and loss not covered by this Coverage Part are incurred, either because a "claim" against an "insured" includes both covered and uncovered matters or because a "claim" is made against both an "insured" and others, we will pay 100% of reasonable and necessary "defense costs" and all remaining loss will be allocated between covered "loss" and uncovered loss based upon the relative legal exposure to the parties to such matters.
- c. If we and the "insured(s)" cannot agree as to matters in **b.** above prior to a judgment or finding in the civil or administrative proceeding dealing with "claims" against the "insured(s)", the parties agree that they will, to the extent it is within their control, require that the allocation between covered "loss" and uncovered loss is made in such civil or administrative proceeding. Such efforts shall include but are not limited to the submission of special interrogatories to the finder of fact in such proceeding. Such efforts shall not require us to become a party to such civil or administrative proceeding.
- d. Notwithstanding **c.** above, if we and the "insured" cannot agree as to matters in **b.** above prior to a judgment or finding in any civil or administrative proceeding in which such issues are decided, we may at any time before or after mediation under **a.** above settle all "claims" against any or all "insured(s)". Following such settlement, any dispute between us and the "insured(s)" as to the proper allocation of covered and uncovered matters under **b.** above shall be submitted to non-binding mediation prior to the commencement of

an action between the parties. In any event, only one mediation as to the same issues shall be required.

11. Office of Foreign Assets Control (OFAC) Compliance

Whenever insurance coverage provided by this policy would be in violation of any United States economic or trade sanctions, such insurance coverage shall be null and void.

12. Other Insurance

- a. If any covered "loss" or "defense costs" is covered by any other valid policy, then this Coverage Part shall apply only in excess of the amount of any deductible, retention and limit of insurance under such other policy whether such other policy is stated to be primary, contributory, excess, contingent or otherwise, unless such other policy is written specifically in excess of this Coverage Part by reference in such other policy to this policy's policy number.
- b. When this insurance is excess, we will have no duty to defend the "insured" against any "claim" or "regulatory proceeding" if any other insurer has a duty to defend the "insured" against that "claim" or "regulatory proceeding". But we will have the right to associate in the defense and control of any "claim" or "regulatory proceeding" that we reasonably believe is likely to involve the insurance provided under this Coverage Part. If no other insurer defends, we will undertake to do so, but we will be entitled to the "insured's" rights against all those other insurers.

13. Pre-Notification Consultation

You agree to consult with us prior to the issuance of notification to "affected individuals". We assume no responsibility under Insuring Agreement A - Response Expenses for any services promised to "affected individuals" without our prior agreement. If possible, this pre-notification consultation will also include the designated service provider(s) as agreed to under the Service Providers Condition. You must provide the following at our pre-notification consultation with you:

- a. The exact list of "affected individuals" to be notified, including contact information.
- b. Information about the "personal data compromise" that may appropriately be communicated with "affected individuals".
- c. The scope of services that you desire for the "affected individuals". For example, coverage may be structured to provide fewer services in order to make those ser-

vices available to more "affected individuals" without exceeding the available Response Expenses Limit of Insurance.

14. Representations

You represent that all information and statements contained in any application or questionnaire submitted in connection with this Coverage Part are true, accurate and complete. All such information and statements are the basis for our issuing this Coverage Part and shall be considered as incorporated into and shall constitute a part of this Coverage Part. Misrepresentation or omission of any material fact may be grounds for the rescission of this Coverage Part.

15. Separation of Insureds

Except with respect to the applicable Limit of Insurance, and any rights or duties specifically assigned in this Coverage Part or the policy to which it is attached, to the first "named insured", this insurance applies separately to each "insured" against whom a "claim" is made or "regulatory proceeding" is brought.

16. Service Providers

- a. We will only pay under this Coverage Part for services that are provided by service providers approved by us. You must obtain our prior approval for any service provider whose expenses you want covered under this Coverage Part. We will not unreasonably withhold such approval.
- b. Prior to the Pre-Notification Consultation described in the Pre-Notification Consultation Condition above, you must come to agreement with us regarding the service provider(s) to be used for the Notification to Affected Individuals and Services to Affected Individuals. We will suggest a service provider. If you prefer to use an alternate service provider, our coverage is subject to the following limitations:
 - (1) Such alternate service provider must be approved by us;
 - (2) Such alternate service provider must provide services that are reasonably equivalent or superior in both kind and quality to the services that would have been provided by the service provider we had suggested; and
 - (3) Our payment for services provided by any alternate service provider will not exceed the amount that we would have paid using the service provider we had suggested.

17. Services

The following conditions apply as respects any services provided to you or any "affected individual" or "identity recovery insured" by us, our designees or any service firm paid for in whole or in part under this Coverage Part:

- a. The effectiveness of such services depends on the cooperation and assistance of you, "affected individuals" and "identity recovery insureds".
- b. All services may not be available or applicable to all individuals. For example, "affected individuals" and "identity recovery insureds" who are minors or foreign nationals may not have credit records that can be provided or monitored. Service in Canada will be different from service in the United States and Puerto Rico in accordance with local conditions.
- c. We do not warrant or guarantee that the services will end or eliminate all problems associated with the covered events.
- d. Except for the services of an "identity recovery case manager" under Insuring Agreement **D** - Identity Recovery, which we will provide directly, you will have a direct relationship with the professional service firms paid for in whole or in part under this Coverage Part. Those firms work for you.

18. Subrogation

With respect to any payment under this Coverage Part on behalf of any "insured", we shall be subrogated to the "insured's" rights of recovery to the extent of such payment. The "insured" shall execute all papers required and shall do everything necessary to secure and preserve such rights, including the execution of such documents necessary to enable us to bring suit in the "insured's" name. Any recoveries, less the cost of obtaining them, will be distributed as follows:

- a. To you, until you are reimbursed for any "loss" or "defense costs" you sustain that exceeds the sum of the applicable Aggregate Limit of Insurance and the Deductible Amount, if any;
- b. Then to us, until we are reimbursed for the payment under this Coverage Part;
- c. Then to you, until you are reimbursed for that part of the payment equal to the Deductible Amount, if any.

19. Valuation - Settlement

All premiums, Limits of Insurance, Deductible Amounts, "loss" and any other monetary amounts under this Coverage Part are ex-

pressed and payable in the currency of the United States of America. If judgment is rendered, settlement is agreed to or another component of "loss" under this Coverage Part is expressed in any currency other than United States of America dollars, payment under this Coverage Part shall be made in United States dollars at the rate of exchange published in *The Wall Street Journal* on the date the final judgment is entered, settlement amount is agreed upon, or the other component of "loss" is due, respectively.

20. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first "named insured" shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION VI - EXTENDED REPORTING PERIODS

The provisions contained within this Section apply only to Insuring Agreements **E** - Data Compromise Liability, **F** - Network Security Liability and **G** - Electronic Media Liability.

1. You shall have the right to the Extended Reporting Periods described in this section, in the event that:
 - a. You or we cancel this Coverage Part;
 - b. You or we refuse to renew this Coverage Part; or
 - c. We renew this Coverage Part on other than a claims-made basis or with a retroactive date later than the Retroactive Date shown in the Declarations.
2. If an event as specified in Paragraph 1. has occurred, you shall have the right to the following:
 - a. An Automatic Extended Reporting Period of 90 days after the effective date of cancellation or nonrenewal at no additional premium in which to give to us written notice of a "claim" or "regulatory proceeding" of which you first receive notice during said Automatic Extended Reporting Period arising directly from a "wrongful act" occurring on or after the Retroactive Date, if any, shown in the Declarations and before the end of the "policy period" and which is otherwise insured by this Coverage Part; and
 - b. Upon payment of the additional premium stated in the Declarations, a Supplemental Extended Reporting Period for the term stated in the Supplemental Extended Reporting Period Endorsement will be provid-

ed immediately following the effective date of cancellation or nonrenewal in which to give to us written notice of a "claim" or "regulatory proceeding" of which you first receive notice during said Supplemental Extended Reporting Period arising directly from a "wrongful act" occurring on or after the Retroactive Date, if any, shown in the Declarations and before the end of the "policy period" and which is otherwise insured by this Coverage Part.

To obtain the Supplemental Extended Reporting Period, you must request it in writing and pay the additional premium due, within 60 days of the effective date of cancellation or nonrenewal. The additional premium for the Supplemental Extended Reporting Period shall be fully earned at the inception of the Supplemental Extended Reporting Period. If we do not receive the written request as required, you may not exercise this right at a later date.

- c. The applicable Limits of Insurance for the Extended Reporting Periods shall be part of, and not in addition to, the applicable Limits of Insurance for the immediately preceding "coverage term".

SECTION VII - DEFINITIONS

1. "Actual cash value" means replacement cost less a deduction that reflects depreciation, age, condition and obsolescence.
2. "Affected individual" means any natural person whose "personally identifying information" or "personally sensitive information" is lost, stolen, accidentally released or accidentally published by a "personal data compromise" covered under this Coverage Part. This definition is subject to the following provisions:
 - a. "Affected individual" does not include any business or organization. Only an individual person may be an "affected individual".
 - b. An "affected individual" may reside anywhere in the world.
3. "Authorized representative" means a person or entity authorized by law or contract to act on behalf of an "identity recovery insured".
4. "Authorized third party user" means a party who is not an "employee" or an "executive" of the "named insured" who is authorized by contract or other agreement to access the "computer system" for the receipt or delivery of services.
5. "Bodily injury" means bodily harm or injury, sickness, disease, disability, humiliation, shock, fright, mental anguish or mental injury, including care, loss of services or death resulting from any of these at any time.
6. "Business income loss" means the sum of the:
 - a. Net income (net profit or loss before income taxes) that would have been earned or incurred; and
 - b. Continuing normal and necessary operating expenses incurred, including "employee" and "executive" payroll,actually lost by you during the "period of restoration".
7. "Claim":
 - a. Means:
 - (1) A written demand for monetary damages or non-monetary relief, including injunctive relief;
 - (2) A civil proceeding commenced by the filing of a complaint;
 - (3) An arbitration proceeding in which such damages are claimed and to which the "insured" must submit or does submit with our consent;
 - (4) Any other alternative dispute resolution proceeding in which such damages are claimed and to which the "insured" must submit or does submit with our consent;
 - (5) A criminal proceeding commenced by:
 - (a) An arrest; or
 - (b) A return of an indictment, information or similar document; or
 - (6) A written request first received by you during the "coverage term" to toll or waive a statute of limitations relating to a potential "claim" described in a.(1) through (5) above,arising from a "wrongful act" or a series of "interrelated" "wrongful acts" allegedly committed by an "insured", including any appeal therefrom.
 - b. Does not include:
 - (1) Any demand or action brought by or on behalf of someone who is:
 - (a) Your "executive";
 - (b) Your owner or part-owner; or
 - (c) A holder of your securities;in their capacity as such, whether directly, derivatively, or by class action. "Claim" will include proceedings brought by such individuals in their capacity as "affected individuals", but

only to the extent that the damages claimed are the same as would apply to any other "affected individual"; or

- (2) A "regulatory proceeding".
- c. Includes a demand or proceeding arising from a "wrongful act" that is a "personal data compromise" only when the "personal data compromise" giving rise to the proceeding was covered under Insuring Agreement **A** - Response Expenses section of this Coverage Part, and you submitted a claim to us and provided notifications and services to "affected individuals" in consultation with us pursuant to Insuring Agreement **A** - Response Expenses in connection with such "personal data compromise".
8. "Computer attack" means one of the following involving the "computer system":
- An "unauthorized access incident";
 - A "malware attack"; or
 - A "denial of service attack" against a "computer system".
9. "Computer system" means a computer or other electronic hardware that:
- Is owned or leased by you and operated under your control; or
 - Is operated by a third party service provider and used for the purpose of providing hosted computer application services to you or for processing, maintaining, hosting or storing your electronic data, pursuant to a written contract with you for such services, but such computer or other electronic hardware operated by such third party shall only be considered to be a "computer system" with respect to the specific services provided by such third party to you under such contract.
10. "Coverage term" means the following individual increment, or if a multi-year "policy period", increments, of time, which comprise the "policy period" of this Coverage Part:
- The year commencing on the Effective Date of this Coverage Part at 12:01 AM standard time at your mailing address shown in the Declarations, and if a multi-year "policy period", each consecutive annual period thereafter, or portion thereof if any period is for a period of less than 12 months, constitute individual "coverage terms". The last "coverage term" ends at 12:00 AM standard time at your mailing address shown in the Declarations on the earlier of:
- (1) The day the "policy period" shown in the Declarations ends; or
 - (2) The day the policy to which this Coverage Part is attached is terminated or cancelled.
- b. However, if after the issuance of this Coverage Part, any "coverage term" is extended for an additional period of less than 12 months, that additional period of time will be deemed to be part of the last preceding "coverage term".
11. "Coverage territory" means:
- With respect to Insuring Agreements **A** - Response Expenses and **D** - Identity Recovery, anywhere in the world.
 - With respect to Insuring Agreements **B** - Computer Attack and **C** - Cyber Extortion:
Anywhere in the world, but "loss" must involve a "computer system" within the United States (including its territories and possessions), Puerto Rico or Canada.
 - With respect to Insuring Agreements **E** - Data Compromise Liability, **F** - Network Security Liability and **G** - Electronic Media Liability:
Anywhere in the world, however, "claims" must be brought in the United States (including its territories and possessions), Puerto Rico or Canada.
12. "Cyber extortion expenses" means:
- The cost of a negotiator or investigator retained by you in connection with a "cyber extortion threat"; and
 - Any amount paid by you in response to a "cyber extortion threat" to the party that made the "cyber extortion threat" for the purposes of eliminating the "cyber extortion threat";
- when such expenses are necessary and reasonable and arise directly from a "cyber extortion threat". The payment of "cyber extortion expenses" must be approved in advance by us. We will not pay for "cyber extortion expenses" that have not been approved in advance by us. We will not unreasonably withhold our approval.
13. "Cyber extortion threat" means a demand for money from you based on a credible threat, or series of related credible threats, to:
- Launch a "denial of service attack" against the "computer system" for the purpose of denying "authorized third party users" access to the "insured's" services provided

through the "computer system" via the internet;

- b. Gain access to a "computer system" and use that access to steal, release or publish "personally identifying information", "personally sensitive information" or "third party corporate data";
- c. Alter, damage or destroy electronic data or software while such electronic data or software is stored within a "computer system";
- d. Launch a "computer attack" against a "computer system" in order to alter, damage or destroy electronic data or software while such electronic data or software is stored within a "computer system";
- e. Cause the "insured" to transfer, pay or deliver any funds or property using a "computer system" without your authorization; or
- f. Inflict "ransomware" on a "computer system".

"Cyber extortion threat" does not include any threat made in connection with a legitimate commercial dispute.

14. "Data re-creation costs":

- a. "Data re-creation costs" means the costs of an outside professional firm hired by you to research, re-create and replace data that has been lost or corrupted and for which there is no electronic source available or where the electronic source does not have the same or similar functionality to the data that has been lost or corrupted.
- b. "Data re-creation costs" also includes your actual "business income loss" and your necessary and reasonable "extra expenses" arising from the lack of the lost or corrupted data during the time required to research, re-create and replace such data.
- c. "Data re-creation costs" does not mean costs to research, re-create or replace:
 - (1) Software programs or operating systems that are not commercially available; or
 - (2) Data that is obsolete, unnecessary or useless to you.

15. "Data restoration costs":

- a. Means the costs of an outside professional firm hired by you to replace electronic data that has been lost or corrupted. In order to be considered "data restoration costs", such replacement must be from one or more electronic sources with the same or

similar functionality to the data that has been lost or corrupted.

- b. Does not include costs to research, restore or replace:
 - (1) Software programs or operating systems that are not commercially available; or
 - (2) Data that is obsolete, unnecessary or useless to you.

16. "Defense costs":

- a. Means reasonable and necessary expenses resulting solely from the investigation, defense and appeal of any "claim" or "regulatory proceeding" against an "insured". Such expenses may be incurred by us. Such expenses may include premiums for any appeal bond, attachment bond or similar bond. However, we have no obligation to apply for or furnish such bond.
- b. Does not include the salaries or wages of your "employees" or "executives", or your loss of earnings.

17. "Denial of service attack" means an intentional attack against a target computer or network of computers designed to overwhelm the capacity of the target computer or network in order to deny or impede authorized users from gaining access to the target computer or network through the internet.

18. "Electronic media incident" means the display of information in electronic form by you on a website or in an "insured's" email that resulted in an allegation of:

- a. Infringement of another's copyright, title, slogan, trademark, trade name, trade dress, service mark or service name;
- b. Defamation against a person or organization that is unintended;
- c. A violation of a person's right of privacy, including false light and public disclosure of private facts; or
- d. Interference with a person's right of publicity.

19. "Employee" means any natural person, other than an "executive", who was, now is or will be:

- a. Employed on a full- or part-time basis by you;
- b. Furnished temporarily to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions;

- c. Leased to you by a labor leasing firm under an agreement between you and the labor leasing firm to perform duties related to the conduct of your business, but does not mean a temporary employee as defined in Paragraph **b.**; or
 - d. Your volunteer worker, which includes unpaid interns.
- 20.** "Executive" means any natural person who was, now is or will be:
- a. The owner of a sole proprietorship that is a "named insured"; or
 - b. A duly elected or appointed:
 - (1) Director;
 - (2) Officer;
 - (3) Managing Partner;
 - (4) General Partner;
 - (5) Member (if a limited liability company);
 - (6) Manager (if a limited liability company); or
 - (7) Trustee,
 of a "named insured".
- 21.** "Extra expense" means the additional cost you incur to operate your business during the "period of restoration" over and above the cost that you normally would have incurred to operate your business during the same period had no "computer attack" occurred.
- 22.** "Identity recovery case manager" means one or more individuals assigned by us to assist an "identity recovery insured" with communications we deem necessary for re-establishing the integrity of the personal identity of the "identity recovery insured". This includes, with the permission and cooperation of the "identity recovery insured", written and telephone communications with law enforcement authorities, governmental agencies, credit agencies and individual creditors and businesses.
- 23.** "Identity recovery expenses" means the following when they are reasonable and necessary expenses that are incurred as a direct result of an "identity theft" suffered by an "identity recovery insured":
- a. Costs for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of an "identity theft".
 - b. Costs for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of the "identity recovery insured's" efforts to report an "identity theft" or amend or rectify records as to the "identity recovery insured's" true name or identity as a result of an "identity theft".
 - c. Costs for credit reports from established credit bureaus.
 - d. Fees and expenses for an attorney approved by us for the following:
 - (1) The defense of any civil suit brought against an "identity recovery insured".
 - (2) The removal of any civil judgment wrongfully entered against an "identity recovery insured".
 - (3) Legal assistance for an "identity recovery insured" at an audit or hearing by a governmental agency.
 - (4) Legal assistance in challenging the accuracy of the "identity recovery insured's" consumer credit report.
 - (5) The defense of any criminal charges brought against an "identity recovery insured" arising from the actions of a third party using the personal identity of the "identity recovery insured".
 - e. Actual lost wages of the "identity recovery insured" for time reasonably and necessarily taken away from work and away from the work premises. Time away from work includes partial or whole work days. Actual lost wages may include payment for vacation days, discretionary days, floating holidays and paid personal days. Actual lost wages does not include sick days or any loss arising from time taken away from self-employment. Necessary time off does not include time off to do tasks that could reasonably have been done during non-working hours.
 - f. Actual costs for supervision of children or elderly or infirm relatives or dependents of the "identity recovery insured" during time reasonably and necessarily taken away from such supervision. Such care must be provided by a professional care provider who is not a relative of the "identity recovery insured".
 - g. Actual costs for counseling from a licensed mental health professional. Such care must be provided by a professional care provider who is not a relative of the "identity recovery insured".
 - h. Any other reasonable costs necessarily incurred by an "identity recovery insured" as a direct result of the "identity theft".

(1) Such costs include:

- (a) Costs by the "identity recovery insured" to recover control over his or her personal identity.
- (b) Deductibles or service fees from financial institutions.

(2) Such costs do not include:

- (a) Costs to avoid, prevent or detect "identity theft" or other loss.
- (b) Money lost or stolen.
- (c) Costs that are restricted or excluded elsewhere in this Coverage Part or policy.

24. "Identity recovery insured" means the following:

- a. When the entity insured under this Coverage Part is a sole proprietorship, the "identity recovery insured" is the individual person who is the sole proprietor of the "named insured".
- b. When the "named insured" under this Coverage Part is a partnership, the "identity recovery insureds" are the current partners.
- c. When the "named insured" under this Coverage Part is a corporation or other form of organization, other than those described in **a.** or **b.** above, the "identity recovery insureds" are all individuals having an ownership position of 20% or more of the insured entity. However, if, and only if, there is no one who has such an ownership position, then the "identity recovery insured" shall be:
 - (1) The chief executive of the insured entity; or
 - (2) As respects a religious institution, the senior ministerial employee.
- d. The legally recognized spouse of any individual described in **a.**, **b.** or **c.** above.

An "identity recovery insured" must always be an individual person. The "named insured" under this Coverage Part is not an "identity recovery insured".

25. "Identity theft" means the fraudulent use of "personally identifying information". This includes fraudulently using such information to establish credit accounts, secure loans, enter into contracts or commit crimes.

"Identity theft" does not include the fraudulent use of a business name, d/b/a or any other method of identifying a business activity.

26. "Insured" means:

a. With respect to Insuring Agreements **A** - Response Expenses, **B** - Computer Attack, **C** - Cyber Extortion and **D** - Identity Recovery any "named insured".

b. With respect to Insuring Agreements **E** - Data Compromise Liability, **F** - Network Security Liability and **G** - Electronic Media Liability:

(1) Any "named insured"; and

(2) Any "employee" or "executive" of a "named insured", but:

(a) Only for the conduct of the "named insured's" business within the scope of his or her employment or duties as an "executive"; and

(b) Such "employee" or "executive" shall not be an "insured" to the extent his or her actions or omissions are criminal, fraudulent, dishonest or constitute an intentional or knowing violation of the law.

27. "Interrelated" means all events or incidents that have as a common nexus any:

- a. Fact, circumstance, situation, event, transaction, cause; or
- b. Series of causally connected facts, circumstances, situations, events, transactions or causes.

28. "Loss" means:

a. With respect to Insuring Agreement **A** - Response Expenses:

Those expenses enumerated in Insuring Agreement **A** - Response Expenses, Paragraph **b.**

b. With respect to Insuring Agreement **B** - Computer Attack:

Those expenses enumerated in Insuring Agreement **B** - Computer Attack, Paragraph **b.**

c. With respect to Insuring Agreement **C** - Cyber Extortion, "cyber extortion expenses".

d. With respect to Insuring Agreement **D** - Identity Recovery:

Those services and expenses enumerated in Insuring Agreement **D** - Identity Recovery, Paragraph **b.**

e. With respect to Insuring Agreements **E** - Data Compromise Liability, **F** - Network

Security Liability and **G** - Electronic Media Liability:

- (1) "Defense costs"; and
 - (2) "Settlement costs".
29. "Malware attack" means an attack that damages a "computer system" or data contained therein arising from malicious code, including viruses, worms, Trojans, spyware and keyloggers. This does not mean damage from shortcomings or mistakes in legitimate electronic code or damage from code installed on your "computer system" during the manufacturing process or normal maintenance.
30. "Named insured" means the entity or entities shown in the Declarations as a Named Insured and their "subsidiaries".
31. "Network security incident" means a negligent security failure or weakness with respect to a "computer system" which allowed one or more of the following to happen:
- a. The unintended propagation or forwarding of malware, including viruses, worms, Trojans, spyware and keyloggers. Malware does not include shortcomings or mistakes in legitimate electronic code.
 - b. The unintended abetting of a "denial of service attack" against one or more other systems.
 - c. The unintended loss, release or disclosure of "third party corporate data".
 - d. The inability of an "authorized third party user" to access a "computer system" due to a "malware attack", a "denial of service attack" against a "computer system" or an "unauthorized access incident".
32. "Period of restoration" means the period of time that begins at the time that the "computer attack" is discovered by you and continues until the earlier of:
- a. The date that all data restoration, data re-creation and system restoration directly related to the "computer attack" has been completed; or
 - b. The date on which such data restoration, data re-creation and system restoration could have been completed with the exercise of due diligence and dispatch.
33. "Personal data compromise" means the loss, theft, accidental release or accidental publication of "personally identifying information" or "personally sensitive information" as respects one or more "affected individuals". If the loss, theft, accidental release or accidental publication involves "personally identifying infor-

mation", such loss, theft, accidental release or accidental publication must result in or have the reasonable possibility of resulting in the fraudulent use of such information. This definition is subject to the following provisions:

- a. At the time of the loss, theft, accidental release or accidental publication, the "personally identifying information" or "personally sensitive information" need not be at the insured premises but must be in the direct care, custody or control of:
 - (1) You; or
 - (2) A professional entity with which you have a direct relationship and to which you (or an "affected individual" at your direction) have turned over (directly or via a professional transmission or transportation provider) such information for storage, processing, transmission or transportation of such information.
 - b. "Personal data compromise" includes disposal or abandonment of "personally identifying information" or "personally sensitive information" without appropriate safeguards such as shredding or destruction, provided that the failure to use appropriate safeguards was accidental and not reckless or deliberate.
 - c. "Personal data compromise" includes situations where there is a reasonable cause to suspect that such "personally identifying information" or "personally sensitive information" has been lost, stolen, accidentally released or accidentally published, even if there is no firm proof.
 - d. All incidents of "personal data compromise" that are discovered at the same time or arise from the same cause will be considered one "personal data compromise".
34. "Personally identifying information" means information, including health information, that could be used to commit fraud or other illegal activity involving the credit, access to health care or identity of an "affected individual" or "identity recovery insured". This includes, but is not limited to, Social Security numbers or account numbers.
- "Personally identifying information" does not mean or include information that is otherwise available to the public, such as names and addresses.
35. "Personally sensitive information" means private information specific to an individual the release of which requires notification of "affected individuals" under any applicable law.

- "Personally sensitive information" does not mean or include "personally identifying information".
36. "Policy period" means the cumulative total of each individual "coverage term" comprising the period of time from the inception date of this Coverage Part shown in the Declarations to the expiration date shown in the Declarations, or its earlier cancellation or termination date.
37. "Pollutants" mean any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, petroleum, petroleum products and petroleum by-products, and waste. Waste includes materials to be recycled, reconditioned or reclaimed. "Pollutants" include, but are not limited to, substances which are generally recognized in industry or government to be harmful or toxic to persons, property or the environment regardless of whether the injury or damage is caused directly or indirectly by the "pollutants" and whether:
- The insured is regularly or otherwise engaged in activities which taint or degrade the environment; or
 - The insured uses, generates or produces the "pollutant".
38. "Property damage" means:
- Physical injury to or destruction of tangible property including all resulting loss of use; or
 - Loss of use of tangible property that is not physically injured.
39. "Ransomware" means any software that is used to demand a ransom payment by:
- Restricting access to a "computer system"; or
 - Encrypting data held within a "computer system".
40. "Regulatory proceeding" means an investigation, demand or proceeding alleging a violation of law or regulation brought by, or on behalf of, the Federal Trade Commission, Federal Communications Commission or other administrative or regulatory agency, or any federal, state, local or foreign governmental entity in such entity's regulatory or official capacity.
41. "Settlement costs":
- Means the following, when they arise from a "claim" or "regulatory proceeding":
 - Damages (including punitive and exemplary damages and the multiple portion of any multiplied damage award), judgments or settlements;
 - Attorney's fees and other litigation costs added to that part of any judgment paid by us, when such fees and costs are awarded by law or court order; and
 - Pre-judgment interest on that part of any judgment paid by us.
- b. Does not include:
- Civil or criminal fines or penalties imposed by law, except for civil fines and penalties expressly covered under Paragraphs **d.** and **e.** below;
 - Taxes; or
 - Matters which may be deemed uninsurable under the applicable law.
- c. With respect to fines and penalties and punitive, exemplary and multiplied damages, the law of the jurisdiction most favorable to the insurability of those fines, penalties or damages shall control for the purpose of resolving any dispute between us and any "insured" regarding whether the fines, penalties or damages specified in this definition above are insurable under this Coverage Part, provided that such jurisdiction:
- Is where those fines, penalties or damages were awarded or imposed;
 - Is where any "wrongful act" took place for which such fines, penalties or damages were awarded or imposed;
 - Is where you are incorporated or you have your principal place of business; or
 - Is where we are incorporated or have our principal place of business.
- d. With respect to "regulatory proceedings", "settlement costs" also means any fine or penalty imposed by law, to the extent such fine or penalty is legally insurable under the law of the applicable jurisdiction.
- e. With respect to "claims" covered under Insuring Agreement **E** – Data Compromise Liability, "settlement costs" also means any Payment Card Industry (PCI) fine or penalty imposed under a contract to which you are a party. PCI Fines and Penalties do not include any increased transaction costs.
42. "Subsidiary" means any organization in which more than fifty (50) percent (%) of the outstanding securities or voting rights representing the present right to vote for the election of directors, trustees, managers (if a limited liability company) or persons serving in a similar capacity is

owned, in any combination, by one or more "named insured(s)".

43. "System restoration costs":

a. Means the costs of an outside professional firm hired by you to do any of the following in order to restore your "computer system" to its pre- "computer attack" level of functionality:

- (1)** Replace or reinstall computer software programs;
- (2)** Remove any malicious code; and
- (3)** Configure or correct the configuration of your "computer system".

b. Does not mean:

- (1)** Costs to increase the speed, capacity or utility of a "computer system"; or
- (2)** Labor costs of your "employees" or "executives".

44. "Third party corporate data" means any trade secret, data, design, interpretation, forecast, formula, method, practice, credit or debit card magnetic strip information, process, record, report or other item of information of a third party not an "insured" under this Coverage Part

which is not available to the general public and is provided to the "named insured" subject to a mutually executed written confidentiality agreement or which the "named insured" is legally required to maintain in confidence; however, "third party corporate data" shall not include "personally identifiable information" or "personally sensitive information".

45. "Unauthorized access incident" means the gaining of access to a "computer system" by:

- a.** An unauthorized person or persons; or
- b.** An authorized person or persons for unauthorized purposes.

46. "Wrongful act" means:

- a.** With respect to Insuring Agreement **E** - Data Compromise Liability, a "personal data compromise".
- b.** With respect to Insuring Agreement **F** - Network Security Liability, a "network security incident".
- c.** With respect to Insuring Agreement **G** - Electronic Media Liability, an "electronic media incident".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT

This endorsement modifies insurance provided under the following:

CINCINNATI DATA DEFENDER™ COVERAGE PART
CINCINNATI NETWORK DEFENDER™ COVERAGE PART

SCHEDULE

☒ Indicate which Coverage Part(s) to which this endorsement applies.

☐ CINCINNATI DATA DEFENDER™ COVERAGE PART

Effective Date of Endorsement _____

Supplemental Extended Reporting Period _____

Premium \$ _____

☐ CINCINNATI NETWORK DEFENDER™ COVERAGE PART

Effective Date of Endorsement _____

Supplemental Extended Reporting Period _____

Premium \$ _____

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. This Supplemental Extended Reporting Period Endorsement is provided, as described in **SECTION V - EXTENDED REPORTING PERIODS**, Paragraph **2.b.** and applies for the period of time shown in the Schedule.
- B. This endorsement will not take effect unless the additional premium for it is paid, as required in **SECTION V - EXTENDED REPORTING PERIODS**, Paragraph **2.b.** Once in effect, this endorsement may not be cancelled. The premium for this endorsement will be deemed fully earned as of the date it is purchased.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT

This endorsement modifies insurance provided under the following:

CINCINNATI CYBER DEFENSE™ COVERAGE PART

SCHEDULE

Effective Date of Endorsement

Supplemental Extended Reporting Period

Premium

\$

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. This Supplemental Extended Reporting Period Endorsement is provided, as described in **SECTION VI - EXTENDED REPORTING PERIODS**, Paragraph **2.b.** and applies for the period of time shown in the Schedule.
- B. This endorsement will not take effect unless the additional premium for it is paid, as required in **SECTION VI - EXTENDED REPORTING PERIODS**, Paragraph **2.b.** Once in effect, this endorsement may not be cancelled. The premium for this endorsement will be deemed fully earned as of the date it is purchased.

Named Insured _____
Policy Number _____

WARRANTY STATEMENT

This warranty statement applies to the Coverage Part as indicated by ☒ below:

- ☐ CINCINNATI CYBER DEFENSE™ COVERAGE
- ☐ CINCINNATI DATA DEFENDER™ COVERAGE
- ☐ CINCINNATI NETWORK DEFENDER™ COVERAGE

This warranty statement accompanies a request for additional coverage or an increase to the limit of insurance on a Coverage Part currently in force under the policy indicated above. Regarding such request, the undersigned authorized agent of the person(s) and entity(ies) proposed for this insurance warrants the following as indicated by ☒ below (choose one):

- ☐ No fact, circumstance or situation indicating the probability of a claim or action against which coverage would be afforded in the Coverage Part indicated above is now known by any person(s) or entity(ies) who are or shall be insureds in the Coverage Part indicated above.
- ☐ Facts, circumstances or situations indicating the probability of a claim or action against which coverage would be afforded in the Coverage Part indicated above are known by any person(s) or entity(ies) who are or shall be insureds in the Coverage Part indicated above and the details are attached to this warranty statement.

The undersigned authorized agent of the person(s) and entity(ies) for whom coverage under this policy would be afforded warrants that to the best of his knowledge that the statements herein are true. It is understood and agreed that if knowledge of any fact, circumstance, or situation, about any claim subsequently arises therefrom, coverage shall be excluded in the Coverage Part indicated above.

It is further understood and agreed that this warranty statement applies as indicated by ☒ below (choose one):

- ☐ The Coverage Part indicated above is an additional coverage not previously included on this policy, and this warranty statement applies to the entire limit of insurance.
- ☐ The Coverage Part indicated above was previously included on this policy, and this warranty statement pertains only to the limit of insurance in excess of the limit of insurance in force immediately prior to the increase in limit of insurance to which this warranty statement shall apply.

Authorized Agent (President, Chairperson or Equivalent Position)

Date

Printed Name

Title

CINCINNATI DATA DEFENDER™ COVERAGE PART DECLARATIONS

THIS COVERAGE PART PROVIDES CLAIMS-MADE COVERAGE, WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF INSURANCE TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY "DEFENSE COSTS", AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE DEDUCTIBLE. IN NO EVENT WILL WE BE LIABLE FOR "DEFENSE COSTS" OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE LIMIT OF INSURANCE. READ THE ENTIRE POLICY CAREFULLY.

Attached to and forming part of POLICY NUMBER: _____ Effective Date _____

Named Insured is the same as it appears in the Common Policy Declarations unless another entry is made here.

Retroactive Date: _____

| Limits of Insurance and Deductible | | | | |
|---|-----------------------|--|-------------------------------------|------------|
| Insuring Agreement | | Annual Aggregate | Sublimit | Deductible |
| A | Response Expenses | \$ | Forensic IT Review | \$ |
| | | | Legal Review | \$ |
| | | | PR Services | \$ |
| | | | | |
| B | Defense and Liability | \$ | Regulatory Fines and Penalties | \$ |
| | | | PCI Fines and Penalties | \$ |
| | | | | |
| C | Identity Recovery | \$ | Lost Wages and Child and Elder Care | \$ |
| | | | Mental Health Counseling | \$ |
| | | | Miscellaneous Unnamed Costs | \$ |
| | | | | |
| TOTAL ANNUAL PREMIUM | | | | \$ |
| Optional Supplemental Extended Reporting Period - Term: | | Optional Supplemental Extended Reporting Period - Premium: | | |

FORMS AND/OR ENDORSEMENTS APPLICABLE TO THIS COVERAGE PART: _____

CINCINNATI NETWORK DEFENDER™ COVERAGE PART DECLARATIONS

THIS COVERAGE PART PROVIDES CLAIMS-MADE COVERAGE, WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF INSURANCE TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY "DEFENSE COSTS", AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE DEDUCTIBLE. IN NO EVENT WILL WE BE LIABLE FOR "DEFENSE COSTS" OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE LIMIT OF INSURANCE. READ THE ENTIRE POLICY CAREFULLY.

Attached to and forming part of POLICY NUMBER:

Effective Date

Named Insured is the same as it appears in the Common Policy Declarations unless another entry is made here.

Retroactive Date:

Limits of Insurance and Deductible

| Insuring Agreement | | Annual Aggregate | Sublimit | Deductible |
|--------------------|---|------------------|------------------|-----------------|
| A | Computer Attack | \$ | | |
| | | | Cyber Extortion | \$ ¹ |
| | | | Loss of Business | \$ ² |
| | | | Public Relations | \$ |
| B | Network Security and Electronic Media Liability | \$ | | \$ |

TOTAL ANNUAL PREMIUM

\$

**Optional Supplemental Extended Reporting
Period - Term:**

**Optional Supplemental Extended Reporting
Period - Premium:**

FORMS AND/OR ENDORSEMENTS APPLICABLE TO THIS COVERAGE PART:

¹ Computer Attack Deductible other than Cyber Extortion

² Cyber Extortion Deductible

[COMPANY NAME]

A Stock Insurance Company

CINCINNATI CYBER DEFENSE™ COVERAGE PART DECLARATIONS

THIS COVERAGE PART PROVIDES CLAIMS-MADE COVERAGE, WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE DURING THE "POLICY PERIOD" OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF INSURANCE TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED BY "DEFENSE COSTS", AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE DEDUCTIBLE. IN NO EVENT WILL WE BE LIABLE FOR "DEFENSE COSTS" OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE LIMIT OF INSURANCE. READ THE ENTIRE POLICY CAREFULLY.

Attached to and forming part of POLICY NUMBER: _____ Effective Date _____

Named Insured is the same as it appears in the Common Policy Declarations unless another entry is made here.

| | | | | | |
|--|-------------------------|-------------------------------------|---|-------------------------|--|
| Retroactive Date: | | Prior or Pending Date: | | Continuity Date: | |
| | | | | | |
| Limits of Insurance and Deductibles | | | | | |
| Coverage Part Annual Aggregate: | | \$ | | | |
| Insuring Agreement | Annual Aggregate | Sublimits | | Deductibles | |
| A Response Expenses | \$ | | | \$ | |
| B Computer Attack | \$ | | | \$ | |
| C Cyber Extortion | \$ | | | \$ | |
| D Identity Recovery | \$ | Lost Wages and Child and Elder Care | | \$ | |
| | | Mental Health Counseling | | \$ | |
| | | Miscellaneous Unnamed Costs | | \$ | |
| E Data Compromise Liability | \$ | | | \$ | |
| F Network Security Liability | \$ | | | \$ | |
| G Electronic Media Liability | \$ | | | \$ | |
| TOTAL ANNUAL PREMIUM | | \$ | | | |
| Optional Supplemental Extended Reporting Period - Term: | | | Optional Supplemental Extended Reporting Period - Premium: | | |
| FORMS AND/OR ENDORSEMENTS APPLICABLE TO THIS COVERAGE PART: | | | | | |

| | | | | | |
|-----------------------------|---|------------------------------|--------------------------------------|----------------------------|-------------------|
| SERFF Tracking #: | CNNA-131859253 | State Tracking #: | 19-1148;19-1148-A;19-1148-B | Company Tracking #: | CQD-IL-17-1500-CA |
| <hr/> | | | | | |
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... | | |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | | | |
| Product Name: | Cyber Risk | | | | |
| Project Name/Number: | /Initial Cyber Filing | | | | |

Rate Information

Rate data does NOT apply to filing.

| | | | |
|-----------------------------|---|------------------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

Rate/Rule Schedule

| Item No. | Schedule Item Status | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Attachments |
|----------|----------------------|--------------|-------------------|-------------|------------------------------|----------------------------|
| 1 | | MANUAL PAGES | SEE ATTACHED MEMO | New | | Manual Pages - Updated.pdf |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL**

**THIS MANUAL CONTAINS THE RULES AND RATES
FOR CYBER RISK USED BY:**

**THE CINCINNATI INSURANCE COMPANY - 1.00
THE CINCINNATI CASUALTY COMPANY - 1.00
THE CINCINNATI INDEMNITY COMPANY - 1.00**

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**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

1. APPLICATION OF THIS DIVISION

A. Contents

Division Seventeen contains the rules, individual company rates, rating procedures and state exceptions for Cyber Risk.

B. Sections

This Division is divided into separate Sections for:

1. General Rules
2. Coverage Rules

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

2. COMPANY RATES

Refer to Coverage Rules.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

3. REFERRALS TO COMPANY

Refer to company for:

- A. Any applicable rating plan modification shall be determined by the company applying the filed rules for the application of credits or debits.
- B. Refer to the company for classifying any risk or exposure for which there is no definitive or applicable classification.

Companies should maintain complete files, including all details of the underwriting factors used in determining the classification for a particular risk and make these files available for a state regulator.



**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

4. EFFECTIVE OR DISTRIBUTION DATE

The date shown on the bottom of the manual page is a printing date and not necessarily the effective or distribution date. The effective date or distribution date will be announced in the Bulletin accompanying new or revised manual pages.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

5. POLICY TERM

A policy may be written for a specific term up to three years.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

6. PREMIUM COMPUTATION

A. One-year or Fractional Year Policies

1. For one year policies, compute the premium using the rates in effect at policy inception.
2. For policies issued for other than a whole number of years, prorate the annual premium to determine the premiums for the fractional part of a year.

B. Multi-year Policies

1. Compute the premium at inception using the annual rates in effect at that time.
2. For policies issued for other than a whole number of years, prorate the annual premium to determine the premiums for the fractional part of a year.

C. Installment Payments

Refer to Division Nine - Multiple Line Manual for rules governing Installment Payments. This rule will apply to both multiline discounted and nondiscounted policies or monoline policies.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

7. FACTORS OR MULTIPLIERS

Factors or multipliers are to be applied consecutively and not added together, unless otherwise specified.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

8. ROUNDING PROCEDURE

A. Rates

Round rates, factors and multipliers after the final calculation to three decimal places. Five tenths or more of a mill shall be considered one mill, for example, .1245 = .125.

B. Premium

Round the premium for each coverage for which a separate premium is calculated to the nearest whole dollar. Round a premium involving \$.50 or over to the next higher whole dollar, for example, \$.50 = \$1.00.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

9. MINIMUM PREMIUM

Cyber Risk is not subject to a minimum premium.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

10. ADDITIONAL PREMIUM CHANGES

A. Calculation of Premium

1. Prorate all changes requiring additional premium, unless a more specific rule applies.
2. In computing the additional premium for:
 - a. Any changes made to a coverage or classification included at policy inception, use the rates and rules in effect on the effective date of the policy.
 - b. Coverages or classifications which are added after the policy inception, use the rates and rules in effect as of the date of the change.
 - c. Any changes made to a coverage or classification which was added after policy inception, use the rates developed when the coverage or classification was added.

The additional premium developed is in addition to any applicable minimum premium.

B. Waiver of Premium

Refer to Division Nine - Multiple Line Manual for rules governing waiver of premium. This rule will apply to both multiline discounted and nondiscounted policies or monoline policies.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

11. RETURN PREMIUM CHANGES

A. Premium Computation

1. Compute return premium at the rates used to calculate the policy premium.
2. Compute return premium pro rata and round to the nearest whole dollar when any coverage or exposure is deleted or an amount of insurance is reduced.

B. Waiver of Premium

Refer to Division Nine - Multiple Line Manual for rules governing waiver of premium. This rule will apply to both multiline discounted and nondiscounted policies or monoline policies.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

12. CANCELLATION

If the policy is canceled, the earned premium shall be calculated on a pro rata basis and rounded to the nearest whole dollar.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

13. FORMS PORTFOLIO REFERENCE

Application **HC 004** must be submitted along with Acord 125 General Information section for Cyber Defense Coverage.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

14. RESERVED ✂

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

15. RESERVED ✂

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

16. RESERVED FOR FUTURE USE

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

17. DESCRIPTION OF ADDITIONAL ENDORSEMENTS

A. Additional Endorsements

In addition to endorsements referenced in other rules under Division Seventeen Cyber Risk, the endorsements in this Rule may also be used with the Cyber Risk Coverage Forms. The descriptions are for ease of identification. Refer to each endorsement to determine its content.

B. General Use Endorsements

General Change Endorsement - **IA 407 (IA 4329 e-CLAS®)**

This endorsement is used to make general changes to the policy.

C. Additional Insured Endorsements

1. Additional Insured - Grantor of Franchise - HC 4132

This endorsement is used to add a franchisor to a franchisee's Cyber Risk coverage form as an additional insured. It applies to all three Cyber Risk coverage forms (Cyber Defense, Data Defender and Network Defender).

2. Additional Insured - HC 4131

This endorsement is used to add any other entity other than a franchisor to a Cyber Risk coverage form as an additional insured. It applies to all three Cyber Risk coverage forms (Cyber Defense, Data Defender and Network Defender).

D. Mandatory Endorsements

- 1. Attach California Changes - Cancellation and Nonrenewal Endorsement - IA 4392 CA to all policies.**

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

18. TERRORISM

Refer to the Terrorism Rule at the end of the manual.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
GENERAL RULES**

19. RESERVED FOR FUTURE USE

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

1. CINCINNATI DATA DEFENDER™ COVERAGE

Cincinnati Data Defender™ Coverage Form - HC 102

A. Description of Coverage (see Coverage Part for exact description, limitations)

The Data Defender Coverage Part provides coverage for specified expenses arising from a "personal data compromise" involving "personally identifying information" or "personally sensitive information" of "affected individuals".

"Affected individuals" are any persons whose "personally identifying information" or "personally sensitive information" has been compromised in a "personal data compromise".

The Data Defender Coverage Part is in three sections. The first section, Response Expenses coverage, includes the following coverage components:

1. Forensic IT Review - Coverage for the cost to hire outside computer experts to determine the nature and extent of the breach. Refer to the Data Defender Coverage Rate Table for sublimits.
2. Legal Review - Coverage for the cost to obtain professional legal advice. Refer to the Data Defender Coverage Rate Table for sublimits.
3. Notification to Affected Individuals - Coverage for reimbursement of expenses associated with the notification of those whose personal information was breached.
4. Services to Affected Individuals - Coverage for the cost of providing services (packet of informational materials, toll-free help line, one year of credit monitoring and identity restoration case management) to affected individuals for 12 months from the date of the notice.
5. Public Relations Services - Coverage for the cost to implement public relations recommendations of a professional public relations firm. This may include advertising and special promotions designed to retain the relationship with affected individuals. Refer to the Data Defender Coverage Rate Table for sublimits.
6. Regulatory Fines and Penalties - Coverage for the cost of any fine or penalty imposed under state and federal law, to the extent such fine or penalty is legally insurable. Refer to the Data Defender Coverage Rate Table for sublimits.
7. Payment Card Industry (PCI) Fines and Penalties - Coverage for the cost of any PCI fine or penalty imposed under contract to which the insured is a party. Refer to the Data Defender Coverage Rate Table for sublimits.

The second section, Defense and Liability coverage, supplements the program by providing coverage for defense and settlement costs in the event that the insured is sued because of a "personal data compromise".

The third section, Identity Recovery (IDR) coverage, provides coverage for Identity Recovery caused by an "identity theft" of an "identity recovery insured" first discovered during the policy period.

Coverage includes Expense Reimbursement and Case Management Service.

B. Eligibility

Insured entities are eligible unless they are included in the following ineligible classes: Financial Institutions, Adult Business, Gambling or Gaming, Credit Card or Financial Transaction Processing, Hospitals, Credit Reporting Agencies, Collection Agents and Information/Data Brokers.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

1. CINCINNATI DATA DEFENDER™ COVERAGE (Cont'd)

C. Coverage Limits

The standard annual aggregate limits of liability are \$50,000 for Response Expenses coverage and a separate \$50,000 for Defense and Liability coverage.

All annual aggregate limits apply with respect to losses first discovered by the insured during any one policy year.

Increased limits of \$100,000, \$250,000, \$500,000, and \$1,000,000 are available for Tiers 1 - 3. A questionnaire is required when limits greater than \$50,000 are requested.

Tier 4 exposures are eligible for increased limits of \$100,000 or \$250,000 based on questionnaire responses.

Tier 5 exposures are eligible for increased limits of \$100,000 based on questionnaire responses.

The Identity Recovery coverage limit is \$25,000 and is subject to the following sublimits:

| | |
|-------------------------------------|---------|
| Lost Wages and Child and Elder Care | \$5,000 |
| Mental Health Counseling | \$1,000 |
| Miscellaneous Unnamed Costs | \$1,000 |

D. Deductible

Refer to the Data Defender Coverage Rate Table for available Response Expenses coverage and Defense and Liability coverage deductibles. The Identity Recovery coverage deductible is \$250.

E. Supplemental Extended Reporting Period

Refer to Rule 4.

F. Premium Determination

Please refer to the Data Defender Coverage Rate Table. The rate table indicates the applicable premium based on class of business and limit selected. Eligible classes of business are divided into tiers as follows:

Tier 1 Classes

Businesses whose primary personal information is relative to employees.

Examples: Manufacturing, Wholesaling

Tier 2 Classes

Businesses that keep financial or account number information on individual customers but do not keep customers' Social Security numbers.

Examples: Retail, Churches

Tier 3 Classes

Businesses with customers' Social Security numbers.

Examples: Apartments, Health Care, Professional Services

Tier 4 Classes

Educational Institutions

Tier 5 Classes

Municipalities

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

1. CINCINNATI DATA DEFENDER™ COVERAGE (Cont'd)

G. Data Defender Coverage Rate Table

The premiums below are inseparable annual gross premiums per policy for the limit and deductible option selected. Premiums may be prorated for short or odd term policies.

The premiums are not subject to further modification by the application of any other factors (e.g., package factors, company deviations or IRPM factors), except for an expense modification factor representing our reduced underwriting expense.

The premiums below are subject to a 1.20 factor if the insured indicates they hold more than 25,000 personal records that relate to people with whom they do not have a direct relationship (i.e., people who are not their employees or customers) on their Supplemental Questionnaire for Increased Limits - HC 002.

| Tiers | Description | Response Expenses Annual Aggregate Limit | Defense and Liability Annual Aggregate Limit | Forensic IT Review Sublimit | Legal Review Sublimit | PR Services | Regulatory Fines and Penalties Sublimit | PCI Fines and Penalties Sublimit | Deductible | Annual Gross Premium |
|--------|-----------------------|--|--|-----------------------------|-----------------------|-------------|---|----------------------------------|------------|----------------------|
| Tier 1 | Response Expenses | \$50,000 | | \$25,000 | \$25,000 | \$25,000 | | | \$1,000 | \$53 |
| Tier 1 | Defense and Liability | | \$50,000 | | | | \$25,000 | \$25,000 | \$1,000 | \$20 |
| Tier 1 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 1 | Total | | | | | | | | | \$87 |
| Tier 1 | Response Expenses | \$100,000 | | \$50,000 | \$50,000 | \$50,000 | | | \$1,000 | \$84 |
| Tier 1 | Defense and Liability | | \$100,000 | | | | \$50,000 | \$50,000 | \$1,000 | \$35 |
| Tier 1 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 1 | Total | | | | | | | | | \$133 |
| Tier 1 | Response Expenses | \$250,000 | | \$125,000 | \$125,000 | \$125,000 | | | \$1,000 | \$135 |
| Tier 1 | Defense and Liability | | \$250,000 | | | | \$125,000 | \$125,000 | \$1,000 | \$55 |
| Tier 1 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 1 | Total | | | | | | | | | \$204 |
| Tier 1 | Response Expenses | \$500,000 | | \$250,000 | \$250,000 | \$250,000 | | | \$5,000 | \$644 |
| Tier 1 | Defense and Liability | | \$500,000 | | | | \$250,000 | \$250,000 | \$5,000 | \$258 |
| Tier 1 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 1 | Total | | | | | | | | | \$916 |
| Tier 1 | Response Expenses | \$1,000,000 | | \$500,000 | \$500,000 | \$500,000 | | | \$10,000 | \$909 |
| Tier 1 | Defense and Liability | | \$1,000,000 | | | | \$500,000 | \$500,000 | \$10,000 | \$364 |
| Tier 1 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 1 | Total | | | | | | | | | \$1,287 |
| Tier 2 | Response Expenses | \$50,000 | | \$25,000 | \$25,000 | \$25,000 | | | \$1,000 | \$92 |
| Tier 2 | Defense and Liability | | \$50,000 | | | | \$25,000 | \$25,000 | \$1,000 | \$37 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

1. CINCINNATI DATA DEFENDER™ COVERAGE (Cont'd)

| Tiers | Description | Response Expenses Annual Aggregate Limit | Defense and Liability Annual Aggregate Limit | Forensic IT Review Sublimit | Legal Review Sublimit | PR Services | Regulatory Fines and Penalties Sublimit | PCI Fines and Penalties Sublimit | Deductible | Annual Gross Premium |
|--------|-----------------------|--|--|-----------------------------|-----------------------|-------------|---|----------------------------------|------------|----------------------|
| Tier 2 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 2 | Total | | | | | | | | | \$143 |
| Tier 2 | Response Expenses | \$100,000 | | \$50,000 | \$50,000 | \$50,000 | | | \$1,000 | \$142 |
| Tier 2 | Defense and Liability | | \$100,000 | | | | \$50,000 | \$50,000 | \$1,000 | \$56 |
| Tier 2 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 2 | Total | | | | | | | | | \$212 |
| Tier 2 | Response Expenses | \$250,000 | | \$125,000 | \$125,000 | \$125,000 | | | \$1,000 | \$289 |
| Tier 2 | Defense and Liability | | \$250,000 | | | | \$125,000 | \$125,000 | \$1,000 | \$116 |
| Tier 2 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 2 | Total | | | | | | | | | \$419 |
| Tier 2 | Response Expenses | \$500,000 | | \$250,000 | \$250,000 | \$250,000 | | | \$5,000 | \$644 |
| Tier 2 | Defense and Liability | | \$500,000 | | | | \$250,000 | \$250,000 | \$5,000 | \$258 |
| Tier 2 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 2 | Total | | | | | | | | | \$916 |
| Tier 2 | Response Expenses | \$1,000,000 | | \$500,000 | \$500,000 | \$500,000 | | | \$10,000 | \$909 |
| Tier 2 | Defense and Liability | | \$1,000,000 | | | | \$500,000 | \$500,000 | \$10,000 | \$364 |
| Tier 2 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 2 | Total | | | | | | | | | \$1,287 |
| Tier 3 | Response Expenses | \$50,000 | | \$25,000 | \$25,000 | \$25,000 | | | \$1,000 | \$125 |
| Tier 3 | Defense and Liability | | \$50,000 | | | | \$25,000 | \$25,000 | \$1,000 | \$47 |
| Tier 3 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 3 | Total | | | | | | | | | \$186 |
| Tier 3 | Response Expenses | \$100,000 | | \$50,000 | \$50,000 | \$50,000 | | | \$1,000 | \$195 |
| Tier 3 | Defense and Liability | | \$100,000 | | | | \$50,000 | \$50,000 | \$1,000 | \$76 |
| Tier 3 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 3 | Total | | | | | | | | | \$285 |
| Tier 3 | Response Expenses | \$250,000 | | \$125,000 | \$125,000 | \$125,000 | | | \$1,000 | \$397 |
| Tier 3 | Defense and Liability | | \$250,000 | | | | \$125,000 | \$125,000 | \$1,000 | \$160 |
| Tier 3 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 3 | Total | | | | | | | | | \$571 |
| Tier 3 | Response Expenses | \$500,000 | | \$250,000 | \$250,000 | \$250,000 | | | \$5,000 | \$644 |
| Tier 3 | Defense | | \$500,000 | | | | \$250,000 | \$250,000 | \$5,000 | \$258 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

1. CINCINNATI DATA DEFENDER™ COVERAGE (Cont'd)

| Tiers | Description | Response Expenses Annual Aggregate Limit | Defense and Liability Annual Aggregate Limit | Forensic IT Review Sublimit | Legal Review Sublimit | PR Services | Regulatory Fines and Penalties Sublimit | PCI Fines and Penalties Sublimit | Deductible | Annual Gross Premium |
|--------|-----------------------|--|--|-----------------------------|-----------------------|-------------|---|----------------------------------|------------|----------------------|
| | and Liability | | | | | | | | | |
| Tier 3 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 3 | Total | | | | | | | | | \$916 |
| Tier 3 | Response Expenses | \$1,000,000 | | \$500,000 | \$500,000 | \$500,000 | | | \$10,000 | \$909 |
| Tier 3 | Defense and Liability | | \$1,000,000 | | | | \$500,000 | \$500,000 | \$10,000 | \$364 |
| Tier 3 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 3 | Total | | | | | | | | | \$1,287 |
| Tier 4 | Response Expenses | \$50,000 | | \$25,000 | \$25,000 | \$25,000 | | | \$1,000 | \$235 |
| Tier 4 | Defense and Liability | | \$50,000 | | | | \$25,000 | \$25,000 | \$1,000 | \$93 |
| Tier 4 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 4 | Total | | | | | | | | | \$342 |
| Tier 4 | Response Expenses | \$100,000 | | \$50,000 | \$50,000 | \$50,000 | | | \$1,000 | \$364 |
| Tier 4 | Defense and Liability | | \$100,000 | | | | \$50,000 | \$50,000 | \$1,000 | \$145 |
| Tier 4 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 4 | Total | | | | | | | | | \$523 |
| Tier 4 | Response Expenses | \$250,000 | | \$125,000 | \$125,000 | \$125,000 | | | \$1,000 | \$701 |
| Tier 4 | Defense and Liability | | \$250,000 | | | | \$125,000 | \$125,000 | \$1,000 | \$280 |
| Tier 4 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 4 | Total | | | | | | | | | \$995 |
| Tier 5 | Response Expenses | \$50,000 | | \$25,000 | \$25,000 | \$25,000 | | | \$1,000 | \$388 |
| Tier 5 | Defense and Liability | | \$50,000 | | | | \$25,000 | \$25,000 | \$1,000 | \$157 |
| Tier 5 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 5 | Total | | | | | | | | | \$559 |
| Tier 5 | Response Expenses | \$100,000 | | \$50,000 | \$50,000 | \$50,000 | | | \$1,000 | \$680 |
| Tier 5 | Defense and Liability | | \$100,000 | | | | \$50,000 | \$50,000 | \$1,000 | \$272 |
| Tier 5 | IDR | \$25,000 | | | | | | | \$250 | \$14 |
| Tier 5 | Total | | | | | | | | | \$966 |

These premiums include \$25,000 of Identity Recovery Coverage.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

2. CINCINNATI NETWORK DEFENDER™ COVERAGE

Cincinnati Network Defender™ Coverage Form - HC 103

A. Description of Coverage (see Coverage Part for exact description, limitations)

The Network Defender Coverage Part is comprised of two coverage components - first party Computer Attack coverage and third party Network Security and Electronic Media Liability coverage.

Computer Attack Coverage consists of the following coverage components:

1. Data Restoration Costs - Coverage for the cost of a professional firm hired by the insured to replace lost or corrupted data from electronic sources.
2. Data Re-creation Costs - Coverage for the cost of a professional firm hired by the insured to research, re-create and replace lost or corrupted data from non-electronic sources.
3. System Restoration Costs - Coverage for the cost of a professional firm hired by the insured to restore its computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of the insured's computer system.
4. Loss of Business - Coverage for business income lost by the insured and extra expenses incurred by the insured during the period of time when system and data recovery activities are taking place. Subject to a sublimit of 50% of the Computer Attack Limit.
5. Public Relations Services - Coverage for assistance from a professional public relations firm in communicating with outside parties concerning the Computer Attack and the insured's response. Subject to a sublimit of 50% of the Computer Attack Limit.
6. Cyber Extortion - provides coverage for the cost of an investigator retained in connection with the extortion threat and coverage for any amount paid by the insured in response to the threat. Subject to a sublimit of \$10,000 when the computer attack limit is \$100,000 and a \$25,000 sublimit when the computer attack limit is \$250,000 or higher. Discovery of the threat must occur during the policy period.

Discovery of the attack must occur during the policy period. Coverage does not apply to breaches that occur prior to the first inception of the coverage.

Network Security and Electronic Media Liability Coverage provides coverage for:

1. The breach of third party business information
2. The unintended propagation or forwarding of malware
3. The unintended abetting of a denial of service attack
4. Enumerated personal injury offenses arising from websites and email

There need not be a covered loss under the first party Computer Attack coverage in order for there to be a loss under the third party Network Security and Electronic Media Liability coverage.

The Network Security and Electronic Media Liability limit is separate from that afforded under the Computer Attack coverage. Limits cannot be combined or stacked. Only the limit in force during the policy period when notice of the suit was first received by the insured will apply.

Receipt of notice of the suit must occur during the policy period, and the suit must arise from an event that occurs after the first inception of the coverage.

The coverage will be defense within the limits.

B. Eligibility

Insureds, except those listed below or with any invalid or unknown occupancy codes, are automatically eligible for Network Defender Coverage.

Ineligible classes are as follows:

Financial Institutions, Adult Business, Gambling or Gaming, Credit Card or Financial Transaction Processing, Hospitals, Credit Reporting Agencies, Collection Agents, Information/Data Brokers.

C. Coverage Limits

Refer to the Network Defender Coverage Rate Tables for available limits.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

2. CINCINNATI NETWORK DEFENDER™ COVERAGE (Cont'd)

D. Deductible

Refer to the Network Defender Coverage Rate Tables for available deductibles.

E. Supplemental Extended Reporting Period

Refer to Rule 4.

F. Network Defender Coverage Rate Tables

The premiums below are annual gross premiums per policy for the chosen coverage, limit and deductible option. Premiums may be prorated for short or odd term policies.

These premiums are not subject to further modification by the application of any other factors (e.g., package factors, company deviations or IRPM factors), except for an expense modification factor representing our reduced underwriting expense.

Computer Attack Coverage

| Annual Aggregate Limit | Loss of Business Income Sublimit | Public Relations Services Sublimit | Cyber Extortion Sublimit | Deductible (other than Cyber Extortion) | Deductible (Cyber Extortion) | Annual Gross Premium |
|------------------------|----------------------------------|------------------------------------|--------------------------|---|------------------------------|----------------------|
| \$50,000 | \$25,000 | \$25,000 | \$10,000 | \$1,000 | \$1,000 | \$107 |
| \$100,000 | \$50,000 | \$50,000 | \$10,000 | \$1,000 | \$1,000 | \$141 |
| \$250,000 | \$125,000 | \$125,000 | \$25,000 | \$2,500 | \$1,000 | \$251 |
| \$500,000 | \$250,000 | \$250,000 | \$25,000 | \$10,000 | \$1,000 | \$381 |
| \$1,000,000 | \$500,000 | \$500,000 | \$25,000 | \$10,000 | \$1,000 | \$441 |

Network Security and Electronic Media Liability Coverage

| Annual Aggregate Limit | Deductible | Annual Gross Premium |
|------------------------|------------|----------------------|
| \$50,000 | \$1,000 | \$80 |
| \$100,000 | \$1,000 | \$101 |
| \$250,000 | \$2,500 | \$201 |
| \$500,000 | \$10,000 | \$266 |
| \$1,000,000 | \$10,000 | \$292 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE

Cincinnati Cyber Defense™ Coverage Form - HC 104

A. Description of Coverage (see Coverage Part for exact description, limitations)

The Cyber Defense coverage is comprised of seven coverage components - Response Expenses, Computer Attack, Cyber Extortion, Identity Recovery, Data Compromise Liability, Network Security Liability and Electronic Media Liability.

Insuring Agreement A - Response Expenses Coverage provides coverage for specified expenses arising from a "personal data compromise" involving "personally identifying information" or "personally sensitive information" of "affected individuals". "Affected individuals" are any persons whose "personally identifying information" or "personally sensitive information" has been compromised in a "personal data compromise".

Response Expenses Coverage includes the following coverage components:

1. Forensic IT Review - Coverage for the cost to hire outside computer experts to determine the nature and extent of the breach.
2. Legal Review - Coverage for the cost to obtain professional legal advice.
3. Notification to Affected Individuals - Coverage for reimbursement of expenses associated with the notification of those whose personal information was compromised.
4. Services to Affected Individuals - Coverage for the cost of providing services (packet of informational materials, toll-free help line, one year of credit monitoring and identity restoration case management) to affected individuals for 12 months from the date of the notice.
5. Public Relations Services - Coverage for the cost to implement public relations recommendations of a professional public relations firm. This may include advertising and special promotions designed to retain the relationship with affected individuals.

Insuring Agreement B - Computer Attack Coverage provides coverage for specified expenses arising from a "computer attack" on the "computer system".

Computer Attack Coverage consists of the following coverage components:

1. Data Restoration Costs - Coverage for the cost of a professional firm hired by the insured to replace lost or corrupted data from electronic sources.
2. Data Re-creation Costs - Coverage for the cost of a professional firm hired by the insured to research, re-create and replace lost or corrupted data from non-electronic sources.
3. System Restoration Costs - Coverage for the cost of a professional firm hired by the insured to restore its computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of the insured's computer system.
4. Loss of Business - Coverage for business income lost by the insured and extra expenses incurred by the insured during the period of time when system and data recovery activities are taking place.
5. Public Relations Services - Coverage for assistance from a professional public relations firm in communicating with outside parties concerning the Computer Attack and the insured's response.

Discovery of the attack must occur during the policy period.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

Insuring Agreement C - Cyber Extortion Coverage provides coverage for the cost of an investigator retained in connection with the extortion threat and coverage for any amount paid by the insured in response to the threat.

Discovery of the threat must occur during the policy period.

Insuring Agreement D - Identity Recovery provides coverage for Identity Recovery caused by an "identity theft" of an "identity recovery insured" first discovered during the policy period.

Coverage includes Expense Reimbursement and Case Management Service.

Insuring Agreement E - Data Compromise Liability Coverage supplements Response Expenses Coverage by providing coverage for defense and settlement costs in the event the insured is sued because of a "personal data compromise". Only the limit in force during the policy period when notice of the suit was first received by the insured will apply. Receipt of notice of the suit must occur during the policy period. The coverage will be defense within the limits. The coverage is available only if Insuring Agreement A is purchased and the Limit of Liability must match that of Insuring Agreement A. Coverage is also included for:

1. Regulatory Fines and Penalties - Coverage for the cost of any fine or penalty imposed under state or federal law as well as defense expenses, to the extent such fine or penalty is legally insurable.
2. Payment Card Industry Fines and Penalties - Coverage for the cost of any PCI fine or penalty imposed under contract to which the insured is a party.

Insuring Agreement F - Network Security Liability Coverage provides coverage for defense and settlement costs in the event that a third party claimant sues the insured because of a "network security incident".

A "network security incident" may be:

1. The breach of third party business information
2. The unintended propagation or forwarding of malware
3. The unintended abetting of a denial of service attack
4. The inability of an authorized third party user to access the insured's computer system

Only the limit in force during the policy period when notice of the suit was first received by the insured will apply. Receipt of notice of the suit must occur during the policy period. The coverage will be defense within the limits.

Insuring Agreement G - Electronic Media Liability Coverage provides coverage for defense and settlement costs in the event that a third party claimant sues the insured alleging that the insured's electronic communications resulted in defamation, violation of a person's right of privacy, interference with a person's right of publicity or infringement of copyright or trademark.

Only the limit in force during the policy period when notice of the suit was first received by the insured will apply. Receipt of notice of the suit must occur during the policy period. The coverage will be defense within the limits.

B. Eligibility

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

C. Coverage Limits and Sublimits

Refer to the Cyber Defense Rate Tables for available limits and sublimits by insuring agreement. The aggregate limit applicable to the policy will be equal to highest chosen insuring agreement limit.

D. Deductible

Refer to the Cyber Defense Rate Tables for available deductibles.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

E. Supplemental Extended Reporting Period

Refer to Rule 4.

F. Premium Determination

Please refer to the Cyber Defense Rate Tables.

G. Cyber Defense Rate Tables

The premiums below are annual gross premiums per policy for the indicated bundles of coverage elements. Premiums may be prorated for short or odd term policies.

Cyber Defense policies will be priced based on the base rates by revenue band set forth below. The base rate will then be modified by a series of factors taking into account limit, deductible, industry hazard class and characteristics of the individual risk.

These premiums are not subject to further modification by the application of any other factors not shown in these tables (e.g., package factors, company deviations or IRPM factors), except for an expense modification factor representing our reduced underwriting expense.

1. Premium Calculation for Insuring Agreements A & D

a. Base Rates by Annual Revenue

Select base rate

| Annual Revenue | Annual Gross Base Premiums |
|---------------------------|-----------------------------------|
| \$0-10,000,000 | \$990 |
| \$10,000,001-20,000,000 | \$1,342 |
| \$20,000,001-50,000,000 | \$1,804 |
| \$50,000,001-100,000,000 | \$2,686 |
| \$100,000,001-150,000,000 | \$3,580 |
| \$150,000,001-200,000,000 | \$4,472 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

b. Increased Limits by Industry Hazard Factors

Each candidate for the Cyber Defense coverage will be placed into one of 6 hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which, in turn, will be used to modify the base rate.

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

Hazard Class 1 Classes

Businesses whose primary personal information is relative to employees.

Examples: Manufacturing, Wholesaling

Hazard Class 2 Classes

Businesses that keep financial or account number information on individual customers but do not keep customers' Social Security numbers.

Examples: Retail, Churches

Hazard Class 3 Classes

Businesses with customers' Social Security numbers.

Examples: Apartments, Health Care, Professional Services

Hazard Class 4 Classes

Schools, Colleges, Universities and Financial Institutions

Hazard Class 5 Classes

Municipalities

Hazard Class 6 Classes

Hospitals and Nursing Homes

| Coverage A Limit | Hazard Class | Factor |
|------------------|--------------|--------|
| \$500,000 | 1 | 0.60 |
| \$1,000,000 | 1 | 0.80 |
| \$2,000,000 | 1 | 1.13 |
| \$3,000,000 | 1 | 1.45 |
| \$4,000,000 | 1 | 1.79 |
| \$5,000,000 | 1 | 2.15 |
| \$6,000,000 | 1 | 2.57 |
| \$7,000,000 | 1 | 3.00 |
| \$8,000,000 | 1 | 3.48 |
| \$9,000,000 | 1 | 3.95 |
| \$10,000,000 | 1 | 4.42 |
| \$500,000 | 2 | 0.68 |
| \$1,000,000 | 2 | 1.00 |
| \$2,000,000 | 2 | 1.40 |
| \$3,000,000 | 2 | 1.81 |
| \$4,000,000 | 2 | 2.24 |
| \$5,000,000 | 2 | 2.69 |
| \$6,000,000 | 2 | 3.20 |
| \$7,000,000 | 2 | 3.74 |
| \$8,000,000 | 2 | 4.34 |
| \$9,000,000 | 2 | 4.92 |
| \$10,000,000 | 2 | 5.49 |
| \$500,000 | 3 | 0.94 |

| Coverage A Limit | Hazard Class | Factor |
|------------------|--------------|--------|
| \$1,000,000 | 3 | 1.46 |
| \$2,000,000 | 3 | 2.10 |
| \$3,000,000 | 3 | 2.72 |
| \$4,000,000 | 3 | 3.34 |
| \$5,000,000 | 3 | 4.04 |
| \$6,000,000 | 3 | 4.80 |
| \$7,000,000 | 3 | 5.62 |
| \$8,000,000 | 3 | 6.50 |
| \$9,000,000 | 3 | 7.38 |
| \$10,000,000 | 3 | 8.24 |
| \$500,000 | 4 | 1.38 |
| \$1,000,000 | 4 | 1.91 |
| \$2,000,000 | 4 | 2.65 |
| \$3,000,000 | 4 | 3.44 |
| \$4,000,000 | 4 | 4.23 |
| \$5,000,000 | 4 | 5.10 |
| \$6,000,000 | 4 | 6.06 |
| \$7,000,000 | 4 | 7.10 |
| \$8,000,000 | 4 | 8.21 |
| \$9,000,000 | 4 | 9.31 |
| \$10,000,000 | 4 | 10.42 |
| \$500,000 | 5 | 3.16 |
| \$1,000,000 | 5 | 5.37 |

| Coverage A Limit | Hazard Class | Factor |
|------------------|--------------|--------|
| \$2,000,000 | 5 | 7.95 |
| \$3,000,000 | 5 | 9.61 |
| \$4,000,000 | 5 | 10.89 |
| \$5,000,000 | 5 | 13.13 |
| \$6,000,000 | 5 | 15.61 |
| \$7,000,000 | 5 | 18.30 |
| \$8,000,000 | 5 | 21.17 |
| \$9,000,000 | 5 | 24.02 |
| \$10,000,000 | 5 | 26.84 |
| \$500,000 | 6 | 6.32 |
| \$1,000,000 | 6 | 10.74 |
| \$2,000,000 | 6 | 15.91 |
| \$3,000,000 | 6 | 19.22 |
| \$4,000,000 | 6 | 21.77 |
| \$5,000,000 | 6 | 26.28 |
| \$6,000,000 | 6 | 31.25 |
| \$7,000,000 | 6 | 36.62 |
| \$8,000,000 | 6 | 42.32 |
| \$9,000,000 | 6 | 48.02 |
| \$10,000,000 | 6 | 53.69 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

Hazard Class 6 Risk Modifiers

Each Hospital and Nursing Home candidate for the Response Expenses coverage will be further modified based upon number of beds. The following factors apply to the Hazard Class 6 factors in the table above.

Nursing Homes

| Number of Beds | Modifier |
|-----------------------|-----------------|
| 0 to 250 | 0.25 |
| 251 to 500 | 0.50 |
| 501 and Greater | 1.00 |

Hospitals

| Number of Beds | Modifier |
|-----------------------|-----------------|
| 0 to 40 | 0.50 |
| 41 to 160 | 0.80 |
| 161 and Greater | 1.00 |

- c.** When a Response Expenses Annual Aggregate Limit is chosen, the following limits and sublimits apply:

Identity Recovery: \$25,000

The Identity Recovery coverage limit of \$25,000 is subject to the following sublimits:

| | |
|-------------------------------------|---------|
| Lost Wages and Child and Elder Care | \$5,000 |
| Mental Health Counseling | \$1,000 |
| Miscellaneous Unnamed Costs | \$1,000 |

- d. Reserved for Future Use**

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

e. Reserved for Future Use

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

f. Reserved for Future Use

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

g. Unrelated Records Factor

If the Applicant enters a number of records greater than 100,000 in response to the Data Held by Applicant/Unique Records/Other People (not employees or customers) question of the application, the modified base rate will be further multiplied by the factor calculated by multiplying the number of records entered in response to the question by 0.00001.

h. Deductible Factors

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

| Deductible | Factor |
|-------------------|---------------|
| \$10,000 | 1.00 |
| \$25,000 | 0.88 |
| \$50,000 | 0.78 |
| \$100,000 | 0.66 |
| \$250,000 | 0.59 |

If a deductible within the parameters of the table but not shown in the table is desired, linear interpolation may be used to determine the appropriate factor for the desired deductible.

i. Individual Risk Modifier

Refer to Rule 3.G.6.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

2. Premium Calculation for Insuring Agreements B & C

a. Base Rates by Annual Revenue

Select base rate

| Annual Revenue | Annual Gross Base Premium |
|---------------------------|----------------------------------|
| \$0-10,000,000 | \$898 |
| \$10,000,001-20,000,000 | \$1,225 |
| \$20,000,001-50,000,000 | \$1,647 |
| \$50,000,001-100,000,000 | \$2,450 |
| \$100,000,001-150,000,000 | \$3,267 |
| \$150,000,001-200,000,000 | \$4,083 |

b. Industry Hazard Factors

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

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

Low Risk

All occupancies other than Defense, Financial Institutions and Utilities & Energy

High Risk

Defense, Financial Institutions and Utilities & Energy

| Hazard Class | Factor |
|---------------------|---------------|
| Low | 1.00 |
| High | 2.17 |

c. Third Party System Factors

The modified base rate will be further multiplied by the factor from the table below which represents the aggregate risk level assessed for all third party systems, as a group, subject to the definition of "computer system".

| Third Party Systems Risk | Factor |
|---------------------------------|---------------|
| Low | 1.20 |
| High | 1.40 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

d. Increased Limit Factors

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

| Annual Aggregate Limit | Factor |
|-------------------------------|---------------|
| \$500,000 | 0.60 |
| \$1,000,000 | 1.00 |
| \$2,000,000 | 1.23 |
| \$3,000,000 | 1.41 |
| \$4,000,000 | 1.59 |
| \$5,000,000 | 1.78 |
| \$6,000,000 | 1.99 |
| \$7,000,000 | 2.21 |
| \$8,000,000 | 2.46 |
| \$9,000,000 | 2.73 |
| \$10,000,000 | 3.01 |

Cyber Extortion Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Cyber Extortion limit sought by the candidate.

| Cyber Extortion Limit | Cyber Extortion Factor |
|------------------------------|-------------------------------|
| \$100,000 | 1.00 |
| \$200,000 | 1.01 |
| \$300,000 | 1.02 |
| \$400,000 | 1.03 |
| \$500,000 | 1.04 |
| \$600,000 | 1.05 |
| \$700,000 | 1.06 |
| \$800,000 | 1.07 |
| \$900,000 | 1.09 |
| \$1,000,000 | 1.10 |
| \$2,000,000 | 1.11 |
| \$3,000,000 | 1.12 |
| \$4,000,000 | 1.13 |
| \$5,000,000 | 1.14 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

RESERVED FOR FUTURE USE

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

RESERVED FOR FUTURE USE

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

e. Deductible Factors

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

| Deductible | Factor |
|-------------------|---------------|
| \$10,000 | 1.00 |
| \$25,000 | 0.88 |
| \$50,000 | 0.78 |
| \$100,000 | 0.66 |
| \$250,000 | 0.59 |

If a deductible within the parameters of the table but not shown in the table is desired, linear interpolation may be used to determine the appropriate factor for the desired deductible.

f. Individual Risk Modifier

Refer to Rule 3.G.6.

3. Premium Calculation for Insuring Agreement E

a. Base Rates by Annual Revenue

Select base rate

| Annual Revenue | Annual Gross Base Premium |
|---------------------------|----------------------------------|
| \$0-10,000,000 | \$591 |
| \$10,000,001-20,000,000 | \$802 |
| \$20,000,001-50,000,000 | \$1,077 |
| \$50,000,001-100,000,000 | \$1,605 |
| \$100,000,001-150,000,000 | \$2,138 |
| \$150,000,001-200,000,000 | \$2,671 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

b. Increased Limits by Industry Hazard Factors

Each candidate for the Cyber Defense coverage will be placed into one of 6 hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which, in turn, will be used to modify the base rate.

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

Hazard Class 1 Classes

Businesses whose primary personal information is relative to employees.

Examples: Manufacturing, Wholesaling

Hazard Class 2 Classes

Businesses that keep financial or account number information on individual customers but do not keep customers' Social Security numbers.

Examples: Retail, Churches

Hazard Class 3 Classes

Businesses with customers' Social Security numbers.

Examples: Apartments, Health Care, Professional Services

Hazard Class 4 Classes

Schools, Colleges, Universities and Financial Institutions

Hazard Class 5 Classes

Municipalities

Hazard Class 6 Classes

Hospitals and Nursing Homes

| Annual Aggregate Limit | Hazard Class | Factor |
|------------------------|--------------|--------|
| \$500,000 | 1 | 0.70 |
| \$1,000,000 | 1 | 0.80 |
| \$2,000,000 | 1 | 0.90 |
| \$3,000,000 | 1 | 0.99 |
| \$4,000,000 | 1 | 1.09 |
| \$5,000,000 | 1 | 1.20 |
| \$6,000,000 | 1 | 1.32 |
| \$7,000,000 | 1 | 1.45 |
| \$8,000,000 | 1 | 1.59 |
| \$9,000,000 | 1 | 1.75 |
| \$10,000,000 | 1 | 1.93 |
| \$500,000 | 2 | 0.72 |
| \$1,000,000 | 2 | 1.00 |
| \$2,000,000 | 2 | 1.12 |
| \$3,000,000 | 2 | 1.23 |
| \$4,000,000 | 2 | 1.36 |
| \$5,000,000 | 2 | 1.49 |
| \$6,000,000 | 2 | 1.64 |
| \$7,000,000 | 2 | 1.80 |
| \$8,000,000 | 2 | 1.98 |
| \$9,000,000 | 2 | 2.18 |
| \$10,000,000 | 2 | 2.40 |
| \$500,000 | 3 | 1.03 |

| Annual Aggregate Limit | Hazard Class | Factor |
|------------------------|--------------|--------|
| \$1,000,000 | 3 | 1.46 |
| \$2,000,000 | 3 | 1.68 |
| \$3,000,000 | 3 | 1.85 |
| \$4,000,000 | 3 | 2.03 |
| \$5,000,000 | 3 | 2.24 |
| \$6,000,000 | 3 | 2.46 |
| \$7,000,000 | 3 | 2.71 |
| \$8,000,000 | 3 | 2.98 |
| \$9,000,000 | 3 | 3.27 |
| \$10,000,000 | 3 | 3.60 |
| \$500,000 | 4 | 1.62 |
| \$1,000,000 | 4 | 1.91 |
| \$2,000,000 | 4 | 2.12 |
| \$3,000,000 | 4 | 2.34 |
| \$4,000,000 | 4 | 2.57 |
| \$5,000,000 | 4 | 2.83 |
| \$6,000,000 | 4 | 3.11 |
| \$7,000,000 | 4 | 3.42 |
| \$8,000,000 | 4 | 3.76 |
| \$9,000,000 | 4 | 4.14 |
| \$10,000,000 | 4 | 4.55 |
| \$500,000 | 5 | 3.72 |
| \$1,000,000 | 5 | 5.37 |

| Annual Aggregate Limit | Hazard Class | Factor |
|------------------------|--------------|--------|
| \$2,000,000 | 5 | 6.36 |
| \$3,000,000 | 5 | 6.54 |
| \$4,000,000 | 5 | 6.62 |
| \$5,000,000 | 5 | 7.28 |
| \$6,000,000 | 5 | 8.01 |
| \$7,000,000 | 5 | 8.81 |
| \$8,000,000 | 5 | 9.69 |
| \$9,000,000 | 5 | 10.66 |
| \$10,000,000 | 5 | 11.73 |
| \$500,000 | 6 | 7.44 |
| \$1,000,000 | 6 | 10.74 |
| \$2,000,000 | 6 | 12.72 |
| \$3,000,000 | 6 | 13.08 |
| \$4,000,000 | 6 | 13.24 |
| \$5,000,000 | 6 | 14.56 |
| \$6,000,000 | 6 | 16.02 |
| \$7,000,000 | 6 | 17.62 |
| \$8,000,000 | 6 | 19.38 |
| \$9,000,000 | 6 | 21.32 |
| \$10,000,000 | 6 | 23.46 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

Hazard Class 6 Risk Modifiers

Each Hospital and Nursing Home candidate for the Response Expenses coverage will be further modified based upon number of beds. The following factors apply to the Hazard Class 6 factors in the table above.

Nursing Homes

| Number of Beds | Modifier |
|-----------------|----------|
| 0 to 250 | 0.25 |
| 251 to 500 | 0.50 |
| 501 and Greater | 1.00 |

Hospitals

| Number of Beds | Modifier |
|-----------------|----------|
| 0 to 40 | 0.50 |
| 41 to 160 | 0.80 |
| 161 and Greater | 1.00 |

c. Unrelated Records Factor

If the Applicant enters a number of records greater than 100,000 in response to the Data Held by Applicant/Unique Records/Other People (not employees or customers) question of the application, the modified base rate will be further multiplied by the factor calculated by multiplying the number of records entered in response to the question by 0.00001.

d. Deductible Factors

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

| Deductible | Factor |
|------------|--------|
| \$10,000 | 1.00 |
| \$25,000 | 0.88 |
| \$50,000 | 0.78 |
| \$100,000 | 0.66 |
| \$250,000 | 0.59 |

If a deductible within the parameters of the table but not shown in the table is desired, linear interpolation may be used to determine the appropriate factor for the desired deductible.

e. Claims-Made Factors

Refer to Rule 3.G.5.

f. Individual Risk Modifier

Refer to Rule 3.G.6.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

4. Premium Calculation for Insuring Agreements F & G

a. Base Rates by Annual Revenue

Select base rate

| Annual Revenue | Annual Gross Base Premium |
|---------------------------|----------------------------------|
| \$0-10,000,000 | \$789 |
| \$10,000,001-20,000,000 | \$1,076 |
| \$20,000,001-50,000,000 | \$1,447 |
| \$50,000,001-100,000,000 | \$2,152 |
| \$100,000,001-150,000,000 | \$2,869 |
| \$150,000,001-200,000,000 | \$3,586 |

b. Industry Hazard Factors

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

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

Low Risk

All occupancies other than Defense, Financial Institutions and Utilities & Energy

High Risk

Defense, Financial Institutions and Utilities & Energy

| Hazard Class | Factor |
|---------------------|---------------|
| Low | 1.00 |
| High | 2.17 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

c. Third Party System Factors

The modified base rate will be further multiplied by the factor from the table below which represents the aggregate risk level assessed for all third party systems, as a group, subject to the definition of "computer system".

| Third Party Systems Risk | Factor |
|---------------------------------|---------------|
| Low | 1.20 |
| High | 1.40 |

d. Increased Limit Factors

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

| Annual Aggregate Limit | Factor |
|-------------------------------|---------------|
| \$500,000 | 0.78 |
| \$1,000,000 | 1.00 |
| \$2,000,000 | 1.08 |
| \$3,000,000 | 1.18 |
| \$4,000,000 | 1.28 |
| \$5,000,000 | 1.39 |
| \$6,000,000 | 1.46 |
| \$7,000,000 | 1.54 |
| \$8,000,000 | 1.62 |
| \$9,000,000 | 1.70 |
| \$10,000,000 | 1.79 |

Electronic Media Liability Increased Limit Factors

The modified base rate will be further multiplied by the factor from the table below which corresponds to the Electronic Media Liability limit sought by the candidate.

| Limit | Factor |
|--------------|---------------|
| \$100,000 | 1.00 |
| \$200,000 | 1.04 |
| \$300,000 | 1.07 |
| \$400,000 | 1.08 |
| \$500,000 | 1.10 |
| \$600,000 | 1.11 |
| \$700,000 | 1.12 |
| \$800,000 | 1.14 |
| \$900,000 | 1.15 |
| \$1,000,000 | 1.17 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

e. Deductible Factors

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

| Deductible | Factor |
|-------------------|---------------|
| \$10,000 | 1.00 |
| \$25,000 | 0.88 |
| \$50,000 | 0.78 |
| \$100,000 | 0.66 |
| \$250,000 | 0.59 |

If a deductible within the parameters of the table but not shown in the table is desired, linear interpolation may be used to determine the appropriate factor for the desired deductible.

f. Claims-Made Factors

Refer to Rule 3.G.5.

g. Individual Risk Modifier

Refer to Rule 3.G.6.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

5. Claims-Made Factors for Insuring Agreements E, F and G

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

| Years | Factor |
|-----------|--------|
| 1 | 0.85 |
| 2 | 0.90 |
| 3 or more | 1.00 |

6. Rating Modifications

The modified base rate will be further modified by the application of a factor based on the individual risk characteristics of the candidate for coverage. The individual risk modifier will be an aggregate factor calculated based on the candidate's response to application questions and will be calculated by multiplying the credit or debit for each listed criteria by the credit or debit for each of the other criterion. The aggregate Individual Risk Modification factor may not be lower than 0.75 or greater than 1.25.

Risks that have a mixture of low, moderate, and high characteristics within any one Risk Modification category shall receive a factor of 1.0.

| Individual Risk Modification | Characteristics | Criteria | Factor |
|-----------------------------------|---|--|--------|
| Complexity of Insured's Operation | Number of Operating Entities, Online Commercial Activity, Operating History | Single operating entity; \$600,000:1 or greater revenue to employee ratio; More than 5 years of operating history. | 0.90 |
| Complexity of Insured's Operation | Number of Operating Entities, Online Commercial Activity, Operating History | More than 1, but fewer than 5 legal entities; Revenue to employee ratio between \$600,000:1 and \$400,000:1; 2 to 5 years of operating history. | 1.00 |
| Complexity of Insured's Operation | Number of Operating Entities, Online Commercial Activity, Operating History | 5 or more legal entities; \$400,000:1 or lower revenue to employee ratio; less than 2 years of operating history. | 1.10 |
| Kind and Quantity of Data Held | Type of Data and Volume of Data Held | No credit card/debit card, financial/banking or medical information stored; Social security numbers of employees only. | 0.90 |
| Kind and Quantity of Data Held | Type of Data and Volume of Data Held | Customer credit card/debit card and financial/banking records stored; Social security numbers of employees only; Fewer than 30,000 total unique records. | 1.00 |
| Kind and Quantity of Data Held | Type of Data and Volume of Data Held | Medical information or social security numbers of non-employees stored; In excess of 30,000 unique records. | 1.10 |
| Relationships with Third Parties | Storage of Data with and Use of Third Parties | No information stored for third parties; Functions outsourced only to third parties with Risk Tier 1 characteristics. | 0.90 |
| Relationships with Third Parties | Storage of Data with and Use of Third Parties | No information stored for third parties; No functions outsourced. | 1.00 |
| Relationships with Third Parties | Storage of Data with and Use of Third Parties | Information stored for third parties; Functions outsourced. | 1.10 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

| Individual Risk Modification | Characteristics | Criteria | Factor |
|---|--|--|--------|
| Parties | Parties | | |
| Internal Policies and Compliance with Standards | Existence of and Compliance with Policies and Standards | No more than one 'No' answers to the following: A written corporate-wide privacy policy exists. A document retention and destruction policy exists. There is a formal information security policy applicable to all business units. These policies and procedures are published and distributed to employees. Computer use policies are developed through a centralized department. Corporate standards are developed and implemented for critical network functions. There is a written program to manage IT assets and sensitive data. | 0.90 |
| Internal Policies and Compliance with Standards | Existence of and Compliance with Policies and Standards | No more than three 'No' answers to the items above. | 1.00 |
| Internal Policies and Compliance with Standards | Existence of and Compliance with Policies and Standards | Four or more 'No' answers to the items above. | 1.10 |
| Encryption | Degree of Encryption in Place | Encryption of data in transit and data at rest | 0.90 |
| Encryption | Degree of Encryption in Place | Encryption of email and data at rest | 1.00 |
| Encryption | Degree of Encryption in Place | Either no encryption of email or no encryption of data at rest | 1.10 |
| System Security Budget | Allocation and Aggregate Amount of IT Security Budget | Aggregate Security budget at least 1.0% of prior year gross revenue. | 0.90 |
| System Security Budget | Allocation and Aggregate Amount of IT Security Budget | Aggregate Security budget at least 0.3% of prior year gross revenue. | 1.00 |
| System Security Budget | Allocation and Aggregate Amount of IT Security Budget | Aggregate Security budget less than 0.3% of prior year gross revenue. | 1.10 |
| Management of Privacy Exposures | Strength of Privacy Controls | Applicant has designated a Chief Privacy Officer; IT systems are configured to ensure access to sensitive data is limited to authorized requests; Sensitive data is permanently removed from hard drives and other storage media before equipment is discarded, sold or otherwise leaves the Applicant's possession. | 0.90 |
| Management of Privacy Exposures | Strength of Privacy Controls | Applicant has designated a Chief Privacy Officer; Either IT systems are configured to ensure access to sensitive data is limited to authorized requests or Sensitive data is permanently removed from hard drives and other storage media before equipment is discarded, sold or otherwise leaves the Applicant's possession. | 1.00 |
| Management of Privacy Exposures | Strength of Privacy Controls | Applicant has not designated a Chief Privacy Officer; IT systems are not configured to ensure access to sensitive data is limited to authorized requests; Sensitive data is not permanently removed from hard drives and other storage media. | 1.10 |
| Computer System Controls | Management of and Standards for Computer System Security | Designated a Chief Information Security Officer (or similar equivalent position) as respects computer systems; Written security patch management process exists with automatic notice implemented in 30 days or less; Either no wireless networks are deployed or all wireless access points to the network are encrypted with WPA/WPA2 or more recent standards; Remote access to IT systems secured by VPN or equivalent with two factor | 0.90 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

| Individual Risk Modification | Characteristics | Criteria | Factor |
|---------------------------------|--|---|--------|
| | | authentication; All users issued unique passwords required to change 90 days or more frequently; Firewall configured to filter inbound and outbound traffic and prevent connections to unauthorized third party web sites; Anti-virus, anti-spyware and anti-malware software is installed. | |
| Computer System Controls | Management of and Standards for Computer System Security | Designated a Chief Information Security Officer (or similar equivalent position) as respects computer systems; Written security patch management process exists with automatic notice implemented in more than 30 days; Either no wireless networks are deployed or all wireless access points to the network are encrypted with WPAIWPA2 or more recent standards; Remote access to IT systems secured by VPN or equivalent with two factor authentication; All users issued unique passwords required to change 90 days or more frequently; Firewall configured to filter inbound and outbound traffic and prevent connections to unauthorized third party web sites; Anti-virus, anti-spyware and anti-malware software is installed. | 1.00 |
| Computer System Controls | Management of and Standards for Computer System Security | No Chief Information Security Officer (or similar equivalent position) as respects computer systems; No written security patch management process exists; Either wireless networks are deployed or all wireless access points to the network are not encrypted with WPAIWPA2 or more recent standards; Remote access to IT systems not secured by VPN or equivalent with two factor authentication; All users not issued unique passwords and are not required to change 90 days or more frequently; Firewall not configured to filter inbound and outbound traffic and prevent connections to unauthorized third party web sites; Anti-virus, anti-spyware and anti-malware software is not installed. | 1.10 |
| Employees and Physical Security | Training, Background Checks, Restricted Access | Awareness training provided for employees in data privacy and security, including legal liability issues and social engineering issues; Criminal history record checks completed for all prospective employees; Credit checks completed for all prospective employees for positions that handle financial information or non-public personal information; Criminal and credit history screened for contractors, vendors, temporary employees and part-time employees; Process in place to delete systems access after employee, temporary employee, contractor or vendor termination; Access to equipment (such as servers, workstations and storage media including paper records containing sensitive information) physically protected in areas open to employees only; Employee access restricted for personally identifiable information on a business-need to know basis. | 0.90 |
| Employees and Physical Security | Training, Background Checks, Restricted Access | Awareness training provided for employees in data privacy and security, including legal liability issues and social engineering issues or Credit checks completed for all prospective employees for positions that handle financial information or non-public personal information or Criminal and credit history screened for contractors, vendors, temporary employees and part-time employees; Criminal history record checks completed for all prospective employees; Process in place to delete systems access after employee, temporary employee, contractor or vendor termination; Access to equipment (such as servers, workstations and storage media including paper records containing sensitive | 1.00 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

| Individual Risk Modification | Characteristics | Criteria | Factor |
|--|--|--|---------------|
| | | information) physically protected in areas open to employees only or there are role based access controls; Employee access restricted for personally identifiable information on a business-need to know basis. | |
| Employees and Physical Security | Training, Background Checks, Restricted Access | No criminal history record checks completed for all prospective employees; No process in place to delete systems access after employee, temporary employee, contractor or vendor termination; Access to equipment (such as servers, workstations and storage media including paper records containing sensitive information) is not physically protected; Employee access not restricted for personally identifiable information on a business-need to know basis. | 1.10 |
| Security Testing and Auditing | Vulnerability Scanning, Penetration Testing, External Security Assessments | Vulnerability scans or penetration tests against all parts of Applicant's network are conducted at least monthly; An external system security assessment has been conducted within the last twelve months. | 0.90 |
| Security Testing and Auditing | Vulnerability Scanning, Penetration Testing, External Security Assessments | Vulnerability scans or penetration tests against all parts of Applicant's network are conducted at least monthly; An external system security assessment has not been conducted within the last twelve months. | 1.00 |
| Security Testing and Auditing | Vulnerability Scanning, Penetration Testing, External Security Assessments | Vulnerability scans or penetration tests against all parts of Applicant's network are not conducted; An external system security assessment has not been conducted within the last twelve months. | 1.10 |
| Backup and Archiving | Frequency of Backup of Critical Information | Daily backup of critical information. | 0.90 |
| Backup and Archiving | Frequency of Backup of Critical Information | Weekly backup of critical information. | 1.00 |
| Backup and Archiving | Frequency of Backup of Critical Information | Backup of critical information monthly or less frequently. | 1.10 |
| Business Continuity and Incident Response Planning | Existence and Quality of Business Continuity and Incident Response Plans | Business continuity and incident response plans in place that are reviewed and tested at least bi-annually and includes third party contingencies. | 0.90 |
| Business Continuity and Incident Response Planning | Existence and Quality of Business Continuity and Incident Response Plans | Business continuity and incident response plans in place. | 1.00 |
| Business Continuity and Incident Response Planning | Existence and Quality of Business Continuity and Incident Response Plans | No business continuity or incident response plan. | 1.10 |
| Content Controls | Type of Published Content and Quality of Internal Procedures | Content related only to the Applicant's operations; No use of public figure names or likenesses; All content reviewed by a qualified attorney including screening for disparagement issues, copywriting infringement, trademark infringement, invasion of privacy and right of publicity; Response procedures in place. | 0.90 |
| Content Controls | Type of Published Content and Quality of | Content related only to the Applicant's operations; No use of public figure names or likenesses; All content reviewed including | 1.00 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

| Individual Risk Modification | Characteristics | Criteria | Factor |
|------------------------------------|--|---|--------|
| | Internal Procedures | screening for disparagement issues, copywriting infringement, trademark infringement, invasion of privacy and right of publicity. | |
| Content Controls | Type of Published Content and Quality of Internal Procedures | Content not limited to the Applicant's own operations; Use of public figure names or likenesses; No review or response procedures in place. | 1.10 |
| Security Incident and Loss History | Presence of Prior Loss Events | No loss events within last three years. | 0.90 |
| Security Incident and Loss History | Presence of Prior Loss Events | Loss events within last three years with explanation. | 1.00 |
| Security Incident and Loss History | Presence of Prior Loss Events | Loss events within last three years without explanation. | 1.10 |
| Prior Insurance | Existence of Prior Coverage and Reason for Termination | Prior coverage never cancelled or non-renewed by carrier. | 0.90 |
| Prior Insurance | Existence of Prior Coverage and Reason for Termination | No prior coverage, or prior coverage that was cancelled or non-renewed, but with explanation. | 1.00 |
| Prior Insurance | Existence of Prior Coverage and Reason for Termination | Prior coverage was cancelled or non-renewed without explanation. | 1.10 |

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

3. CINCINNATI CYBER DEFENSE™ COVERAGE (Cont'd)

RESERVED FOR FUTURE USE

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
COVERAGE RULES**

4. SUPPLEMENTAL EXTENDED REPORTING PERIOD

If the event of cancellation or nonrenewal, the Named Insured has the right, upon payment of an additional premium to buy a Supplemental Extended Reporting Period endorsement.

This applies only to:

Insuring Agreement B - Defense and Liability Coverage of the Data Defender Coverage Form;

Insuring Agreement B - Network Security Liability Coverage of the Network Defender Coverage Form; and

Insuring Agreements E - Data Compromise Liability, F - Network Security Liability and G - Electronic Media Liability of the Cyber Defense Coverage Form.

The premiums for the Supplemental Extended Reporting Period options shall be determined by multiplying the annual premium for the last annual policy period by the corresponding factor from the following table.

Supplemental Extended Reporting Period Table

| Supplemental Extended Reporting Period Term | Factor |
|--|---------------|
| 1 Year | 0.75 |
| 2 Year | 1.50 |
| 3 Year | 2.00 |
| 4 Year | 2.50 |
| 5 Year | 2.75 |
| 6 Year | 3.00 |

Premiums for any Supplemental Extended Reporting Period are fully earned at the inception of the Supplemental Extended Reporting Period.

Use Supplemental Extended Reporting Period Endorsement **HC 455** with the Data Defender Coverage Part and the Network Defender Coverage Part.

Use Supplemental Extended Reporting Period Endorsement **HC 456** with the Cyber Defense Coverage Part.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
STATE SPECIFIC RULES**

1. EXPENSE MODIFICATION

The individual risk modification contemplates the standard provisions for commission expenses. If such expenses are less than standard, due to reduced commission negotiated on the policy, a percentage credit equal to the reduction in commission will be given. For example a 5% credit will be given for a commission reduction of 5%.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
TERRORISM COVERAGES**

1. TERRORISM COVERAGE

The Terrorism Risk Insurance Act (TRIA) states that the Department of the Treasury will certify an act of terrorism for coverage to be subject to TRIA. Thus, acts of terrorism which are not certified may be considered other acts of terrorism.

A. Description of Coverage

1. **Certified Acts of Terrorism** - In accordance with the Terrorism Risk Insurance Act (TRIA), all companies writing commercial property and casualty insurance must make available to policyholders coverage for certified acts of terrorism. The Secretary of Treasury will declare when an act of terrorism is a certified act of terrorism.
2. **Other Acts of Terrorism** - An Other Act of Terrorism is any act of terrorism which meets the definition of terrorism but is not certified by the Secretary of Treasury.
3. For insureds of The Cincinnati Insurance Companies, Certified Acts of Terrorism Coverage and Other Acts of Terrorism Coverage are linked together, either provided or excluded together, barring unusual exposures or circumstances, and subject to the forms, limitations, exclusions and rates in the rules below.

B. Offer, Disclosure and Forms - Disclosures/Limitations/Exclusions:

1. TRIA requires that companies notify policyholders of the availability of coverage for certified terrorism losses and the premium charge applicable to such coverage. Companies must also inform insureds that a \$100 billion cap applies to certified acts of terrorism. Attach [Policyholder Notice Terrorism Insurance Coverage - IA 4236 CA](#).
2. Attach **Cap on Losses from Certified Acts of Terrorism - IA 4238** to the policy if the insured elects terrorism coverage.
3. If terrorism coverage is NOT desired, we must receive and have on file a written rejection from the insured. Attach **Exclusion of Certified Acts and Other Acts of Terrorism - IA 319** to the policy.

**THE CINCINNATI INSURANCE COMPANY
THE CINCINNATI CASUALTY COMPANY
THE CINCINNATI INDEMNITY COMPANY
DIVISION SEVENTEEN
COMMERCIAL LINES
CYBER RISK MANUAL
TERRORISM COVERAGES**

1. TERRORISM COVERAGE (Cont'd)

C. Premium Determination:

1. Certified Acts of Terrorism and Other Acts of Terrorism

- a. Apply the factor/rate shown below in accordance with the geographic tier and hazard class of the policy to all eligible policy premium to determine the additional premium for acts of terrorism.
- b. Factors/Rates apply per policy to all eligible coverage premiums and cannot be divided.
- c. Factors/Rates for terrorism coverage.
- (1) Eligible Policy Premium** - Includes all premium for all coverages and policies rated from any of the following except as noted:
 - (a) Division One - Auto
 - (b) Division Two - Machinery and Equipment
 - (c) Division Three - Crime and Fidelity
 - (d) Division Four - Farm
 - (e) Division Five - Fire and Allied Lines
 - (f) Division Six - General Liability
 - (g) Division Seven - Professional Liability, excluding any Medical Professional
 - (h) Division Eight - Inland Marine
 - (i) Division Nine - Multiple Line
 - (j) Division Seventeen - Cyber Risk
 - (k) Commercial Umbrella Program, excluding any Medical Professional and any attached Personal Umbrella
 - (l) Businessowners Package Program, excluding any Medical Professional ✂

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1. TERRORISM COVERAGE (Cont'd)

(2) Geographic Tiers:

| TIER | TERRITORY DEFINITION | TERRITORY CODES (Fire) | TERRITORY CODES (GL) |
|-------------|---|--|-----------------------------|
| 1 | San Francisco, CA | CA - 380, 410 | CA - 001 |
| | Washington, D.C. | DC - All Codes | DC - 001 |
| | Chicago, IL | IL - 082 | IL - 001 |
| | New York City, NY (Manhattan only) | NY - 310 | NY - 001 |
| 2 | Los Angeles County, CA | CA - 600-630 | CA - 003 |
| | Cook County, IL (Outside Tier 2) | IL - 080-089, excl - 082 | IL - 007 |
| | Suffolk County, MA (Boston Area) | MA - 130, 131 | MA - 014 |
| | Montgomery & Prince George's Counties, MD (DC Area) | MD - 160-179 | MD - 002 |
| | New York City, NY except Manhattan | NY - 030, 240, 300-309, 410, 430, 520 | NY - 010 |
| | Philadelphia, PA | PA - 510 | PA - 001 |
| | Harris County, TX (Houston Area) | TX - 718 | TX - 004 |
| | Arlington, Alexandria, VA (DC Area) | VA - 040, 150, 495, 545, 565 | VA - 001 |
| 3 | King County, WA (Seattle Area) | WA - 170, 171 | WA - 001 |
| | Remainder of Country | All Other per State | All Other |

**THE CINCINNATI INSURANCE COMPANY
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CYBER RISK MANUAL
TERRORISM COVERAGES**

1. TERRORISM COVERAGE (Cont'd)

(3) Hazard Classes - These are subject to change in accordance with evolving knowledge of terrorist means, targeting and reinsurance limitations. Refer to the Terrorism Hazard Underwriting Guideline for current specific class and risk definitions:

(a) High Hazard - Subject to underwriting judgement, but primarily terrorism target properties as determined by ISO and/or associated with reinsurance limitations. Refer to company for classification and rating.

(b) Low Hazard - Subject to underwriting judgement, but generally all other classes and risks not considered a high hazard terrorism target but still potentially subject to loss, even if just collateral damage or incidental liability.

(4) Rate Factors:

(a) Auto and Other Than Auto (OTA):

| HAZARD CLASS: | LINE | GEOGRAPHIC TIERS: | | | MIN. PREM.: |
|---------------|------|-------------------|------------|--------------|-------------|
| | | 1 | 2 | 3 | |
| LOW HAZARD | Auto | 0.2% 0.002 | 0.2% 0.002 | 0.2% 0.002 | \$25.00 |
| LOW HAZARD | OTA | 5.0% 0.050 | 4.0% 0.040 | 0.75% 0.0075 | \$25.00 |
| HIGH HAZARD | Auto | 0.2% 0.002 | 0.2% 0.002 | 0.2% 0.002 | \$125.00 |
| HIGH HAZARD | OTA | 8.0% 0.080 | 7.0% 0.070 | 1.50% 0.0150 | \$125.00 |

(b) Factors apply to final eligible premiums, after the application of all other rating factors including IRPM or Schedule credits or debits.

(c) Factors do not apply to state specified surcharges, fees or taxes.

(d) Except for Expense Modification, the premium for this coverage is not subject to any further modification or rate plan.

(e) This premium is subject to anniversary adjustment but not midterm adjustment.

| | | | |
|-----------------------------|---|------------------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

Supporting Document Schedules

| | |
|--------------------------|--|
| Satisfied - Item: | New Prior Approval Rate Application |
| Comments: | |
| Attachment(s): | DOI FORMS MEMO.pdf Exhibit 16 - Cyber.pdf CYBER PRIOR APP RATE TEMPLATE REVISED.xlsm CYBER PRIOR APP RATE TEMPLATE REVISED.pdf MEMO exhibit 18 rules.pdf exhibit 18 FORMS MEMO.pdf CYBER APPLICATION- signed.pdf CYBER APPLICATION.xlsm |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | Underwriting Guidelines |
| Comments: | |
| Attachment(s): | UNDERWRITING GUIDELINE - CYBER RISK.pdf Underwriting Guidelines RSG.pdf Underwriting Guidelines Terrorism.pdf |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | Crit Response Documents |
| Comments: | |
| Attachment(s): | CA Cyber Risk Forms Filing Memorandum.pdf CA Cyber Risk Rate Filing Memorandum.pdf Cyber Risk Rating - CA.pdf |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | Crit Response #2 |
| Comments: | Reattaching rate template documents |
| Attachment(s): | CYBER PRIOR APP RATE TEMPLATE.pdf CYBER PRIOR APP RATE TEMPLATE.xlsm |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | Crit Responses |
| Comments: | |

| | | | |
|-----------------------------|---|------------------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

| | |
|--------------------------|--|
| Attachment(s): | TERRORISM RATE DEVELOPMENT - CA.pdf Crit Response.pdf Actuary DOI MEMO.pdf |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | March 2019 Crit Response |
| Comments: | |
| Attachment(s): | March 2019 Crit Response.pdf |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | May, 2019 Crit Response |
| Comments: | Please see the attached documents detailing Fines and Penalties for 2015, 2016 and 2017. |
| Attachment(s): | FINES AND PENALTIES 2015.pdf FINES AND PENALTIES 2016.pdf FINES AND PENALTIES 2017.pdf |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | June 2019 Crit Response |
| Comments: | |
| Attachment(s): | Crit Response #6.pdf |
| Item Status: | |
| Status Date: | |

1. Per 03/22/19 Note-to Reviewer, if filing is a refile of Company's 18-2470, 2471, and 2472, did Cincinnati address all issues raised on first 06/16/18 Objection?

Yes. All issues were addressed. Per the 3/22/19 Filing Note, please see our response under "March 2019 Crit Response" which can be found under supporting documents.

2. Does Company have a name for this New Program under CMP, and if so, is it Cyber Recovery Coverage Program, Data Defender Program, or something else?

The name is Cyber Risk Coverage Program.

3. Per Rate Filing memo, "The Hartford Steam Boiler Inspection and Insurance Company (HSB) developed these charges..." What is the relationship between Cincinnati and HSB?

The Cincinnati Insurance Companies have partnered with The Hartford Steam Boiler Inspection and Insurance Company (HSB) to act as our outsourced provider of the rates, rules and forms for Cyber Risk coverage. HSB developed these charges as per the Explanatory Memorandum provided with this filing. We applied our expense and profit load of 30% to the net charges provided by HSB to arrive at our gross premiums.

4. To our knowledge, HSB is not an advisory organization.

a. Why is Cincinnati adopting HSB rates?

b. Are the underwriting guidelines/criteria, rating rules and limits of coverage same as HSB?

c. Provide California number to HSB filing been utilized

We are not adopting HSB rates. We have filed an independent Cyber Risk product with underwriting guidelines/criteria, rating rules and limits of coverage that are different from HSB. The HSB Direct Total Cyber product is designed for larger risks and includes more rate modification factors per coverage. Pricing is based on Annual Revenue or Net Operating Expenses whereas the Cyber Risk product is based on defined occupancy tiers, available limits and deductibles. Our Cyber Risk product has sublimited coverages that are static and cannot be increased or decreased. The HSB Total Cyber product offers Misdirected Payment Fraud coverage which is not available in our Cyber Risk offering. We are not using HSB's approved Total Cyber filing CDI 17-1463.

5. Does the program provide coverage for TRIA, and/ or if it does, would that be for Certified or non-Certified TRIA?

Yes. The program provides coverage for TRIA for both certified and non-certified acts.

6. Per Guideline – Cyber Risk Liability, "we are not offering this coverage mono-line; we must write other commercial business for the insured in order to offer any of the 3 of our cyber forms". Which coverage are been referred to?

The coverages being referred to are Commercial Property and General Liability.

We trust you will now be in a position to accept our proposal.

1. HSB had filed and received approval of a Total Cyber program under Commercial Multi-Peril line (CDI 15-9572). Is your proposed new program based on HSB's program? **Yes. Per our contact at HSB, our proposed new program is based on HSB's filing (CDI 15-95272). We were unaware of this HSB filing.**

2. Provide copy of rule for the following:

B. Waiver of Premium

Refer to Division Nine - Multiple Line Manual for rules governing waiver of premium. This rule will apply to both multiline discounted and nondiscounted policies or monoline policies, page CIL-GR-11.1. How are you in compliance with CIC Section 481.5(b)(1)? **The filed and approved (CDI 15-7040) (Company filing C-MP-14-7000-CA) Division Nine – Multiple Line Manual Waiver of Premium rule appears below. Per paragraph C.2., no return premium is waived. Any return premium due the insured is granted. Therefore, we are in compliance with CIC Section 481.5(b)(1).**

C. Waiver of Premium

1. Additional Premium Changes - Waiver

a. Waiver of Premium - other than e-CLAS® Issuance System policies

Waive additional premium of \$15 or less. This waiver applies only to that portion of the premium due on the effective date of the policy change.

b. Waiver of Premium - e-CLAS® Issuance System policies

No waiver applies to **e-CLAS®** policies. With regard to Direct Bill policies, any change resulting in an additional premium of \$15 or less will be deferred to the next bill. This deferral applies only to that portion of the premium due on the effective date of the policy change.

2. Return Premium Changes - Waiver

a. Waiver of Premium- other than e-CLAS® Issuance System policies

Grant any return premium due the insured.

b. Waiver of Premium - e-CLAS® Issuance System policies

No waiver applies to **e-CLAS®** policies. With regard to Direct Bill policies, any change resulting in a return premium of \$15 or less will be deferred to the next bill. This deferral applies only to that portion of the premium due on the effective date of the policy change.

3. Individual Risk Modification, page CIL-3.19

CCR 2360 allows the CDI to require a company to provide relevant justification of rating structure and CCR 1861.05 allows the CDI to challenge any rating structure that is deemed excessive, inadequate, unfairly discriminatory or otherwise in violation of applicable provisions of the California Insurance Code of Regulations.

Pursuant to CIC §§ 1857 and 1861.05(a); CCR § 2360.6, failure to rate a risk based on fully defined rating characteristics may result in the application of inadequate or excessive rates, and dissimilar treatment of similar risks. If some of the provisions require additional Underwriting analysis, then those underwriting guidelines **MUST** be specified in details as required by CCR 2648.4 and 1861.05 (a).

Please provide rules on how to pick a percentage from within the range.

We have provided revised rules as suggested. Please see attached.

4. Terrorism coverage

a) Where are the rates based from?

b) Justify minimum premium provisions? Also show how you arrived at proposed minimum premiums.

c) Provide rating examples.

Please see attached Terrorism Rate Development Document

5. Please see attached Actuary DOI MEMO document for answers to the additional questions.

Instructions for Completing the Prior Approval Rate Application

Note: For information on populating the application in its entirety, including the Prior Approval Rate Application, Prior Approval Rate Template and Standard Exhibits Template, refer to the complete Prior Approval Rate Filing Instructions posted in PDF format on the CDI website, below:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/>

- Enter general filing characteristics associated with this application as well as company-specific information on the "1.General" page. Areas of insurer input are generally identified with **blue font text** and/or light blue outlined boxes. If this filing contains group data, select the appropriate indicator on the "1.General" page. The "2.Group" page will automatically unhide to allow for the identification of each company to which this filing applies.
- 1)

- Enter the type of filing to which this application applies. Complete all exhibits and Prior Approval Rate Application pages required for the designated type of filing on the "3.Filing Type" page, *in addition to the Prior Approval Rate Template and Standard Exhibits Template, where applicable*. Refer to the Prior Approval Filing Instructions for more information.
- 2)

- On the "6.Program Detail" page, provide premium, loss and DCCE information for the entire line of business as shown in your company's Annual Statement as well as for each separate program that comprises your company's line of business. Programs with less than \$25M in premium each can be combined into one entry. The total of all programs must reconcile to the total Annual Statement line of business for each year provided. Click the "Add 5 Programs" button if additional programs are required. If filing to be submitted is a group filing, populate the page with group data.
- 3)

- If this filing includes a variance request, select the appropriate indicator on the "1.General" page. The "11.Variance Request" page will automatically unhide to allow for the identification and impact of each variance being requested. Final decisions regarding variances will be made by the CDI and/or administrative hearing.
- 4)

PRIOR APPROVAL RATE APPLICATION FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Completed by: Rick Workman Date: 03/19/18

Your File #: CQD-IL-17-1500-CA
(15 Character Maximum)

Filing Characteristics

Does this filing include a variance request? (Page 11 hidden)

If yes,

Is this a variance request submitted after the prior
approval application to which it applies?

Provide the applicable CDI File #:

Does this file contain group data? If yes, complete Page 2.

Is this a specialty filing?

Line Type: Commercial

General Line : Multiple Peril

Subline: 05.0000 CMP Sub-TOI Combinations

Program:

Provide the most recent applicable CDI file # in this line,
subline and/or program:

n/a

Company Information

Company Name: Cincinnati Insurance Company

Group Name: Cincinnati Insurance Companies

NAIC Company Code: 10677

NAIC Group Code: 0244

Organized under the laws of the State of:

Home Office:

Contact Name/Title: Tia Wells, Filings Analyst II

Toll Free Phone #: 513-603-5328 Fax #:

Email Address: Tia_Wells@cinfin.com

Mailing Address: P.O. Box 145496, Cincinnati, OH 45250-5496

DEPARTMENT USE ONLY

CDI File #:

SERFF #:

Filed Date:

Compliance Date:

Public Notice Date:

Deemer Date:

Intake Analyst:

Bureau/Senior:

Group Filing?: ☐ Yes ☐ No

X-Reference #:

Filing Type: ☐ Rate ☐ Rule

☐ Form ☐ Variance

☐ New Program

% Change:

I declare under penalty of perjury under the laws of the State of California, that the information filed is true, complete, and correct, and that price optimization methods or models have not been used in the development of the final rates for any segment of the filed rating plan.

Tia Wells
Authorized Signature

March 30, 2018 - original filing
Date of Filing

513-603-5328
Telephone #

Refer to CDI website below for the most current rate template and prior approval factors:

INSURER GROUP INFORMATION

For private passenger auto insurance only, does CIC, §1861.16(c) apply?

If yes, complete Exhibit 19 (Super Group).

List each insurance company included in the group data and to which this application applies, in alphabetical order.

Company Name: Cincinnati Casualty Company

CDI Filing #:

(Department Use Only)

NAIC Company Code: 28665

Company Name: Cincinnati Indemnity Company

CDI Filing #:

(Department Use Only)

NAIC Company Code: 23280

Company Name:

CDI Filing #:

(Department Use Only)

NAIC Company Code:

Company Name:

CDI Filing #:

(Department Use Only)

NAIC Company Code:

Company Name:

CDI Filing #:

(Department Use Only)

NAIC Company Code:

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CDI Filing #:

(Department Use Only)

NAIC Company Code:

INSURER GROUP INFORMATION

For private passenger auto insurance only, does CIC, §1861.16(c) apply?

 

If yes, complete Exhibit 19 (Super Group).

List each insurance company included in the group data and to which this application applies, in alphabetical order.

Company Name:

CDI Filing #:

(Department Use Only)

NAIC Company Code:

Company Name:

CDI Filing #:

(Department Use Only)

NAIC Company Code:

Company Name:

CDI Filing #:

(Department Use Only)

NAIC Company Code:

Company Name:

CDI Filing #:

(Department Use Only)

NAIC Company Code:

Company Name:

CDI Filing #:

(Department Use Only)

NAIC Company Code:

FILING TYPE

The purpose of this filing is (check all that apply):

| Type of Filing | Required Documentation ^{1,2,3} |
|---|--|
| <input checked="" type="checkbox"/> New Program (Includes adoption of advisory organization loss costs, forms and rules.) | Pages 1 through 4, 8 through 10 & 12, Exhibit 16 plus Prior Approval Rate Template |
| <input type="checkbox"/> Rates (Includes adoption of advisory organization loss costs.) | |
| <input type="checkbox"/> Rate increase | Pages 1 through 8 & 12, Exhibits 1-17 & 20, plus Prior Approval Rate Template |
| <input type="checkbox"/> Rate decrease | Pages 1 through 8 & 12, Exhibits 1-17 & 20, plus Prior Approval Rate Template |
| <input type="checkbox"/> Revenue-neutral change (zero percent overall impact) | Pages 1 through 8 & 12, Exhibits 1-17 & 20, plus Prior Approval Rate Template |
| <input type="checkbox"/> Variance Request | |
| <input type="checkbox"/> Filed together with the prior approval application to which it applies. | Page 11, Exhibit 13 plus Prior Approval Rate Template |
| <input type="checkbox"/> Filed after the prior approval application to which it applies. | Pages 1 through 4, 11 & 12, Exhibit 13 plus Prior Approval Rate Template |
| <input type="checkbox"/> Coverage Forms (Includes adoption of advisory organization forms.) | |
| <input type="checkbox"/> With rate impact | Pages 1 through 9 & 12, Exhibits 1-17 & 20 plus Prior Approval Rate Template |
| <input type="checkbox"/> Without rate impact | Pages 1 through 4, 9 & 12 |
| <input type="checkbox"/> Rules and Underwriting Guidelines (Includes adoption of advisory organization rules.) | |
| <input type="checkbox"/> With rate impact | Pages 1 through 8, 10 & 12, Exhibits 1-18 & 20 plus Prior Approval Rate Template |
| <input type="checkbox"/> Without rate impact | Pages 1 through 4, 10 & 12 plus Exhibit 18 |

¹ Page numbers refer to pages of the Prior Approval Rate Application. Where Exhibits 5, 7 and 8 are required, applications must also include a completed Standard Exhibits Template. Exhibit 21 must be included for all Specialty filing applications.

² All Private Passenger Automobile class plans must be filed separately from the Prior Approval Rate Applications.

³ Page 6 of the Prior Approval Rate Application is required solely for insurers submitting filings for a subset of their Homeowners Multiple Peril line.

IMPACT OF PROPOSED CHANGES

Proposed Overall Rate Change:

0.0%

Proposed Earned Premium Per Exposure:

\$229.00

Proposed Effective Date:

04/01/18

| | Coverage/Form ¹ | Indicated % Change | Proposed % Change | Adjusted Earned Premium ^{2,3} | Projected Earned Premium ³ |
|--------------|----------------------------|-----------------------|----------------------|--|---------------------------------------|
| (1) | Cyber Risk | 0.0% | 0.0% | \$2,290 | \$2,290 |
| (2) | | | | | \$0 |
| (3) | | | | | \$0 |
| (4) | | | | | \$0 |
| (5) | | | | | \$0 |
| (6) | | | | | \$0 |
| (7) | | | | | \$0 |
| (8) | | | | | \$0 |
| (9) | | | | | \$0 |
| (10) | | | | | \$0 |
| Total | | 0.0% | 0.0% | \$2,290 | \$2,290 |

¹ Commercial Auto Liability and Physical Damage must be combined in one application, with separate Rate Calculation pages in the Prior Approval Rate Template for liability and physical damage coverages.

² Adjusted earned premium is the historical earned premium for the most recent year adjusted to the current rate level and trended to the average earned date of the proposed rating period. These figures should reconcile to the Prior Approval Rate Template.

³ Total earned premium must include all income derived from miscellaneous fees and other charges.

RECONCILIATION OF DIRECT EARNED PREMIUM DATA

Annual Statement Statutory Page 14 Calendar Year Data

| | Coverage/Form/Program ¹ | Latest CDI Filing # ² | 2nd Prior Calendar Year | 1st Prior Calendar Year | Most Recent Calendar Year |
|--------------------------|------------------------------------|-------------------------------------|----------------------------|----------------------------|------------------------------|
| | | | #VALUE! | #VALUE! | YYYY |
| (1) | | | | | |
| (2) | | | | | |
| (3) | | | | | |
| (4) | | | | | |
| (5) | | | | | |
| (6) | | | | | |
| (7) | | | | | |
| (8) | | | | | |
| (9) | | | | | |
| (10) | | | | | |
| Total | | | 0 | 0 | 0 |
| Statutory Page 14 | | | | | |
| Difference | | | 0 | 0 | 0 |

Explain any differences:

¹ This exhibit requires insurers to itemize each program until *all* data is reconciled to the corresponding annual statement line of insurance.

² For residual market data, a filing number is not required.

ANNUAL STATEMENT LINE - Multiple Peril

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|-----|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| (1) | YYYY | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| (2) | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| (3) | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| (4) | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

#VALUE!

Note: Programs with less than \$25M in premium each can be combined into one entry.

Note: Ratios are weighted averages. Dollars are arithmetic averages.

Total - All Programs

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|-----|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| (5) | YYYY | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| (6) | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| (7) | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| (8) | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

| | | | | | | | | |
|------------|---|---|---|---------|---|---------|---|---------|
| Difference | - | - | - | #DIV/0! | - | #DIV/0! | - | #DIV/0! |
|------------|---|---|---|---------|---|---------|---|---------|

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | YYYY | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | YYYY | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | YYYY | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | YYYY | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

(specify program)

| | Year | Written Premium | Earned Premium | Incurred Loss | IL% | DCCE | DCCE% | IL+DCCE | IL+DCCE % |
|--|----------|-----------------|----------------|---------------|---------|------|---------|---------|-----------|
| | YYYY | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | #VALUE! | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |
| | 3 Yr Avg | 0 | 0 | 0 | #DIV/0! | 0 | #DIV/0! | 0 | #DIV/0! |

ADDITIONAL CALENDAR YEAR DATA REQUIRED BY STATUTE

Refer to CIC §1857.7, CIC §1857.9 and CIC §1864 for more information.

| Line | Type of Data | Most Recent Calendar Year |
|------|---|---------------------------|
| (0) | Calendar Year | YYYY |
| (1) | Number of claims outstanding at beginning of year | |
| (2) | Number of claims during the year | |
| (3) | Number of claims closed during the year | |
| (4) | Number of claims outstanding at year's end [(1) + (2) - (3)] | 0 |
| (5) | Unearned Premiums | |
| (6) | Dollar amount of claims paid | |
| (7) | Net loss reserves for outstanding claims excluding claims incurred but not reported (case reserves) | |
| (8) | Net loss reserves for claims incurred but not reported (IBNR) | |
| (9) | Losses incurred as a percentage of premiums earned, including IBNR | |
| (10) | Net investment gain or loss and other income or gain or loss allocated to the line | |
| (11) | Net income before federal and foreign income taxes [(10) + (15)] | \$0 |
| (12) | Total number of policies in force on the last day of the reporting period | |
| (13) | Total number of policies canceled | |
| (14) | Total number of policies non-renewed | |
| (15) | Net underwriting gain or loss (= CY earned premiums less CY incurred loss less CY incurred expense) | |
| (16) | Separate allocations of expenses for: | |
| (17) | (a) commissions and brokerage expense | |
| (18) | (b) other acquisition costs | |
| (19) | (c) general office expenses | |
| (20) | (d) taxes, licenses and fees | |
| (21) | (e) loss adjustment expense (DCCE & AOE) | |
| (22) | (f) other expenses | |

MISCELLANEOUS FEES AND OTHER CHARGES

Check all fees that apply and identify the amount charged for each transaction.

If no fees apply to this program, check here: ☐

Miscellaneous Fees

| | New Business | Renewal Business |
|----------------------------|--|---------------------------------|
| Policy Fee | <input type="checkbox"/> | <input type="checkbox"/> |
| Installment Fee (Fixed \$) | <input checked="" type="checkbox"/> \$5.00 | <input type="checkbox"/> \$5.00 |
| Endorsement Fee | <input type="checkbox"/> | <input type="checkbox"/> |
| Inspection Fee | <input type="checkbox"/> | <input type="checkbox"/> |
| Cancellation Fee | <input type="checkbox"/> | <input type="checkbox"/> |
| Reinstatement Fee | <input type="checkbox"/> | <input type="checkbox"/> |
| Late Fee | <input type="checkbox"/> | <input type="checkbox"/> |
| SR-22 | <input type="checkbox"/> | <input type="checkbox"/> |
| Other Fees (specify below) | | |
| Fee 1 | <input type="checkbox"/> | <input type="checkbox"/> |
| Fee 2 | <input type="checkbox"/> | <input type="checkbox"/> |
| Fee 3 | <input type="checkbox"/> | <input type="checkbox"/> |
| Fee 4 | <input type="checkbox"/> | <input type="checkbox"/> |

Ancillary Income

| | New Business | Renewal Business |
|------------------------------------|--------------------------|--------------------------|
| Installment Finance Charge (APR %) | <input type="checkbox"/> | <input type="checkbox"/> |
| Non-Sufficient Funds (NSF) Fee | <input type="checkbox"/> | <input type="checkbox"/> |
| Membership Dues | <input type="checkbox"/> | <input type="checkbox"/> |
| Premium Finance Revenues | <input type="checkbox"/> | <input type="checkbox"/> |
| Other Fees (specify below) | | |
| Fee 1 | <input type="checkbox"/> | <input type="checkbox"/> |
| Fee 2 | <input type="checkbox"/> | <input type="checkbox"/> |
| Fee 3 | <input type="checkbox"/> | <input type="checkbox"/> |
| Fee 4 | <input type="checkbox"/> | <input type="checkbox"/> |

Use Exhibit 6 if additional space is needed to explain fees not listed above.

FORMS

| | | Applicable Form | | | Source of Form | | Coverage Change Reflects | | | Coverage Change Includes | | Factor or Charge (\$,% or Description) |
|------|----------|------------------|---|------|----------------|-------------------------|--------------------------|---------------------------|-------------|--------------------------|----------|---|
| | | # | Title | Type | Source | CDI File # ¹ | Category | Restriction? ² | Broadening? | Rate Impact? | % Impact | |
| (1) | Proposed | HC 002 01 18 | SUPPLEMENTAL QUESTIONNAIRE FOR INCREASED LIMITS ON CINCINNATI DATA DEFENDER™/CINCINNATI | 1 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (2) | Proposed | HC 004 01 18 | APPLICATION FOR CINCINNATI CYBER DEFENSE™ COVERAGE | 1 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (3) | Proposed | HC 005 01 18 | NON-BINDING INDICATION APPLICATION FOR CINCINNATI CYBER DEFENSE™ COVERAGE | 1 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (4) | Proposed | HC 102 01 18 | CINCINNATI DATA DEFENDER™ COVERAGE FORM | 3 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (5) | Proposed | HC 103 01 18 | CINCINNATI NETWORK DEFENDER™ COVERAGE FORM | 3 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (6) | Proposed | HC 104 01 18 | CINCINNATI CYBER DEFENSE™ COVERAGE FORM | 3 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (7) | Proposed | HC 455 01 16 | SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT | 2 | 3 | | 1 | N | Y | N | | |
| | Current | N/A | | | | | | | | | | |
| (8) | Proposed | HC 456 01 16 | SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT | 2 | 3 | | 1 | N | Y | N | | |
| | Current | N/A | | | | | | | | | | |
| (9) | Proposed | HC 476 01 16 | WARRANTY STATEMENT | 2 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (10) | Proposed | HC 4131 01 18 | ADDITIONAL INSURED | 2 | 3 | | 1 | N | Y | N | | |
| | Current | N/A | | | | | | | | | | |
| (11) | Proposed | HC 4132 01 18 | ADDITIONAL INSURED - GRANTOR OF FRANCHISE | 2 | 3 | | 1 | N | Y | N | | |
| | Current | N/A | | | | | | | | | | |
| (12) | Proposed | HC 502 01 18 | CINCINNATI DATA DEFENDER™ COVERAGE PART DECLARATIONS | 3 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (13) | Proposed | HC 503 01 18 | CINCINNATI NETWORK DEFENDER™ COVERAGE PART DECLARATIONS | 3 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (14) | Proposed | HC 504 01 18 | CINCINNATI CYBER DEFENSE™ COVERAGE PART DECLARATIONS | 3 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (15) | Proposed | HC 505 01 18 | CINCINNATI DATA DEFENDER™ COVERAGE PART DECLARATIONS | 3 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (16) | Proposed | HC 506 01 18 | CINCINNATI NETWORK DEFENDER™ COVERAGE PART DECLARATIONS | 3 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (17) | Proposed | HC 507 01 18 | CINCINNATI CYBER DEFENSE™ COVERAGE PART DECLARATIONS | 3 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (18) | Proposed | IA 319 01 15 | EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS OF TERRORISM | 3 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (19) | Proposed | IA 407 09 09 | GENERAL CHANGE ENDORSEMENT | 2 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (20) | Proposed | IA 4236 CA 01 15 | POLICYHOLDER NOTICE TERRORISM INSURANCE COVERAGE - CALIFORNIA | 3 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |

FORMS

| | | Applicable Form | | | Source of Form | | Category | Coverage Change Reflects | | Coverage Change Includes | | Factor or Charge (\$, % or Description) |
|------|----------|------------------|--|------|----------------|-------------------------|----------|---------------------------|-------------|--------------------------|----------|--|
| | | # | Title | Type | Source | CDI File # ¹ | | Restriction? ² | Broadening? | Rate Impact? | % Impact | |
| (21) | Proposed | IA 4238 01 15 | CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM | 3 | 3 | | 1 | N | N | N | | |
| | Current | N/A | | | | | | | | | | |
| (22) | Proposed | IA 4392 CA 12 11 | CALIFORNIA CHANGES – CANCELLATION AND NONRENEWAL | 3 | 3 | | 1 | N | N | N | | |
| | Current | | | | | | | | | | | |
| (23) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (24) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (25) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (26) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (27) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (28) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (29) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (30) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (31) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (32) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (33) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (34) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |
| (35) | Proposed | | | | | | | | | | | |
| | Current | | | | | | | | | | | |

¹ If Source selected is ISO or Other Advisory Organization, provide the CDI File # of applicable filing from which the form is being adopted. If Source selected is Company and Category is Replacement, provide the CDI File # under which current form is approved.

² Forms that restrict, exclude or delete coverage require consideration of a rate offset/credit. Provide the amount of prior losses incurred associated with the impacted coverage, if any.

Legend of Response Codes

| Type Code | Source Code | Category Code |
|---|---|----------------------------|
| (1) Application | (1) Insurance Services Organization (ISO) | (1) New, mandatory |
| (2) Endorsement | (2) Other Advisory Organization | (2) New, optional |
| (3) Policy | (3) Company | (3) Replacement, mandatory |
| (4) Other (Describe in filing memorandum) | (4) Other (Describe in filing memorandum) | (4) Replacement, optional |
| | | (5) Withdrawn, mandatory |
| | | (6) Withdrawn, optional |

RULES AND UNDERWRITING GUIDELINES

Insurers submitting a rule change filing must provide the information identified below.
Complete Exhibit 18 as necessary to fulfill this requirement.

Check all that apply:

- ☒ (1) Introducing a new rule(s)
- ☐ (2) Revising an existing rule(s)
- ☐ (3) Adopting an approved Advisory Organization (AO) rule(s)
- ☐ (4) Withdrawing an approved rule(s)
- ☐ (5) Introducing or revising an underwriting guideline(s)¹

If (1), (2) or (5) above is checked, provide the following:

- (a) The purpose for the rule or underwriting guideline or an explanation for revising an existing rule
or underwriting guideline (Exhibit 18)
- (b) A copy of the current and proposed manual page corresponding to the rule or underwriting guideline
- (c) The proposed charge for the rule, and justification of the charge including
the rate or premium development method (Exhibit 18)
- (d) The rate impact of the rule or underwriting guideline on the current book of business, with
corresponding calculation of that impact (Exhibit 18)
- (e) Advise if the rule is:
 - ☐ (i) Optional
 - ☒ (ii) Mandatory

If (3) above is checked, specify the approved CDI File #(s) of the AO rule:

If (4) above is checked, provide the following:

- (a) An explanation for the withdrawal of the rule (Exhibit 18)
- (b) A copy of the current and proposed manual page corresponding to the withdrawn rule
- (c) The rate impact of withdrawing the rule on the current book of business, with
corresponding calculation of that impact (Exhibit 18)

For all rule and underwriting guideline changes, provide any additional comments necessary to adequately explain the rule change (Exhibit 18).

¹ Underwriting guidelines included in this filing are reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance.

FILING CHECKLIST

Use this checklist to assemble a complete application:

☒ **Prior Approval Rate Application**

- ☒ General Information, Page 1
- ☒ Insurer Group Information, Page 2
- ☒ Filing Type, Page 3
- ☒ Proposed Impact, Page 4
- ☐ Reconciliation of Direct Earned Premium to Statutory Data, Page 5
- ☐ Homeowners Form Detail (if applicable), Page 6
- ☐ Additional Calendar Year Data Required by Statute, Page 7
- ☒ Miscellaneous Fees and Other Charges, Page 8
- ☒ Forms, Page 9
- ☒ Rules and Underwriting Guidelines, Page 10
- ☐ Variance Request, Page 11
- ☒ Filing Checklist, Page 12

☒ **Filing Memorandum**

☒ **Prior Approval Rate Template¹**

☐ **Standard Exhibits Template¹**

☐ **Printed Rate and Rule Manual Pages¹**

☐ **Underwriting Guidelines¹**

☐ **Forms^{1,2}**

☐ **Copies of Reinsurance Agreements¹**

☐ **Supporting Exhibits**

- ☐ Exhibit 1 - Filing History
- ☐ Exhibit 2 - Rate Level History
- ☐ Exhibit 3 - Policy Term Distribution
- ☐ Exhibit 4 - Premium Adjustment Factor
- ☐ Exhibit 5 - Premium Trend Factor³
- ☐ Exhibit 6 - Miscellaneous Fees and Other Charges
- ☐ Exhibit 7 - Loss and Defense & Cost Containment Expense (DCCE) Development Factors³
- ☐ Exhibit 8 - Loss and DCCE Trend³
- ☐ Exhibit 9 - Catastrophe Adjustment
- ☐ Exhibit 10 - Credibility Adjustment
- ☐ Exhibit 11 - Ancillary Income
- ☐ Exhibit 12 - Reinsurance Premium and Recoverables
- ☐ Exhibit 13 - Variance Request
- ☐ Exhibit 14 - Rate Distribution
- ☐ Exhibit 15 - Rate Classification Relativities
- ☒ Exhibit 16 - New Program
- ☐ Exhibit 17 - Super Group Corporate Structure Verification (PPA only)
- ☐ Exhibit 18 - Rules and Underwriting Guidelines
- ☐ Exhibit 19 - Supplemental Information
- ☐ Exhibit 20 - Customer Dislocation
- ☐ Exhibit 21 - Insurer's Ratemaking Calculations for Specialty Filings

¹ See Prior Approval Rate Filing Instructions.

² Attach all independent forms and list all advisory organization forms.

³ Provide Standard Exhibits Template for these exhibits.

Instructions for Completing the Prior Approval Rate Template For Property & Liability Lines

Note: For information on populating the application in its entirety, including the Prior Approval Rate Application, Prior Approval Rate Template and Standard Exhibits Template, refer to the complete Prior Approval Rate Filing Instructions posted in PDF format on the CDI website, below:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/>

1) A rate change calculation page (i.e., '7.iRate Change Calculation') is required for each coverage (e.g., BI, PD, MP, UM, COLL, COMP, etc.), form (e.g., HO-3, HO-4, HO-6, etc.) or program (e.g., Auto Dealers, Garagekeepers, Truckers/Motor Carriers, etc.) for which a rate change is being requested. For each filing submitted, download a new Application and Rate Template - do not "recycle" a template from a previously approved filing.

2) Areas of insurer input are generally identified with **blue font text** and/or light blue outlined boxes.

3) In addition to identifying the coverage, forms or programs included in this *Prior Approval Rate Template*, enter the insurer information common to all coverages in the "1.General" page, including Company Name; Line Type (Personal or Commercial); General Line; Marketing System Distribution (percentage of each system used, totaling 100%); Prior Effective Date (of current rates); Proposed Effective Date (of proposed new rates); Data Aggregation Method used (accident year, report year, policy year); Most Recent Year of Experience Data; and Request for Variance, if applicable. Also indicate if this application reflects a new program.

4) Enter data from the insurer's Combined Annual Statement into unshaded boxes in pages 3 and 4 to generate Yield, Federal Income Tax on Investment Income and Excluded Expense Ratio for the insurer group. Asset yield percentages are linked to an internal California Department of Insurance file. To ensure the latest yield/ROR information is used, go to Data menu in the Excel ribbon, click "Edit Links" and then click "Open Source."

5) For the ith coverage, form or program, enter data into unshaded boxes of the '6.iRatemaking Data' page only. Enter numerical data only. For inapplicable fields, enter 0 for dollar (\$) or percentage (%) fields and 1.00 for factors. For coverages, forms or programs requiring more than three years of data, click the "Expand to show six years" button.

6) On each '6.iRatemaking Data' page, rows for data associated with variance requests related to the efficiency standard are hidden unless that request is indicated on the '1.General' page. Enter variance data, if supported by a Variance Request. Final decisions regarding variances will be made by the CDI and/or administrative hearing.

7) On each '6.iRatemaking Data' page, rows for reinsurance data associated with lines of business for which recognition of reinsurance is allowable (Earthquake and certain Medical Malpractice) are hidden unless those lines are selected on the '1.General' page. If applicable, enter all requested reinsurance information.

8) For results regarding the ith coverage, form or program, refer to the '7.iRate Change Calculation' page. Hyperlinks are available at the bottom of the '6.iRatemaking Data' page and the corresponding '7.iRate Change Calculation' page for each coverage, form or program for convenient navigation between those pages.

9) If filing Advisory Organization Loss Costs with a Loss Cost Multiplier, refer to specific Instructions for Completing the *LCM Template*, to the right.

10) Refer to the complete Prior Approval Rate Filing Instructions for additional information.

Instructions for Completing the Loss Cost Multiplier Calculation Within the Prior Approval Rate Template

- 1) A separate *LCM Calculation* page is available for every coverage, form or program for which a *Prior Approval Rate Template* is submitted. The *LCM Calculation* pages are hidden unless the appropriate box on the "1.General" page is selected.
- 2) For the i^{th} coverage, form or program, enter data into unshaded boxes of the '8.iLCM Calculation' page only. Areas of insurer input are generally identified with **blue font text** and/or light blue outlined boxes.

- For new program filings, enter the following data: the CDI file number associated with the approved advisory organization filing supporting the loss costs to be adopted; the AOE or LAE load as filed by the advisory organization; and the basis of that
- 3) AOE or LAE load.

- For existing program filings, enter the following data: the CDI file number associated with the advisory organization filing supporting the company's currently used loss costs; the current company LCM; the CDI file number(s) associated with all
- 4) changes to advisory organization loss costs since the filing underlying the company's currently used loss costs, separated by commas; and the *cumulative* percent change in loss costs identified by those CDI file number(s), both as originally filed and as adjusted for the company's distribution.

- 5) Refer to the complete Prior Approval Rate Filing Instructions for additional information.

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Completed by:

Rick Workman

Date:

3/19/2018

CDI File # (Department Use Only):

Company Name:

Cincinnati Insurance Companies

Marketing System Distribution:

| %Captive | %Direct | %Independent |
|----------|---------|--------------|
| 0.0% | 0.0% | 100.0% |

Line Type:

Commercial

General Line :

Other Liability

Proposed Effective Date (new rates):

4/1/2018

New Program:



LCM Calculation(s) Included:



(LCM Calculation(s) is(are) hidden unless this box is checked.)

Data Aggregation:

Accident Year Data

Most Recent Year of Experience Data Ending:

20174

(Enter in YYYYQ format.)

Enter name of each coverage/form/program for which a rate change is being requested in the cells below. Otherwise, leave blank.

Detailed Line Description(s)

Coverage/Form/Program

Proposed %
Impact

Prior Effective
Date (current
rates)

| | |
|-----------------|---|
| Other Liability | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |

| | | |
|------------|------|--|
| Cyber Risk | 0.0% | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Variance Request:

Does the Ratemaking Data include a Request(s) for Variance?

If yes, is Variance #3 requested for any coverage?

N ▼
N ▼

Variance #:

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES SUMMARY

| Coverage/Form/Program | Projected Annual Premium (\$) | Minimum Permitted Earned Premium (\$) | Maximum Permitted Earned Premium (\$) | Change at Minimum % | Change at Maximum % | Proposed % |
|-----------------------|-------------------------------|---------------------------------------|---------------------------------------|---------------------|---------------------|-------------|
| Cyber Risk | 2,290 | 1,331 | 2,364 | -41.9% | 3.2% | 0.0% |
| Combined | 2,290 | 1,331 | 2,364 | -41.9% | 3.2% | 0.0% |

Combined Total Earned Exposures for Latest Year:

10

| Coverage/Form/Program | Average Earned Premium \$ per Exposure | | | | Projected Earned Exposures |
|-----------------------|--|-------------------|-------------------|---------------|----------------------------|
| | Projected | Minimum Permitted | Maximum Permitted | Proposed | |
| Cyber Risk | 229.00 | 133.10 | 236.42 | 229.00 | 10 |
| Combined | 229.00 | 133.10 | 236.42 | 229.00 | 10 |

| Coverage/Form/Program | Projected Annual Premium (\$) | Projected Annual Ultimate Loss & DCCE (\$) | Projected Annual Ultimate Loss & DCCE Ratio |
|-----------------------|-------------------------------|--|---|
| Cyber Risk | 2,290 | 1,595 | 69.7% |
| Combined | 2,290 | 1,595 | 69.7% |

PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

| Line | Description | Short-Term Assets | Intermediate-Term Assets | | Long-Term Assets | | No Maturity |
|------|--|-------------------|--------------------------|----------------------------|-----------------------------|---------------|-------------|
| | | 1 Year or Less | Over 1 Year thru 5 Years | Over 5 Years thru 10 Years | Over 10 Years thru 20 Years | Over 20 Years | Date |
| 1.7 | U.S. Governments | 1,198,692 | 12,251,657 | 17,630,048 | | | |
| 2.7 | All Other Governments | | | 10,000,000 | | | |
| 3.7 | States, Territories and Possessions | | 28,775,247 | 92,082,841 | 56,047,114 | | |
| 4.7 | Political Subdivisions | 29,953,116 | 345,095,628 | 1,217,760,009 | 619,717,910 | 3,373,591 | |
| 5.7 | Special Revenue and Assessment Obligations | 17,171,913 | 188,687,981 | 941,596,557 | 459,024,836 | 8,246,620 | |
| 6.7 | Industrial and Miscellaneous | 261,566,335 | 1,279,518,752 | 1,299,134,383 | 42,248,963 | 8,112,872 | |
| 7.7 | Hybrid Securities | 0 | 0 | 0 | 0 | 0 | |
| 8.7 | Parent, Subsidiaries and Affiliates | 0 | 0 | 0 | 0 | 0 | |
| 9.7 | SVO Identified Funds | | | | | | 0 |

Source:

Schedule D, Part 1A, Section 1 of the insurer **group's** most recent consolidated (combined) statutory Annual Statement.

| | | Short-Term Assets | Intermediate-Term Assets | Long-Term Assets |
|-----|--|-------------------|---------------------------|------------------|
| | | 1 Year or Less | Over 1 Year thru 10 Years | Over 10 Years |
| (1) | Government Bonds (Sum of Lines 1.7 & 2.7) | 1,198,692 | 39,881,705 | 0 |
| (2) | Other Taxable Bonds (Sum of Lines 6.7, 7.7, 8.7 and one-half of Line 5.7) ¹ | 270,152,292 | 3,143,795,404 | 283,997,563 |
| (3) | Tax-Exempt Bonds (Sum of Lines 3.7, 4.7 and one-half of Line 5.7) | 38,539,073 | 2,248,855,994 | 912,774,343 |

(Note: CCR §2644.20 refers to bond asset classes of "Credit Tenant Loans" and "Public Utilities" that are no longer recorded in the NAIC Annual Statement Schedule D, Part 1A, Section 1. Assets included in "Other Taxable Bonds" conform to the current NAIC Annual Statement Blank.)

¹ SVO Identified Funds are treated as Other Taxable Long-Term Bonds.

PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME
(continued)

| | | Invested Assets ¹ | Currently Available Yield ² | Return on Invested Assets | Federal Income Tax Rate | Federal Income Taxes |
|------|---|------------------------------|--|---------------------------|-------------------------|----------------------|
| | | [1] | [2] | [3] = [1] * [2] | [4] | [5] = [3] * [4] |
| (1) | U.S. Government Bonds | | | | | |
| | (i) Short-Term | 1,198,692 | 1.3% | 16,062 | 21.00% | 3,373 |
| | (ii) Intermediate-Term | 39,881,705 | 2.4% | 974,443 | 21.00% | 204,633 |
| | (iii) Long-Term | 0 | 2.6% | 0 | 21.00% | 0 |
| (2) | Other Taxable Bonds | | | | | |
| | (i) Short-Term | 270,152,292 | 1.5% | 4,070,295 | 21.00% | 854,762 |
| | (ii) Intermediate-Term | 3,143,795,404 | 3.0% | 92,904,519 | 21.00% | 19,509,949 |
| | (iii) Long-Term | 283,997,563 | 3.7% | 10,426,723 | 21.00% | 2,189,612 |
| (3) | Tax-Exempt Bonds | | | | | |
| | (i) Short-Term | 38,539,073 | 1.2% | 458,718 | 5.25% | 24,083 |
| | (ii) Intermediate-Term | 2,248,855,994 | 2.3% | 50,708,981 | 5.25% | 2,662,221 |
| | (iii) Long-Term | 912,774,343 | 3.2% | 28,797,831 | 5.25% | 1,511,886 |
| (4) | Common Stock | 3,937,275,202 | | | | |
| | (i) Dividends | | 2.2% | 85,803,857 | 13.13% | 11,261,756 |
| | (ii) Capital Gains | | 7.8% | 308,492,380 | 21.00% | 64,783,400 |
| (5) | Preferred Stock Dividends | 174,555,523 | 4.7% | 8,291,243 | 13.13% | 1,088,226 |
| (6) | Mortgage Loans | 0 | 3.7% | 0 | 21.00% | 0 |
| (7) | Real Estate | 8,746,277 | 4.0% | 351,114 | 21.00% | 73,734 |
| (8) | Cash | 407,080,270 | 1.3% | 5,454,876 | 21.00% | 1,145,524 |
| (9) | Other | 119,103,271 | | | | |
| | (i) Dividends | | 2.2% | 2,595,582 | 13.13% | 340,670 |
| | (ii) Capital Gains | | 7.8% | 9,331,949 | 21.00% | 1,959,709 |
| (10) | Total Gross Invested Assets | 11,585,955,608 | | 608,678,572 | | 107,613,538 |
| (11) | Investment Expense ³ | | | 6,379,655 | 21.00% | 1,339,728 |
| (12) | Total Net Invested Assets | 11,585,955,608 | | 602,298,917 | | 106,273,811 |
| (13) | Federal Income Tax: Line (12); column [5]/column [3] | | | | 17.6% | |
| (14) | Projected Yield on Invested Assets: Line (12), column [3]/column [1] | | 5.2% | | | |
| | | Most Recent Calendar Year | | | | |
| (15) | Loss Reserves ⁴ | 3,944,059,014 | | | | |
| (16) | Loss Adjustment Expense Reserves ⁴ | 1,094,004,599 | | | | |
| (17) | Unearned Premium Reserves ⁴ | 2,379,585,485 | | | | |
| (18) | Surplus as Regards to Policyholders ⁴ | 5,093,565,829 | | | | |
| (19) | Total Reserves and Surplus | 12,511,214,927 | | | | |
| (20) | Projected Yield adjusted to Reserve and Surplus Base: Line (14), column [2]*Line (12), column [1]/Line (19), column [1] | | 4.8% | | | |

¹ Source for Column [1], Lines (4) through (9): Page 2 (Assets) of the insurer group's most recent consolidated (combined) statutory Annual Statement.

- Line (8) Cash: Page 2 (Assets) Line 5, cash only; cash equivalents and short-term investments are included in Schedule D.

- Line (9) Other: Page 2 (Assets) Sum of Lines 6, 8, 9 and 11.

² Currently available yields are defined in CCR §2644.20. Latest values are posted at:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>

Month/Year (Yield): **January 2018**

³ Source: Page 11, Line 25 of the insurer group's most recent consolidated statutory Annual Statement. Entered as a positive expense.

⁴ Source for Column [1], Lines (15) through (18):

Page 3 (Liabilities, Surplus and Other Funds) of the insurer group's most recent consolidated statutory Annual Statement, Lines 1, 3, 9 and 37, respectively.

EXCLUDED EXPENSE RATIO Countrywide Insurer Group Data

Countrywide direct earned premium for lines of business subject to Proposition 103 (\$):

Countrywide direct earned premium for lines of business **not** subject to Proposition 103 (\$):

Total countrywide direct earned premium (\$):

(Note: Total must reconcile to the countrywide direct earned premium in the Insurance Expense Exhibit, Part 3 for the **insurer group**.)

☐ Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

| 2nd Prior Calendar Year | 1st Prior Calendar Year | Most Recent Calendar Year |
|-------------------------|-------------------------|---------------------------|
| 2015 | 2016 | 2017 |
| 4,020,722,000 | 4,202,251,000 | 4,406,279,000 |
| 378,902,000 | 364,592,000 | 345,915,000 |
| 4,399,624,000 | 4,566,843,000 | 4,752,194,000 |

CCR §2644.10 (b): Executive Compensation

| | 2nd Prior Calendar Year | | 1st Prior Calendar Year | | Most Recent Calendar Year | |
|------------------|-------------------------|-------|-------------------------|-------|---------------------------|-------|
| | 2015 | | 2016 | | 2017 | |
| | Cash & Salary | Bonus | Cash & Salary | Bonus | Cash & Salary | Bonus |
| 1st Highest Paid | 941,975 | 0 | 960,814 | 0 | 995,351 | 0 |
| 2nd Highest Paid | 863,477 | 0 | 887,747 | 0 | 921,351 | 0 |
| 3rd Highest Paid | 769,279 | 0 | 784,665 | 0 | 812,871 | 0 |
| 4th Highest Paid | 633,539 | 0 | 646,808 | 0 | 677,473 | 0 |
| 5th Highest Paid | 633,539 | 0 | 657,090 | 0 | 569,629 | 0 |

| | 2nd Prior Calendar Year | | 1st Prior Calendar Year | | Most Recent Calendar Year | |
|------------------|-------------------------|------------------|-------------------------|------------------|---------------------------|------------------|
| | 2015 | | 2016 | | 2017 | |
| | Maximum Permissible | Excessive Amount | Maximum Permissible | Excessive Amount | Maximum Permissible | Excessive Amount |
| 1st Highest Paid | 902,741 | 39,234 | 919,072 | 41,742 | 936,934 | 58,417 |
| 2nd Highest Paid | 505,962 | 357,515 | 513,820 | 373,927 | 522,392 | 398,959 |
| 3rd Highest Paid | 436,576 | 332,703 | 444,003 | 340,662 | 452,117 | 360,754 |
| 4th Highest Paid | 371,156 | 262,383 | 377,070 | 269,738 | 383,525 | 293,948 |
| 5th Highest Paid | 324,256 | 309,283 | 329,190 | 327,900 | 334,571 | 235,058 |
| Total Excessive | | 1,301,118 | | 1,353,969 | | 1,347,136 |

CCR §2644.10 (f): Institutional Advertising

| | 2nd Prior Calendar Year | | 1st Prior Calendar Year | | Most Recent Calendar Year | |
|--------------------------------|-------------------------|-------------------|-------------------------|-------------------|---------------------------|-------------------|
| | 2015 | | 2016 | | 2017 | |
| | Institutional | Non-Institutional | Institutional | Non-Institutional | Institutional | Non-Institutional |
| Total Advertising ¹ | 6,635,000 | 0 | 8,179,000 | 0 | 6,800,000 | 0 |

¹ Note: For each calendar year, the sum of Institutional and Non-Institutional advertising expenses must reconcile to the total advertising expenses reported in the Insurance Expense Exhibit, Part 1, Line 4 for the **insurer group**.

EXCLUDED EXPENSE RATIO (continued)

Countrywide Insurer Group Data

☐ Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

| | 2nd Prior Calendar Year | 1st Prior Calendar Year | Most Recent Calendar Year |
|---|----------------------------|----------------------------|------------------------------|
| | 2015 | 2016 | 2017 |
| CCR §2644.10 (a): Political contribution and lobbying | 250,825 | 250,687 | 288,656 |
| CCR §2644.10 (b): Excessive Executive Compensation (Page 4.1) | 1,301,118 | 1,353,969 | 1,347,136 |
| CCR §2644.10 (c): Bad faith judgments and associated DCCE | 462,044 | 112,447 | 1,395,820 |
| CCR §2644.10 (d): All costs for unsuccessful defense of discrimination claims | 0 | 0 | 0 |
| CCR §2644.10 (e): Fines and penalties | 51,694 | 98,382 | 188,584 |
| CCR §2644.10 (f): Institutional advertising expenses (Page 4.1) | 6,635,000 | 8,179,000 | 6,800,000 |
| CCR §2644.10 (g): Excessive payments to affiliates | 0 | 0 | 0 |
| Total Excluded Expenses | 8,700,681 | 9,994,485 | 10,020,196 |
| Excluded Expense Ratio | 0.2% | 0.2% | 0.2% |
| Three-Year Average Excluded Expense Ratio | | | 0.2% |

FINAL ADJUSTED CDI PARAMETERS

| Efficiency Standard | | | | | | | | | |
|---------------------------|-----------|---------------|-------------------------------|--------|-------------|------------------|---------------------|------------------------|------------------------------------|
| Detailed Line Description | Line Code | Coverage/Form | Marketing System Distribution | | | Weighted Average | Variance Adjustment | Excluded Expense Ratio | Final Adjusted Efficiency Standard |
| | | | 0.0% | 0.0% | 100.0% | | | | |
| | | | Captive | Direct | Independent | | | | |
| Other Liability | 17 | Cyber Risk | 35.0% | 28.4% | 34.3% | 34.3% | 0.0% | 0.2% | 34.1% |

| | | | Reserves Ratio | | Leverage Factor (Variance 3 not applied) | | | Yields, Rate of Return & Premium Tax Values as of January 2018 | |
|---------------------------|-----------|---------------|---------------------------|---------------|---|---------------------|--------------------------------|--|-------|
| Detailed Line Description | Line Code | Coverage/Form | Unearned Premium Reserves | Loss Reserves | Raw Factor | Variance Adjustment | Final Adjusted Leverage Factor | Yield | 4.8% |
| Other Liability | 17 | Cyber Risk | 0.5695 | 3.3331 | 0.4068 | 1.0000 | 0.4068 | FIT | 17.6% |
| | | | | | | | | Premium Tax Rate | 2.4% |
| | | | | | | | | Risk Free Rate of Return | 2.0% |

RATEMAKING DATA

Completed by: Rick Workman

Variance #(s):

Date Completed: 3/19/2018

Detailed Line Description: Other Liability

Coverage: Cyber Risk

| Line | Description | Source | 2nd Prior Year Ending | 1st Prior Year Ending | Most Recent Year Ending | Projected ¹ | New Program ² |
|------|--|--------|-----------------------|-----------------------|-------------------------|------------------------|--------------------------|
| (0) | Year | | 20154 | 20164 | 20174 | | |
| (1) | California Direct Written Premium | | | | | | 2,290 |
| (2) | California Direct Earned Premium | | | | | | 2,290 |
| (3) | Premium Adjustment Factor | Exh 4 | | | | | |
| (4) | Premium Trend Factor ¹ | Exh 5 | | | | | |
| (5) | Miscellaneous Fees and Flat Charges not included in Line (2) | Exh 6 | | | | | 0 |
| (6) | Earned Exposure Units | | | | | | 10 |
| (7) | Historic Losses | | | | | | 1,100 |
| (8) | Historic Defense and Cost Containment Expense (DCCE) | | | | | | 495 |
| (9) | Loss Development Factor | Exh 7 | | | | | |
| (10) | DCCE Development Factor | Exh 7 | | | | | |
| (11) | Loss Trend Factor ¹ | Exh 8 | | | | | |
| (12) | DCCE Trend Factor ¹ | Exh 8 | | | | | |
| (13) | Catastrophe Adjustment Factor | Exh 9 | | | | | |
| (14) | Experience Credibility | Exh 10 | | | | | |
| (15) | Ancillary Income | Exh 11 | | | | | 0 |

Lines 16-18 link directly to pages 3 and 4 of the rate template.

| | | | | | | | |
|------|--|--------|--|--|--|--|-------|
| (16) | Excluded Expense Ratio | Pg 4.2 | | | | | 0.2% |
| (17) | Projected Federal Income Tax Rate on Investment Income | Pg 3.2 | | | | | 17.6% |
| (18) | Projected Yield | Pg 3.2 | | | | | 4.8% |

¹ The Projected column should reflect the annual trend expressed as a percentage for premium, loss and DCCE trends, and credibility.

² Refer to Section III.C. of the Prior Approval Rate Filing Instructions for New Program requirements.

VARIANCE - NONE

RATE CHANGE CALCULATION

Completed by: Rick Workman
Date Completed: 3/19/2018
Prior Effective Date:
Proposed Effective Date: 4/1/2018
Detailed Line Description: Other Liability
Coverage: Cyber Risk

| Data Provided by Filer | 20154 | 20164 | 20174 | Projected |
|------------------------|-------|-------|-------|-----------|
| Prem_Written | | | | 2,290 |
| Prem_Earned | | | | 2,290 |
| Prem_Adj | | | | |
| Prem_Trend | | | | 0.0% |
| Misc_Fees | | | | 0 |
| Exposures_Earned | | | | 10 |
| Losses | | | | 1,100 |
| DCCE | | | | 495 |
| Loss_Devt | | | | |
| DCCE_Devt | | | | |
| Loss_Trend | | | | 0.0% |
| DCCE_Trend | | | | 0.0% |
| CAT_Adj | | | | |
| Anc_Income | | | | 0 |
| Credibility | | | | 100.0% |
| ExpRatio_Excluded | | | | 0.2% |
| FIT_Inv | | | | 17.6% |
| Yield | | | | 4.8% |

CDI Parameters

| | | | | |
|---------------|--|-------------|--------------|-------|
| FIT_UW | | | | 21.0% |
| EffStd_Final | | Data as of: | 2016 | 34.1% |
| LevFact_Final | | Data as of: | 2016 | 0.41 |
| PremTaxRate | | | | 2.4% |
| SurplusRatio | | | | 2.46 |
| ResRatio_UPR | | Data as of: | 2016 | 0.57 |
| ResRatio_Loss | | Data as of: | 2016 | 3.33 |
| ROR_RiskFree | | Data as of: | January 2018 | 2.0% |
| ROR_Min | | | | -6.0% |
| ROR_Max | | | | 8.0% |

| Calculations | 20154 | 20164 | 20174 |
|------------------------|-------|-------|----------|
| Prem_Adjusted | | | 2,290 |
| Losses_Adjusted | | | 1,100 |
| DCCE_Adjusted | | | 495 |
| LossDCCERatio_Adjusted | | | 69.7% |
| TCRLP_perExp | | | 229.00 |
| LossDCCE_perExp | | | 159.50 |
| CompLossDCCE_perExp | | | 154.49 |
| CredLoss_perExp | | | 159.50 |
| Anc_Inc_perExp | | | 0.00 |
| InvInc_Fixed | | | 16.7% |
| InvInc_Variable | | | 15.2% |
| Net_AnnualTrend | | | 0.0% |
| Comp_Trend | | | 0.0% |
| Max_Profit | | | 24.9% |
| Min_Profit | | | -18.7% |
| UW_Profit | | | -1.5% |
| Min_Denom | | | 1.00 |
| Max_Denom | | | 0.56 |
| Min_Premium | | | \$133.10 |
| Max_Premium | | | \$236.42 |
| CHANGE_AT_MIN | | | -41.9% |
| CHANGE_AT_MAX | | | 3.2% |

Instructions for Completing the Prior Approval Rate Template For Property & Liability Lines

Note: For information on populating the application in its entirety, including the Prior Approval Rate Application, Prior Approval Rate Template and Standard Exhibits Template, refer to the complete Prior Approval Rate Filing Instructions posted in PDF format on the CDI website, below:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/>

1) A rate change calculation page (i.e., '7.iRate Change Calculation') is required for each coverage (e.g., BI, PD, MP, UM, COLL, COMP, etc.), form (e.g., HO-3, HO-4, HO-6, etc.) or program (e.g., Auto Dealers, Garagekeepers, Truckers/Motor Carriers, etc.) for which a rate change is being requested. For each filing submitted, download a new Application and Rate Template - do not "recycle" a template from a previously approved filing.

2) Areas of insurer input are generally identified with **blue font text** and/or light blue outlined boxes.

3) In addition to identifying the coverage, forms or programs included in this *Prior Approval Rate Template*, enter the insurer information common to all coverages in the "1.General" page, including Company Name; Line Type (Personal or Commercial); General Line; Marketing System Distribution (percentage of each system used, totaling 100%); Prior Effective Date (of current rates); Proposed Effective Date (of proposed new rates); Data Aggregation Method used (accident year, report year, policy year); Most Recent Year of Experience Data; and Request for Variance, if applicable. Also indicate if this application reflects a new program.

4) Enter data from the insurer's Combined Annual Statement into unshaded boxes in pages 3 and 4 to generate Yield, Federal Income Tax on Investment Income and Excluded Expense Ratio for the insurer group. Asset yield percentages are linked to an internal California Department of Insurance file. To ensure the latest yield/ROR information is used, go to Data menu in the Excel ribbon, click "Edit Links" and then click "Open Source."

5) For the *i*th coverage, form or program, enter data into unshaded boxes of the '6.iRatemaking Data' page only. Enter numerical data only. For inapplicable fields, enter 0 for dollar (\$) or percentage (%) fields and 1.00 for factors. For coverages, forms or programs requiring more than three years of data, click the "Expand to show six years" button.

6) On each '6.iRatemaking Data' page, rows for data associated with variance requests related to the efficiency standard are hidden unless that request is indicated on the '1.General' page. Enter variance data, if supported by a Variance Request. Final decisions regarding variances will be made by the CDI and/or administrative hearing.

7) On each '6.iRatemaking Data' page, rows for reinsurance data associated with lines of business for which recognition of reinsurance is allowable (Earthquake and certain Medical Malpractice) are hidden unless those lines are selected on the '1.General' page. If applicable, enter all requested reinsurance information.

8) For results regarding the *ith* coverage, form or program, refer to the '7.iRate Change Calculation' page. Hyperlinks are available at the bottom of the '6.iRatemaking Data' page and the corresponding '7.iRate Change Calculation' page for each coverage, form or program for convenient navigation between those pages.

9) If filing Advisory Organization Loss Costs with a Loss Cost Multiplier, refer to specific Instructions for Completing the *LCM Template*, to the right.

10) Refer to the complete Prior Approval Rate Filing Instructions for additional information.

Instructions for Completing the Loss Cost Multiplier Calculation Within the Prior Approval Rate Template

- 1) A separate *LCM Calculation* page is available for every coverage, form or program for which a *Prior Approval Rate Template* is submitted. The *LCM Calculation* pages are hidden unless the appropriate box on the "1.General" page is selected.
- 2) For the i^{th} coverage, form or program, enter data into unshaded boxes of the '8.iLCM Calculation' page only. Areas of insurer input are generally identified with **blue font text** and/or light blue outlined boxes.

- For new program filings, enter the following data: the CDI file number associated with the approved advisory organization filing supporting the loss costs to be adopted; the AOE or LAE load as filed by the advisory organization; and the basis of that
- 3) AOE or LAE load.

- For existing program filings, enter the following data: the CDI file number associated with the advisory organization filing supporting the company's currently used loss costs; the current company LCM; the CDI file number(s) associated with all
- 4) changes to advisory organization loss costs since the filing underlying the company's currently used loss costs, separated by commas; and the *cumulative* percent change in loss costs identified by those CDI file number(s), both as originally filed and as adjusted for the company's distribution.

- 5) Refer to the complete Prior Approval Rate Filing Instructions for additional information.

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Completed by:

Rick Workman

Date:

3/19/2018

CDI File # (Department Use Only):

Company Name:

Cincinnati Insurance Companies

Marketing System Distribution:

| %Captive | %Direct | %Independent |
|----------|---------|--------------|
| 0.0% | 0.0% | 100.0% |

Line Type:

Commercial

General Line :

Other Liability

Proposed Effective Date (new rates):

4/1/2018

New Program:

☒

LCM Calculation(s) Included:

☐

(LCM Calculation(s) is(are) hidden unless this box is checked.)

Data Aggregation:

Accident Year Data

Most Recent Year of Experience Data Ending:

20174

(Enter in YYYYQ format.)

Enter name of each coverage/form/program for which a rate change is being requested in the cells below. Otherwise, leave blank.

Detailed Line Description(s)

Coverage/Form/Program

Proposed %
Impact

Prior Effective
Date (current
rates)

| | |
|-----------------|---|
| Other Liability | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |
| | ▼ |

| | | |
|------------|------|--|
| Cyber Risk | 0.0% | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Variance Request:

Does the Ratemaking Data include a Request(s) for Variance?

If yes, is Variance #3 requested for any coverage?

| | |
|---|---|
| N | ▼ |
| N | ▼ |

Variance #:

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES SUMMARY

| Coverage/Form/Program | Projected Annual Premium (\$) | Minimum Permitted Earned Premium (\$) | Maximum Permitted Earned Premium (\$) | Change at Minimum % | Change at Maximum % | Proposed % |
|-----------------------|-------------------------------|---------------------------------------|---------------------------------------|---------------------|---------------------|-------------|
| Cyber Risk | 2,290 | 1,349 | 2,406 | -41.1% | 5.1% | 0.0% |
| Combined | 2,290 | 1,349 | 2,406 | -41.1% | 5.1% | 0.0% |

Combined Total Earned Exposures for Latest Year:

10

| Coverage/Form/Program | Average Earned Premium \$ per Exposure | | | | Projected Earned Exposures |
|-----------------------|--|-------------------|-------------------|---------------|----------------------------|
| | Projected | Minimum Permitted | Maximum Permitted | Proposed | |
| Cyber Risk | 229.00 | 134.87 | 240.63 | 229.00 | 10 |
| Combined | 229.00 | 134.87 | 240.63 | 229.00 | 10 |

| Coverage/Form/Program | Projected Annual Premium (\$) | Projected Annual Ultimate Loss & DCCE (\$) | Projected Annual Ultimate Loss & DCCE Ratio |
|-----------------------|-------------------------------|--|---|
| Cyber Risk | 2,290 | 1,595 | 69.7% |
| Combined | 2,290 | 1,595 | 69.7% |

PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

| Line | Description | Short-Term Assets | Intermediate-Term Assets | | Long-Term Assets | | No Maturity |
|------|--|-------------------|--------------------------|----------------------------|-----------------------------|---------------|-------------|
| | | 1 Year or Less | Over 1 Year thru 5 Years | Over 5 Years thru 10 Years | Over 10 Years thru 20 Years | Over 20 Years | Date |
| 1.7 | U.S. Governments | 0 | 3,089,174 | 6,789,046 | 0 | 0 | |
| 2.7 | All Other Governments | 0 | 0 | 10,000,000 | 0 | 0 | |
| 3.7 | States, Territories and Possessions | 0 | 14,771,112 | 79,959,392 | 39,830,470 | 0 | |
| 4.7 | Political Subdivisions | 21,079,927 | 310,954,861 | 1,186,188,842 | 494,644,730 | 0 | |
| 5.7 | Special Revenue and Assessment Obligations | 6,356,470 | 211,868,069 | 791,630,142 | 339,121,033 | 1,000,000 | |
| 6.7 | Industrial and Miscellaneous | 210,792,306 | 1,454,091,008 | 1,289,677,179 | 51,276,049 | 8,114,884 | |
| 7.7 | Hybrid Securities | 0 | 0 | 0 | 0 | 0 | |
| 8.7 | Parent, Subsidiaries and Affiliates | 0 | 0 | 0 | 0 | 0 | |
| 9.7 | SVO Identified Funds | | | | | | 0 |

Source:

Schedule D, Part 1A, Section 1 of the insurer **group's** most recent consolidated (combined) statutory Annual Statement.

| | | Short-Term Assets | Intermediate-Term Assets | Long-Term Assets |
|-----|--|-------------------|---------------------------|------------------|
| | | 1 Year or Less | Over 1 Year thru 10 Years | Over 10 Years |
| (1) | Government Bonds (Sum of Lines 1.7 & 2.7) | 0 | 19,878,220 | 0 |
| (2) | Other Taxable Bonds (Sum of Lines 6.7, 7.7, 8.7 and one-half of Line 5.7) ¹ | 213,970,541 | 3,245,517,293 | 229,451,450 |
| (3) | Tax-Exempt Bonds (Sum of Lines 3.7, 4.7 and one-half of Line 5.7) | 24,258,162 | 2,093,623,313 | 704,535,717 |

(Note: CCR §2644.20 refers to bond asset classes of "Credit Tenant Loans" and "Public Utilities" that are no longer recorded in the NAIC Annual Statement Schedule D, Part 1A, Section 1. Assets included in "Other Taxable Bonds" conform to the current NAIC Annual Statement Blank.)

¹ SVO Identified Funds are treated as Other Taxable Long-Term Bonds.

PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME
(continued)

| | | Invested Assets ¹ | Currently Available Yield ² | Return on Invested Assets | Federal Income Tax Rate | Federal Income Taxes |
|------|---|------------------------------|--|---------------------------|-------------------------|----------------------|
| | | [1] | [2] | [3] = [1] * [2] | [4] | [5] = [3] * [4] |
| (1) | U.S. Government Bonds | | | | | |
| | (i) Short-Term | 0 | 1.3% | 0 | 21.00% | 0 |
| | (ii) Intermediate-Term | 19,878,220 | 2.4% | 485,691 | 21.00% | 101,995 |
| | (iii) Long-Term | 0 | 2.6% | 0 | 21.00% | 0 |
| (2) | Other Taxable Bonds | | | | | |
| | (i) Short-Term | 213,970,541 | 1.5% | 3,223,823 | 21.00% | 677,003 |
| | (ii) Intermediate-Term | 3,245,517,293 | 3.0% | 95,910,574 | 21.00% | 20,141,221 |
| | (iii) Long-Term | 229,451,450 | 3.7% | 8,424,110 | 21.00% | 1,769,063 |
| (3) | Tax-Exempt Bonds | | | | | |
| | (i) Short-Term | 24,258,162 | 1.2% | 288,737 | 5.25% | 15,159 |
| | (ii) Intermediate-Term | 2,093,623,313 | 2.3% | 47,208,672 | 5.25% | 2,478,455 |
| | (iii) Long-Term | 704,535,717 | 3.2% | 22,227,948 | 5.25% | 1,166,967 |
| (4) | Common Stock | 3,473,318,236 | | | | |
| | (i) Dividends | | 2.2% | 75,692,982 | 13.13% | 9,934,704 |
| | (ii) Capital Gains | | 7.8% | 272,140,543 | 21.00% | 57,149,514 |
| (5) | Preferred Stock Dividends | 184,402,243 | 4.7% | 8,758,954 | 13.13% | 1,149,613 |
| (6) | Mortgage Loans | 0 | 3.7% | 0 | 21.00% | 0 |
| (7) | Real Estate | 8,986,709 | 4.0% | 360,766 | 21.00% | 75,761 |
| (8) | Cash | 456,698,798 | 1.3% | 6,119,764 | 21.00% | 1,285,150 |
| (9) | Other | 68,128,040 | | | | |
| | (i) Dividends | | 2.2% | 1,484,694 | 13.13% | 194,866 |
| | (ii) Capital Gains | | 7.8% | 5,337,951 | 21.00% | 1,120,970 |
| (10) | Total Gross Invested Assets | 10,722,768,720 | | 547,665,208 | | 97,260,440 |
| (11) | Investment Expense ³ | | | 5,752,365 | 21.00% | 1,207,997 |
| (12) | Total Net Invested Assets | 10,722,768,720 | | 541,912,843 | | 96,052,444 |
| (13) | Federal Income Tax: Line (12); column [5]/column [3] | | | | 17.7% | |
| (14) | Projected Yield on Invested Assets: Line (12), column [3]/column [1] | | 5.1% | | | |
| | | Most Recent Calendar Year | | | | |
| (15) | Loss Reserves ⁴ | 3,726,643,604 | | | | |
| (16) | Loss Adjustment Expense Reserves ⁴ | 1,015,281,139 | | | | |
| (17) | Unearned Premium Reserves ⁴ | 2,260,965,073 | | | | |
| (18) | Surplus as Regards to Policyholders ⁴ | 4,685,961,515 | | | | |
| (19) | Total Reserves and Surplus | 11,688,851,331 | | | | |
| (20) | Projected Yield adjusted to Reserve and Surplus Base: Line (14), column [2]*Line (12), column [1]/Line (19), column [1] | | 4.6% | | | |

¹ Source for Column [1], Lines (4) through (9): Page 2 (Assets) of the insurer group's most recent consolidated (combined) statutory Annual Statement.

- Line (8) Cash: Page 2 (Assets) Line 5, cash only; cash equivalents and short-term investments are included in Schedule D.

- Line (9) Other: Page 2 (Assets) Sum of Lines 6, 8, 9 and 11.

² Currently available yields are defined in CCR §2644.20. Latest values are posted at:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>

Month/Year (Yield): **January 2018**

³ Source: Page 11, Line 25 of the insurer group's most recent consolidated statutory Annual Statement. Entered as a positive expense.

⁴ Source for Column [1], Lines (15) through (18):

Page 3 (Liabilities, Surplus and Other Funds) of the insurer group's most recent consolidated statutory Annual Statement, Lines 1, 3, 9 and 37, respectively.

EXCLUDED EXPENSE RATIO

Countrywide Insurer Group Data

Countrywide direct earned premium for lines of business subject to Proposition 103 (\$):

Countrywide direct earned premium for lines of business **not** subject to Proposition 103 (\$):

Total countrywide direct earned premium (\$):

(Note: Total must reconcile to the countrywide direct earned premium in the Insurance Expense Exhibit, Part 3 for the **insurer group**.)

☐ **Check box if the excluded expenses entered in this page are derived on a countrywide, group basis**

CCR §2644.10 (b): Executive Compensation

| | 2nd Prior Calendar Year | | 1st Prior Calendar Year | | Most Recent Calendar Year | |
|------------------|-------------------------|-------|-------------------------|-------|---------------------------|-------|
| | 2014 | | 2015 | | 2016 | |
| | Cash & Salary | Bonus | Cash & Salary | Bonus | Cash & Salary | Bonus |
| 1st Highest Paid | 922,846 | 0 | 941,975 | 0 | 960,814 | 0 |
| 2nd Highest Paid | 845,942 | 0 | 863,477 | 0 | 887,747 | 0 |
| 3rd Highest Paid | 753,658 | 0 | 769,279 | 0 | 784,665 | 0 |
| 4th Highest Paid | 617,769 | 0 | 633,539 | 0 | 657,090 | 0 |
| 5th Highest Paid | 617,769 | 0 | 633,539 | 0 | 646,808 | 0 |

| | 2nd Prior Calendar Year | | 1st Prior Calendar Year | | Most Recent Calendar Year | |
|------------------|-------------------------|------------------|-------------------------|------------------|---------------------------|------------------|
| | 2014 | | 2015 | | 2016 | |
| | Maximum Permissible | Excessive Amount | Maximum Permissible | Excessive Amount | Maximum Permissible | Excessive Amount |
| 1st Highest Paid | 869,823 | 53,023 | 886,231 | 55,744 | 901,828 | 58,986 |
| 2nd Highest Paid | 490,061 | 355,881 | 497,998 | 365,479 | 505,522 | 382,225 |
| 3rd Highest Paid | 421,581 | 332,077 | 429,060 | 340,219 | 436,161 | 348,504 |
| 4th Highest Paid | 359,196 | 258,573 | 365,164 | 268,375 | 370,825 | 286,265 |
| 5th Highest Paid | 314,267 | 303,502 | 319,253 | 314,286 | 323,979 | 322,829 |
| Total Excessive | | 1,303,055 | | 1,344,103 | | 1,398,809 |

CCR §2644.10 (f): Institutional Advertising

| | 2nd Prior Calendar Year | | 1st Prior Calendar Year | | Most Recent Calendar Year | |
|--------------------------------|-------------------------|-------------------|-------------------------|-------------------|---------------------------|-------------------|
| | 2014 | | 2015 | | 2016 | |
| | Institutional | Non-Institutional | Institutional | Non-Institutional | Institutional | Non-Institutional |
| Total Advertising ¹ | 4,273,000 | 0 | 6,635,000 | 0 | 8,179,000 | 0 |

¹ Note: For each calendar year, the sum of Institutional and Non-Institutional advertising expenses must reconcile to the total advertising expenses reported in the Insurance Expense Exhibit, Part 1, Line 4 for the **insurer group**.

EXCLUDED EXPENSE RATIO (continued)

Countrywide Insurer Group Data

☐ Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

| | 2nd Prior Calendar Year | 1st Prior Calendar Year | Most Recent Calendar Year |
|---|----------------------------|----------------------------|------------------------------|
| | 2014 | 2015 | 2016 |
| CCR §2644.10 (a): Political contribution and lobbying | 250,825 | 250,687 | 288,656 |
| CCR §2644.10 (b): Excessive Executive Compensation (Page 4.1) | 1,303,055 | 1,344,103 | 1,398,809 |
| CCR §2644.10 (c): Bad faith judgments and associated DCCE | 3,515,567 | 462,044 | 112,447 |
| CCR §2644.10 (d): All costs for unsuccessful defense of discrimination claims | 0 | 0 | 0 |
| CCR §2644.10 (e): Fines and penalties | 100,243 | 51,694 | 94,177 |
| CCR §2644.10 (f): Institutional advertising expenses (Page 4.1) | 4,273,000 | 6,635,000 | 8,179,000 |
| CCR §2644.10 (g): Excessive payments to affiliates | 0 | 0 | 0 |
| Total Excluded Expenses | 9,442,690 | 8,743,528 | 10,073,089 |
| Excluded Expense Ratio | 0.2% | 0.2% | 0.2% |
| Three-Year Average Excluded Expense Ratio | | | 0.2% |

FINAL ADJUSTED CDI PARAMETERS

| Efficiency Standard | | | | | | | | | |
|---------------------------|-----------|---------------|-------------------------------|--------|-------------|------------------|---------------------|------------------------|------------------------------------|
| | | | Marketing System Distribution | | | | | | |
| | | | 0.0% | 0.0% | 100.0% | | | | |
| Detailed Line Description | Line Code | Coverage/Form | Captive | Direct | Independent | Weighted Average | Variance Adjustment | Excluded Expense Ratio | Final Adjusted Efficiency Standard |
| Other Liability | 17 | Cyber Risk | 35.0% | 28.4% | 34.3% | 34.3% | 0.0% | 0.2% | 34.1% |
| | | | | | | | | | |

| | | | Reserves Ratio | | Leverage Factor (Variance 3 not applied) | | | Yields, Rate of Return & Premium Tax Values as of January 2018 | |
|---------------------------|-----------|---------------|---------------------------------|---------------|---|------------------------|--------------------------------------|--|-------|
| Detailed Line Description | Line Code | Coverage/Form | Unearned Premium Reserves | Loss Reserves | Raw Factor | Variance Adjustment | Final Adjusted Leverage Factor | Yield | 4.6% |
| Other Liability | 17 | Cyber Risk | 0.5695 | 3.3331 | 0.4068 | 1.0000 | 0.4068 | FIT | 17.7% |
| | | | | | | | | Premium Tax Rate | 2.4% |
| | | | | | | | | Risk Free Rate of Return | 2.0% |

RATEMAKING DATA

Completed by: Rick Workman

Variance #(s):

Date Completed: 3/19/2018

Detailed Line Description: Other Liability

Coverage: Cyber Risk

| Line | Description | Source | 2nd Prior Year Ending | 1st Prior Year Ending | Most Recent Year Ending | Projected ¹ | New Program ² |
|------|--|--------|-----------------------|-----------------------|-------------------------|------------------------|--------------------------|
| (0) | Year | | 20154 | 20164 | 20174 | | |
| (1) | California Direct Written Premium | | | | | | 2,290 |
| (2) | California Direct Earned Premium | | | | | | 2,290 |
| (3) | Premium Adjustment Factor | Exh 4 | | | | | |
| (4) | Premium Trend Factor ¹ | Exh 5 | | | | | |
| (5) | Miscellaneous Fees and Flat Charges not included in Line (2) | Exh 6 | | | | | 0 |
| (6) | Earned Exposure Units | | | | | | 10 |
| (7) | Historic Losses | | | | | | 1,100 |
| (8) | Historic Defense and Cost Containment Expense (DCCE) | | | | | | 495 |
| (9) | Loss Development Factor | Exh 7 | | | | | |
| (10) | DCCE Development Factor | Exh 7 | | | | | |
| (11) | Loss Trend Factor ¹ | Exh 8 | | | | | |
| (12) | DCCE Trend Factor ¹ | Exh 8 | | | | | |
| (13) | Catastrophe Adjustment Factor | Exh 9 | | | | | |
| (14) | Experience Credibility | Exh 10 | | | | | |
| (15) | Ancillary Income | Exh 11 | | | | | 0 |

Lines 16-18 link directly to pages 3 and 4 of the rate template.

| | | | | | | | |
|------|--|--------|--|--|--|--|-------|
| (16) | Excluded Expense Ratio | Pg 4.2 | | | | | 0.2% |
| (17) | Projected Federal Income Tax Rate on Investment Income | Pg 3.2 | | | | | 17.7% |
| (18) | Projected Yield | Pg 3.2 | | | | | 4.6% |

¹ The Projected column should reflect the annual trend expressed as a percentage for premium, loss and DCCE trends, and credibility.

² Refer to Section III.C. of the Prior Approval Rate Filing Instructions for New Program requirements.

VARIANCE - NONE

RATE CHANGE CALCULATION

Completed by: Rick Workman
Date Completed: 3/19/2018
Prior Effective Date:
Proposed Effective Date: 4/1/2018
Detailed Line Description: Other Liability
Coverage: Cyber Risk

| Data Provided by Filer | 20154 | 20164 | 20174 | Projected |
|------------------------|-------|-------|-------|-----------|
| Prem_Written | | | | 2,290 |
| Prem_Earned | | | | 2,290 |
| Prem_Adj | | | | |
| Prem_Trend | | | | 0.0% |
| Misc_Fees | | | | 0 |
| Exposures_Earned | | | | 10 |
| Losses | | | | 1,100 |
| DCCE | | | | 495 |
| Loss_Devt | | | | |
| DCCE_Devt | | | | |
| Loss_Trend | | | | 0.0% |
| DCCE_Trend | | | | 0.0% |
| CAT_Adj | | | | |
| Anc_Income | | | | 0 |
| Credibility | | | | 100.0% |
| ExpRatio_Excluded | | | | 0.2% |
| FIT_Inv | | | | 17.7% |
| Yield | | | | 4.6% |

CDI Parameters

| | | | | |
|---------------|--|-------------|--------------|-------|
| FIT_UW | | | | 21.0% |
| EffStd_Final | | Data as of: | 2016 | 34.1% |
| LevFact_Final | | Data as of: | 2016 | 0.41 |
| PremTaxRate | | | | 2.4% |
| SurplusRatio | | | | 2.4% |
| ResRatio_UPR | | Data as of: | 2016 | 0.57 |
| ResRatio_Loss | | Data as of: | 2016 | 3.33 |
| ROR_RiskFree | | Data as of: | January 2018 | 2.0% |
| ROR_Min | | | | -6.0% |
| ROR_Max | | | | 8.0% |

| Calculations | 20154 | 20164 | 20174 |
|------------------------|-------|-------|----------|
| Prem_Adjusted | | | 2,290 |
| Losses_Adjusted | | | 1,100 |
| DCCE_Adjusted | | | 495 |
| LossDCCERatio_Adjusted | | | 69.7% |
| TCRLP_perExp | | | 229.00 |
| LossDCCE_perExp | | | 159.50 |
| CompLossDCCE_perExp | | | 151.79 |
| CredLoss_perExp | | | 159.50 |
| Anc_Inc_perExp | | | 0.00 |
| InvInc_Fixed | | | 16.1% |
| InvInc_Variable | | | 14.6% |
| Net_AnnualTrend | | | 0.0% |
| Comp_Trend | | | 0.0% |
| Max_Profit | | | 24.9% |
| Min_Profit | | | -18.7% |
| UW_Profit | | | -0.3% |
| Min_Denom | | | 0.99 |
| Max_Denom | | | 0.56 |
| Min_Premium | | | \$134.87 |
| Max_Premium | | | \$240.63 |
| CHANGE_AT_MIN | | | -41.1% |
| CHANGE_AT_MAX | | | 5.1% |

CYBER RISK RATING

DATA DEFENDER COVERAGE

Determining the premium for Data Defender Coverage is straightforward. For Data Defender Coverage, simply find the premium in the table on manual pages CIL-1.3.1 thru 1.3.3 associated with the selected Tier (Tier 1 – 5) and desired Annual Aggregate Limit of Insurance.

NETWORK DEFENDER COVERAGE

Determining the premium for Network Defender Coverage is straightforward. For Network Defender Coverage, simply find the premiums in the two tables (1. Computer Attack Coverage and 2. Network Security & Electronic Media Liability Coverage) on manual page CIL-2.2 associated with the desired Annual Aggregate Limits of Insurance.

CYBER DEFENSE COVERAGE

Rating Algorithm:

Insuring Agreement A. Response Expenses & Insuring Agreement D. Identity Recovery

Base Premium (based on Annual Revenue) from table on manual page CIL-3.3

X

Increased Limits Factor

X

Unrelated Records Factor

X

Deductible Factor

X

Individual Risk Modifier Factor

=

Premium

Insuring Agreement B. Computer Attack &

Insuring Agreement C. Cyber Extortion

Base Premium (based on Annual Revenue) from table on manual page CIL-3.9

X

Industry Hazard Factor

X

Third Party System Factor

X

Increased Limits Factor

X

Deductible Factor

X

Individual Risk Modifier Factor

=

Premium

CYBER DEFENSE COVERAGE (continued)

Insuring Agreement E. Data Compromise Liability

Base Premium (based on Annual Revenue) from table on manual page CIL-3.13

X

Increased Limits Factor

X

Unrelated Records Factor

X

Deductible Factor

X

Claims-Made Factor

X

Individual Risk Modifier Factor

=

Premium

Insuring Agreement F. Network Security Liability &

Insuring Agreement G. Electronic Media Liability

Base Premium (based on Annual Revenue) from table on manual page CIL-3.16

X

Industry Hazard Factor

X

Third Party Systems Factor

X

Increased Limits Factor

X

Deductible Factor

X

Claims-Made Factor

X

Individual Risk Modifier Factor

=

Premium

CYBER DEFENSE COVERAGE

Rating Example:

Insuring Agreement A. Response Expenses & Insuring Agreement D. Identity Recovery

Base Premium (based on \$5,000,000 Annual Revenue) from table on manual page CIL-3.3
\$990

| | |
|---------------------------------|---|
| X | |
| Increased Limits Factor | 0.80 (Coverage A Limit of \$1,000,000 / Hazard Class 1) |
| X | |
| Unrelated Records Factor | 1.50 (150,000 unrelated records x 0.00001 factor) |
| X | |
| Deductible Factor | 1.00 (\$10,000 deductible) |
| X | |
| Individual Risk Modifier Factor | 0.90 |
| = | |
| Premium | \$1,069 |

Insuring Agreement B. Computer Attack & Insuring Agreement C. Cyber Extortion

Base Premium (based on \$5,000,000 Annual Revenue) from table on manual page CIL-3.9
\$898

| | |
|---------------------------------|----------------------------|
| X | |
| Industry Hazard Factor | 1.00 (low hazard class) |
| X | |
| Third Party System Factor | 1.20 (low risk) |
| X | |
| Increased Limits Factor | 1.00 (\$1,000,000 limit) |
| X | |
| Deductible Factor | 1.00 (\$10,000 deductible) |
| X | |
| Individual Risk Modifier Factor | 0.90 |
| = | |
| Premium | \$970 |

CYBER DEFENSE COVERAGE (continued)

Insuring Agreement E. Data Compromise Liability

Base Premium (based on \$5,000,000 Annual Revenue) from table on manual page CIL-3.13
\$591

| | |
|---------------------------------|---|
| X | |
| Increased Limits Factor | 0.80 (\$1,000,000 limit / Hazard Class 1) |
| X | |
| Unrelated Records Factor | 1.50 (150,000 unrelated records x 0.00001 factor) |
| X | |
| Deductible Factor | 1.00 (\$10,000 deductible) |
| X | |
| Claims-Made Factor | 1.00 (3 or more years) |
| X | |
| Individual Risk Modifier Factor | 0.90 |
| = | |
| Premium | \$638 |

Insuring Agreement F. Network Security Liability &

Insuring Agreement G. Electronic Media Liability

Base Premium (based on \$5,000,000 Annual Revenue) from table on manual page CIL-3.16
\$789

| | |
|---------------------------------|----------------------------|
| X | |
| Industry Hazard Factor | 1.00 (low hazard class) |
| X | |
| Third Party Systems Factor | 1.20 (low risk) |
| X | |
| Increased Limits Factor | 1.00 (\$1,000,000 limit) |
| X | |
| Deductible Factor | 1.00 (\$10,000 deductible) |
| X | |
| Claims-Made Factor | 1.00 (3 or more years) |
| X | |
| Individual Risk Modifier Factor | 0.90 |
| = | |
| Premium | \$852 |

**CALIFORNIA
DIVISION SEVENTEEN – CYBER RISK
FORMS MEMORANDUM**

| NEW FORM | REPLACED/ WITHDRAWN FORM | TITLE/DESCRIPTION OF CHANGE |
|--|---|--|
| In this filing, we are introducing our Cyber Risk Coverage Forms. HC prefix forms are for use on policies issued by our Commercial Lines Department. | | |
| HC 002 01 18 | ----- | SUPPLEMENTAL QUESTIONNAIRE FOR INCREASED LIMITS ON CINCINNATI DATA DEFENDER™/CINCINNATI NETWORK DEFENDER™ |
| HC 004 01 18 | ----- | APPLICATION FOR CINCINNATI CYBER DEFENSE™ COVERAGE |
| HC 005 01 18 | ----- | NON-BINDING INDICATION APPLICATION FOR CINCINNATI CYBER DEFENSE™ COVERAGE This new application is shorter and is used only for the purposes of a premium quote. |
| HC 102 01 18 | ----- | CINCINNATI DATA DEFENDER™ COVERAGE FORM |
| HC 103 01 18 | ----- | CINCINNATI NETWORK DEFENDER™ COVERAGE FORM |
| HC 104 01 18 | ----- | CINCINNATI CYBER DEFENSE™ COVERAGE FORM |
| HC 455 01 16 | ----- | SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT |
| HC 456 01 16 | ----- | SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT |
| HC 476 01 16 | ----- | WARRANTY STATEMENT The statement accompanies a mid-term request for additional coverage or an increase to the limit of insurance. |
| HC 4131 01 18 | ----- | ADDITIONAL INSURED This endorsement is used to add any entity other than a franchisor as an additional insured. |
| HC 4132 01 18 | ----- | ADDITIONAL INSURED - GRANTOR OF FRANCHISE This endorsement is used to add a franchisor as an additional insured to a franchisee's policy. |
| HC 502 01 18 | ----- | CINCINNATI DATA DEFENDER™ COVERAGE PART DECLARATIONS |
| HC 503 01 18 | ----- | CINCINNATI NETWORK DEFENDER™ COVERAGE PART DECLARATIONS |
| HC 504 01 18 | ----- | CINCINNATI CYBER DEFENSE™ COVERAGE PART DECLARATIONS |

| NEW FORM | REPLACED/ WITHDRAWN FORM | TITLE/DESCRIPTION OF CHANGE |
|------------------|---|--|
| HC 505 01 18 | ----- | CINCINNATI DATA DEFENDER™ COVERAGE PART DECLARATIONS |
| HC 506 01 18 | ----- | CINCINNATI NETWORK DEFENDER™ COVERAGE PART DECLARATIONS |
| HC 507 01 18 | ----- | CINCINNATI CYBER DEFENSE™ COVERAGE PART DECLARATIONS |
| IA 319 01 15 | ----- | EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS OF TERRORISM |
| IA 407 09 09 | ----- | GENERAL CHANGE ENDORSEMENT |
| IA 4236 CA 01 15 | ----- | POLICYHOLDER NOTICE TERRORISM INSURANCE COVERAGE - CALIFORNIA |
| IA 4238 01 15 | ----- | CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM |
| IA 4392 CA 12 11 | ----- | CALIFORNIA CHANGES – CANCELLATION AND NONRENEWAL |

Cincinnati Insurance Companies

California

Cyber Risk

New Program

The Cincinnati Insurance Companies are proposing to introduce Cyber Risk Coverage to our product portfolio. The rates for this product have been developed in the absence of credible data specific to the applicable coverages. The Hartford Steam Boiler Inspection and Insurance Company (HSB) developed these charges primarily from publicly available data about events that would be covered by this program.

The Cincinnati Insurance Companies has these same rates filed and approved in 43 states and Washington, DC.

The Cincinnati Insurance Companies' Cyber Risk Program provides options for data privacy exposures our insureds and their customers face if the insured business experiences a data breach. It also provides both first- and third-party coverages for technology exposure of our insureds' computer systems and data.

There are two levels of coverage options at limits and prices to fit our insureds' needs and budgets:

- The Portfolio level products include two complementary coverage parts, Cincinnati Data Defender™ and Cincinnati Network Defender™, that offer lower coverage limits and modest premiums. These options can stand alone or work together and are most attractive for small and medium-sized businesses.
- The Transactional level product, Cincinnati Cyber Defense™, offers higher coverage limits, broader coverage and a variety of robust coverage options. This product works best for larger risks with potentially more exposure.

**CALIFORNIA
DIVISION SEVENTEEN – CYBER RISK
FORMS MEMORANDUM**

| NEW FORM | REPLACED/ WITHDRAWN FORM | TITLE/DESCRIPTION OF CHANGE |
|--|---|--|
| In this filing, we are introducing our Cyber Risk Coverage Forms. HC prefix forms are for use on policies issued by our Commercial Lines Department. | | |
| HC 002 01 18 | ----- | SUPPLEMENTAL QUESTIONNAIRE FOR INCREASED LIMITS ON CINCINNATI DATA DEFENDER™/CINCINNATI NETWORK DEFENDER™ |
| HC 004 01 18 | ----- | APPLICATION FOR CINCINNATI CYBER DEFENSE™ COVERAGE |
| HC 005 01 18 | ----- | NON-BINDING INDICATION APPLICATION FOR CINCINNATI CYBER DEFENSE™ COVERAGE This new application is shorter and is used only for the purposes of a premium quote. |
| HC 102 01 18 | ----- | CINCINNATI DATA DEFENDER™ COVERAGE FORM |
| HC 103 01 18 | ----- | CINCINNATI NETWORK DEFENDER™ COVERAGE FORM |
| HC 104 01 18 | ----- | CINCINNATI CYBER DEFENSE™ COVERAGE FORM |
| HC 455 01 16 | ----- | SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT |
| HC 456 01 16 | ----- | SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT |
| HC 476 01 16 | ----- | WARRANTY STATEMENT The statement accompanies a mid-term request for additional coverage or an increase to the limit of insurance. |
| HC 4131 01 18 | ----- | ADDITIONAL INSURED This endorsement is used to add any entity other than a franchisor as an additional insured. |
| HC 4132 01 18 | ----- | ADDITIONAL INSURED - GRANTOR OF FRANCHISE This endorsement is used to add a franchisor as an additional insured to a franchisee's policy. |
| HC 502 01 18 | ----- | CINCINNATI DATA DEFENDER™ COVERAGE PART DECLARATIONS |
| HC 503 01 18 | ----- | CINCINNATI NETWORK DEFENDER™ COVERAGE PART DECLARATIONS |
| HC 504 01 18 | ----- | CINCINNATI CYBER DEFENSE™ COVERAGE PART DECLARATIONS |

| NEW FORM | REPLACED/ WITHDRAWN FORM | TITLE/DESCRIPTION OF CHANGE |
|------------------|---|--|
| HC 505 01 18 | ----- | CINCINNATI DATA DEFENDER™ COVERAGE PART DECLARATIONS |
| HC 506 01 18 | ----- | CINCINNATI NETWORK DEFENDER™ COVERAGE PART DECLARATIONS |
| HC 507 01 18 | ----- | CINCINNATI CYBER DEFENSE™ COVERAGE PART DECLARATIONS |
| IA 319 01 15 | ----- | EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS OF TERRORISM |
| IA 407 09 09 | ----- | GENERAL CHANGE ENDORSEMENT |
| IA 4236 CA 01 15 | ----- | POLICYHOLDER NOTICE TERRORISM INSURANCE COVERAGE - CALIFORNIA |
| IA 4238 01 15 | ----- | CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM |
| IA 4392 CA 12 11 | ----- | CALIFORNIA CHANGES – CANCELLATION AND NONRENEWAL |

| Cincinnati Insurance Companies | | | |
|--|--------------------------------------|---------------------------------------|------------|
| | | | |
| California | | | |
| | | | |
| Detail of Fines and Penalties - Calendar Year 2015 | | | |
| | | | |
| | | | |
| Amount | Payee Name | More Info | Date |
| 500.000 | COMMISSIONER | WC Penalty | 1/29/2015 |
| 50.000 | WORKERS COMPENSATION ADMINISTRATION | WC Penalty | 5/21/2015 |
| 141.750 | TREASURER, STATE OF CONNECTICUT | WC Penalty | 6/15/2015 |
| 125.000 | COMMISSIONER | WC Penalty | 8/17/2015 |
| 861.790 | SANDRA SALTER | WC Penalty | 11/17/2015 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Penalty | 1/7/2015 |
| 50.000 | LABOR COMMISSION | WC Fine | 2/6/2015 |
| 100.000 | STATE OF MAINE | WC Fine | 2/6/2015 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Penalty | 2/6/2015 |
| 150.000 | WISCONSIN COMPENSATION RATING BUREAU | WC Fine | 3/13/2015 |
| 50.000 | LABOR COMMISSION | WC Fine | 3/18/2015 |
| 100.000 | LABOR COMMISSION | WC Fine | 4/3/2015 |
| 150.000 | LABOR COMMISSION | WC Fine | 4/9/2015 |
| 800.000 | TREASURER OF VIRGINIA | WC Penalty | 4/23/2015 |
| 50.000 | LABOR COMMISSION | WC Fine | 5/14/2015 |
| 200.000 | SOUTH CAROLINA WORKERS COMPENSATION | WC Fine | 5/22/2015 |
| 450.000 | LABOR COMMISSION | WC Fine | 6/5/2015 |
| 450.000 | WI COMPENSATION RATING BUREAU | WC Fine | 7/10/2015 |
| 800.000 | TREASURER OF VIRGINIA | WC Penalty | 7/15/2015 |
| 150.000 | LABOR COMMISSION | WC Fine | 7/27/2015 |
| 300.000 | WI COMPENSATION RATING BUREAU | WC Fine | 9/8/2015 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 10/9/2015 |
| 100.000 | LABOR COMMISSION | WC Fine | 10/15/2015 |
| 300.000 | LABOR COMMISSION | WC Fine | 10/15/2015 |
| 3750.000 | TREASURER OF VIRGINIA | WC Penalty | 10/28/2015 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 11/9/2015 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 11/9/2015 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 11/13/2015 |
| 100.000 | STATE OF MAINE | WC Fine | 12/8/2015 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 12/8/2015 |
| 150.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 12/30/2015 |
| 400.000 | TREASURER OF VIRGINIA | WC Fine | 1/26/2015 |
| 200.000 | STATE OF SOUTH CAROLINA | WC Fine | 2/6/2015 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 2/23/2015 |
| 200.000 | STATE OF SOUTH CAROLINA | WC Fine | 4/17/2015 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 5/20/2015 |
| 200.000 | SOUTH CAROLINA WORKERS COMPENSATION | WC Fine | 5/28/2015 |
| 200.000 | SOUTH CAROLINA WORKERS COMPENSATION | WC Fine | 6/5/2015 |
| 150.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 7/7/2015 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 7/22/2015 |
| 100.000 | ARKANSAS WORKERS COMPENSATION | WC Fine | 7/30/2015 |
| 705.000 | U.S. BANK | Corporate Credit Card Journal Voucher | 7/30/2015 |
| 705.000 | U.S. BANK | Corporate Credit Card Journal Voucher | 7/30/2015 |

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| 705.000 | U.S. BANK | Corporate Credit Card Journal Voucher | 7/30/2015 |
| 400.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 8/12/2015 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 9/15/2015 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 10/15/2015 |
| 389.630 | STATE OF SOUTH CAROLINA | WC Penalty | 10/21/2015 |
| 175.000 | TREASURER STATE OF CONNECTICUT | State Fine | 12/10/2015 |
| 200.000 | SOUTH CAROLINA WORKERS COMPENSATION | WC Fine | 12/24/2015 |
| 900.000 | UNITED STATES TREASURY | WC Penalty | 5/7/2015 |
| 829.510 | NEYDA SCHULTZ AND HER ATTORNEY BRYANT | WC Penalty | 3/9/2015 |
| 2000.000 | FIELDS LAW FIRM | WC Penalty | 11/9/2015 |
| 400.000 | UNITED STATES TREASURY | WC Penalty | 5/7/2015 |
| 1182.640 | TREASURER, STATE OF CONNECTICUT | WC Penalty | 6/15/2015 |
| 44.980 | MINNESOTA REVENUE | State Audit Payment | 10/14/2015 |
| 100.000 | WORKERS COMPENSATION RATING AND | WC Fine | 10/15/2015 |
| 100.000 | WORKERS COMPENSATION RATING AND | WC Fine | 12/15/2015 |
| 2557.030 | CITY OF MOBILE | Local Government Fine | 4/28/2015 |
| 400.000 | TREASURER OF VIRGINIA | WC Fine | 2/2/2015 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 2/6/2015 |
| 150.000 | LABOR COMMISSION | WC Fine | 2/6/2015 |
| 150.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 3/13/2015 |
| 330.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 3/13/2015 |
| 475.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 3/13/2015 |
| 450.000 | WISCONSIN COMPENSATION RATING BUREAU | WC Fine | 3/16/2015 |
| 100.000 | LABOR COMMISSION | WC Fine | 3/25/2015 |
| 25.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 4/8/2015 |
| 300.000 | WISCONSIN COMPENSATION RATING BUREAU | WC Penalty | 4/10/2015 |
| 800.000 | TREASURER OF VIRGINIA | WC Fine | 4/22/2015 |
| 125.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 5/5/2015 |
| 450.000 | WISCONSIN COMPENSATION RATING BUREAU | WC Penalty | 5/5/2015 |
| 300.000 | WISCONSIN COMPENSATION RATING BUREAU | WC Fine | 6/9/2015 |
| 800.000 | TREASURER OF VIRGINIA | WC Penalty | 7/17/2015 |
| 200.000 | LABOR COMMISSION | WC Fine | 7/24/2015 |
| 105.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 8/5/2015 |
| 115.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 8/5/2015 |
| 165.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 8/5/2015 |
| 1525.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 8/5/2015 |
| 120.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 8/6/2015 |
| 260.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 8/6/2015 |
| 100.000 | STATE OF MAINE | WC Fine | 8/7/2015 |
| 150.000 | LABOR COMMISSION | WC Fine | 9/9/2015 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 10/9/2015 |
| 110.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 10/22/2015 |
| 130.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 10/22/2015 |
| 745.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 10/22/2015 |
| 2000.000 | TREASURER OF VIRGINIA | WC Fine | 11/3/2015 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 12/30/2015 |
| 100.000 | SOUTH DAKOTA DEPARTMENT OF LABOR | WC Penalty | 3/4/2015 |
| 400.000 | DEPARTMENT OF CONSUMER & BUSINESS SERVS | WC Fine | 4/20/2015 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 5/13/2015 |
| 200.000 | SOUTH CAROLINA WORKERS COMPENSATION | WC Fine | 5/28/2015 |
| 705.000 | U.S. BANK | Corporate Credit Card Journal Voucher | 7/30/2015 |
| 705.000 | U.S. BANK | Corporate Credit Card Journal Voucher | 7/30/2015 |

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| 705.000 | U.S. BANK | Corporate Credit Card Journal Voucher | 7/30/2015 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 9/10/2015 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 9/10/2015 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 9/17/2015 |
| 200.000 | SOUTH CAROLINA WORKERS COMPENSATION | WC Fine | 9/24/2015 |
| 200.000 | SOUTH CAROLINA WORKERS COMPENSATION | WC Fine | 9/24/2015 |
| 175.000 | TREASURER STATE OF CONNECTICUT | State Fine | 12/11/2015 |
| 46.300 | ARIZONA DEPT OF INSURANCE | State Fine | 5/7/2015 |
| 29.000 | COLORADO DEPARTMENT OF REVENUE | State Fine | 3/23/2015 |
| 31.000 | COLORADO DEPARTMENT OF REVENUE | State Fine | 3/25/2015 |
| -29.000 | COLORADO DEPARTMENT OF REVENUE | State Fine | 3/26/2015 |
| 100.340 | MASSACHUSETTS DEPARTMENT OF REVENUE | WC Fine | 9/25/2015 |
| 72.590 | VERMONT DEPARTMENT OF TAXES | WC Penalty | 10/15/2015 |
| 182.000 | COLORADO DEPARTMENT OF REVENUE | WC Penalty | 10/26/2015 |
| 48.230 | BRENDA FORD | Unknown | 9/2/2015 |
| 100.000 | DELAWARE COMPENSATION RATING BUREAU | WC Fine | 12/29/2015 |
| 231.900 | TREASURER, STATE OF CONNECTICUT | WC Penalty | 6/15/2015 |
| 25.000 | WORKERS COMPENSATION ADMINISTRATION | WC Fine | 10/20/2015 |
| 375.000 | COMMISSIONER | WC Fine | 12/9/2015 |
| 400.000 | TREASURER OF VIRGINIA | WC Fine | 1/26/2015 |
| 50.000 | LABOR COMMISSION | WC Fine | 2/5/2015 |
| 450.000 | WISCONSIN COMPENSATION RATING BUREAU | WC Fine | 3/13/2015 |
| 100.000 | LABOR COMMISSION | WC Fine | 3/26/2015 |
| 300.000 | WISCONSIN COMPENSATION RATING BUREAU | WC Fine | 4/9/2015 |
| 800.000 | TREASURER OF VIRGINIA | WC Fine | 4/22/2015 |
| 300.000 | WISCONSIN COMPENSATION RATING BUREAU | WC Fine | 5/5/2015 |
| 50.000 | LABOR COMMISSION | WC Fine | 6/5/2015 |
| 450.000 | WISCONSIN COMPENSATION RATING BUREAU | WC Fine | 6/5/2015 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 7/13/2015 |
| 150.000 | LABOR COMMISSION | WC Fine | 7/20/2015 |
| 800.000 | TREASURER OF VIRGINIA | WC Fine | 7/20/2015 |
| 450.000 | WI COMPENSATION RATING BUREAU | WC Fine | 9/8/2015 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 10/9/2015 |
| 150.000 | LABOR COMMISSION | WC Fine | 10/16/2015 |
| 300.000 | LABOR COMMISSION | WC Fine | 10/16/2015 |
| 2250.000 | TREASURER OF VIRGINIA | WC Fine | 11/4/2015 |
| 100.000 | STATE OF MAINE | WC Fine | 12/9/2015 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 12/9/2015 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Penalty | 12/30/2015 |
| 200.000 | SOUTH CAROLINA WORKERS COMPENSATION | WC Fine | 2/5/2015 |
| 200.000 | STATE OF SOUTH CAROLINA | WC Fine | 2/5/2015 |
| 200.000 | STATE OF SOUTH CAROLINA | WC Fine | 2/16/2015 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Penalty | 2/23/2015 |
| 200.000 | NORTH CAROLINA INDUSTRIAL COMMISSION | WC Fine | 3/4/2015 |
| 200.000 | NORTH CAROLINA INDUSTRIAL COMMISSION | WC Fine | 3/4/2015 |
| 250.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 3/4/2015 |
| -250.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 3/26/2015 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 4/17/2015 |
| 100.000 | DEPARTMENT OF CONSUMER & BUSINESS SERVS | WC Fine | 4/20/2015 |
| 100.000 | DEPARTMENT OF CONSUMER & BUSINESS SERVS | WC Fine | 4/21/2015 |
| 200.000 | SOUTH CAROLINA WORKERS COMPENSATION | WC Fine | 5/6/2015 |
| 150.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 5/20/2015 |

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| 200.000 | SOUTH CAROLINA WORKERS COMPENSATION | WC Fine | 5/28/2015 |
| 200.000 | SOUTH CAROLINA WORKERS COMPENSATION | WC Fine | 6/5/2015 |
| 200.000 | NORTH CAROLINA INDUSTRIAL COMMISSION | WC Fine | 6/22/2015 |
| 150.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 7/22/2015 |
| 200.000 | DEPARTMENT OF CONSUMER & BUSINESS SERVS | WC Fine | 7/24/2015 |
| 705.000 | U.S. BANK | Corporate Credit Card Journal Voucher | 7/30/2015 |
| 705.000 | U.S. BANK | Corporate Credit Card Journal Voucher | 7/30/2015 |
| 705.000 | U.S. BANK | Corporate Credit Card Journal Voucher | 7/30/2015 |
| 250.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 8/13/2015 |
| 200.000 | DEPARTMENT OF COMMERCE INDUSTRIAL | WC Fine | 9/3/2015 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 9/16/2015 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 10/15/2015 |
| -50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 12/9/2015 |
| 175.000 | TREASURER STATE OF CONNECTICUT | State Fine | 12/11/2015 |
| 187.830 | MISSOURI DEPARTMENT OF REVENUE | State Fine | 2/17/2015 |
| 150.000 | SURPLUS LINES STAMPING OFFICE | State Fine | 3/13/2015 |
| -150.000 | SURPLUS LINES STAMPING OFFICE | State Fine | 4/1/2015 |
| 150.000 | TEXAS DEPARTMENT OF INSURANCE | State Fine | 4/2/2015 |
| 25.000 | PENNSYLVANIA SURPLUS LINES ASSOCIATION | State Fine | 7/9/2015 |
| 35.280 | TENNESSEE DEPARTMENT OF COMMERCE | State Fine | 7/20/2015 |
| 175.000 | PENNSYLVANIA SURPLUS LINES ASSOCIATION | State Fine | 10/14/2015 |
| 23.840 | SURPLUS LINE ASSOCIATION OF UTAH | State Fine | 10/26/2015 |
| 21.660 | KANSAS DEPARTMENT OF REVENUE | State Fine | 1/7/2015 |
| 73.420 | VERMONT DEPARTMENT OF TAXES | State Fine | 1/7/2015 |
| 241.250 | MISSOURI DEPARTMENT OF REVENUE | State Fine | 2/12/2015 |
| 14.000 | REVENUE DIVISION | State Fine | 6/24/2015 |
| 16.040 | FRANCHISE TAX BOARD | State Fine | 11/17/2015 |
| 0.240 | STATE OF CALIFORNIA | State Fine | 1/5/2015 |
| 4942.000 | FLORIDA DEPARTMENT OF REVENUE | State Audit Payment | 10/21/2015 |
| -4942.000 | FLORIDA DEPARTMENT OF REVENUE | State Audit Payment | 10/26/2015 |

| Cincinnati Insurance Companies | | | |
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| California | | | |
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| Detail of Fines and Penalties - Calendar Year 2016 | | | |
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| | | | |
| Amount | Payee Name | More Info | Date |
| 363.000 | TREASURER, STATE OF CONNECTICUT | WC Penalty | 1/11/2016 |
| 431.000 | KENTUCKY WORKERS COMPENSATION | WC Penalty | 2/4/2016 |
| 371.610 | LARRY W TEIG | WC Penalty | 2/12/2016 |
| 1500.000 | COMMISSIONER | WC Penalty | 2/12/2016 |
| 500.000 | OKLAHOMA INSURANCE DEPARTMENT | WC Fine | 4/2/2016 |
| 2500.000 | COMMONWEALTH OF VIRGINIA | WC Penalty | 4/19/2016 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Penalty | 4/21/2016 |
| 100.000 | ARKANSAS WORKERS COMPENSATION | WC Fine | 5/10/2016 |
| 500.000 | COMMISSIONER | WC Penalty | 6/1/2016 |
| 150.000 | UTAH LABOR COMMISSION | WC Penalty | 6/14/2016 |
| 1250.000 | COMMONWEALTH OF VIRGINIA | WC Fine | 7/22/2016 |
| 150.000 | LABOR COMMISSION | WC Fine | 8/1/2016 |
| 250.000 | COMMISSIONER | WC Fine | 8/19/2016 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 8/26/2016 |
| 200.000 | NEW YORK COMPENSATION INSURANCE RATING | WC Fine | 9/7/2016 |
| 200.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 9/15/2016 |
| 50.000 | MWCIA | WC Fine | 10/12/2016 |
| 100.000 | CHAIR WORKERS COMPENSATION BOARD | WC Penalty | 10/12/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 10/12/2016 |
| 1500.000 | COMMONWEALTH OF VIRGINIA | WC Fine | 10/12/2016 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 10/17/2016 |
| 50.000 | CHAIR WORKERS COMPENSATION BOARD | WC Fine | 10/19/2016 |
| 150.000 | LABOR COMMISSION | WC Fine | 11/4/2016 |
| 300.000 | WI COMPENSATION RATING BUREAU | WC Fine | 11/4/2016 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 11/16/2016 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 11/18/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 12/8/2016 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 12/19/2016 |
| 32.810 | CITY OF GAINESVILLE | Local Government Penalty | 5/19/2016 |
| -32.810 | CITY OF GAINESVILLE | Local Government Penalty | 9/15/2016 |
| 250.000 | CITY OF GAINESVILLE | Local Government Penalty | 5/19/2016 |
| -250.000 | CITY OF GAINESVILLE | Local Government Penalty | 9/15/2016 |
| 32.810 | CITY OF GAINESVILLE | Local Government Penalty | 9/16/2016 |
| 250.000 | CITY OF GAINESVILLE | Local Government Penalty | 9/16/2016 |
| 50.000 | LABOR COMMISSION | WC Fine | 1/8/2016 |
| 1000.000 | COMMONWEALTH OF VIRGINIA | WC Fine | 1/25/2016 |
| 100.000 | UTAH LABOR COMMISSION | WC Fine | 2/26/2016 |
| 150.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 2/26/2016 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 3/16/2016 |
| 200.000 | NORTH CAROLINA INDUSTRIAL COMMISSION | WC Penalty | 1/15/2016 |

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| 50.000 | PENNSYLVANIA COMPENSATION RATING BUREAU | WC Penalty | 2/1/2016 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 5/18/2016 |
| 2000.000 | MISSOURI STATE SCHOOL FUND | WC Penalty | 6/1/2016 |
| 10.000 | PENNSYLVANIA COMPENSATION RATING BUREAU | WC Fine | 8/15/2016 |
| 22.460 | NORTH CAROLINA INDUSTRIAL COMMISSION | WC Fine | 8/31/2016 |
| 25.000 | COMMISSIONER OF INSURANCE | WC Fine | 4/8/2016 |
| 50.000 | DELAWARE COMPENSATION RATING BUREAU | WC Fine | 11/23/2016 |
| 616.560 | TREASURER, STATE OF CONNECTICUT | WC Penalty | 1/11/2016 |
| 376.590 | AIPSO | Residual Market Fee | 2/1/2016 |
| 50.000 | WORKERS COMPENSATION ADMINISTRATION | WC Penalty | 3/15/2016 |
| 105.930 | FAJUA C/O AIPSO | Residual Market Fee | 4/6/2016 |
| 57.210 | METAL ROOFING CORPORATION | Miscellaneous Reimbursement | 6/15/2016 |
| 25.000 | WORKERS COMPENSATION ADMINISTRATION | WC Penalty | 12/19/2016 |
| 14.370 | KENTUCKY WORKERS COMPENSATION | WC Penalty | 2/4/2016 |
| 500.000 | OKLAHOMA INSURANCE DEPARTMENT | WC Penalty | 4/11/2016 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Penalty | 4/21/2016 |
| 100.000 | WORKERS COMPENSATION RATING AND | WC Fine | 4/25/2016 |
| 330.000 | TREASURER, STATE OF NEW HAMPSHIRE | State Fine | 4/26/2016 |
| 710.000 | TREASURER, STATE OF NEW HAMPSHIRE | State Fine | 4/26/2016 |
| 200.000 | STATE OF SOUTH CAROLINA | WC Fine | 5/16/2016 |
| 10.000 | WCIRB | WC Fine | 5/24/2016 |
| 50.000 | UTAH LABOR COMMISSION | WC Fine | 5/25/2016 |
| 50.000 | WORKERS COMPENSATION ADMINISTRATION | WC Penalty | 6/8/2016 |
| 50.000 | UTAH LABOR COMMISSION | WC Fine | 6/13/2016 |
| 50.000 | UTAH LABOR COMMISSION | WC Fine | 6/14/2016 |
| -50.000 | UTAH LABOR COMMISSION | WC Fine | 6/15/2016 |
| 250.000 | WORKERS COMPENSATION ADMINISTRATION | WC Penalty | 6/29/2016 |
| 10.000 | WCIRB | WC Penalty | 7/7/2016 |
| 125.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Penalty | 7/7/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 7/8/2016 |
| 200.000 | WORKERS COMPENSATION RATING AND | WC Fine | 7/8/2016 |
| 110.000 | WCIRB | WC Penalty | 7/15/2016 |
| 250.000 | COMMONWEALTH OF VIRGINIA | WC Fine | 7/22/2016 |
| 50.000 | LABOR COMMISSION | WC Fine | 8/2/2016 |
| 700.000 | NEW YORK COMPENSATION INSURANCE RATING | WC Fine | 8/4/2016 |
| 200.000 | WORKERS COMPENSATION RATING AND | WC Fine | 8/8/2016 |
| 100.000 | WCIRB | WC Fine | 8/15/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 9/8/2016 |
| 200.000 | WORKERS COMPENSATION RATING AND | WC Fine | 9/8/2016 |
| 450.000 | NEW YORK COMPENSATION INSURANCE RATING | WC Fine | 9/8/2016 |
| 2240.000 | STATE OF NEW HAMPSHIRE/ DEPT OF LABOR | WC Fine | 9/12/2016 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 9/22/2016 |
| 50.000 | WORKERS COMPENSATION ADMINISTRATION | WC Fine | 9/30/2016 |
| 50.000 | CHAIR WORKERS COMPENSATION BOARD | WC Penalty | 10/12/2016 |
| 350.000 | NEW YORK COMPENSATION INSURANCE RATING | WC Fine | 10/19/2016 |
| 750.000 | COMMONWEALTH OF VIRGINIA | WC Fine | 10/19/2016 |
| 100.000 | STATE OF MAINE | State Fine | 11/2/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 11/4/2016 |
| -350.000 | NEW YORK COMPENSATION INSURANCE RATING | WC Fine | 11/8/2016 |

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| 300.000 | WORKERS COMPENSATION RATING AND | WC Fine | 11/11/2016 |
| 165.000 | TREASURER, STATE OF NEW HAMPSHIRE | WC Fine | 11/17/2016 |
| 285.000 | TREASURER, STATE OF NEW HAMPSHIRE | WC Fine | 11/17/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 12/9/2016 |
| 400.000 | WORKERS COMPENSATION RATING AND | WC Fine | 12/9/2016 |
| -400.000 | WORKERS COMPENSATION RATING AND | WC Fine | 12/13/2016 |
| 400.000 | WORKERS COMPENSATION RATING AND | WC Fine | 12/13/2016 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 12/19/2016 |
| 200.000 | STATE OF SOUTH CAROLINA | WC Fine | 12/20/2016 |
| 400.000 | NEW YORK ALLIANCE AGAINST INSURANCE | Company Dues | 5/4/2016 |
| 150.000 | LABOR COMMISSION | WC Fine | 1/8/2016 |
| 25.000 | TREASURER STATE OF NEW HAMPSHIRE | WC Fine | 2/15/2016 |
| 300.000 | WORKERS COMPENSATION RATING AND | WC Fine | 2/15/2016 |
| 235.000 | TREASURER STATE OF NEW HAMPSHIRE | WC Fine | 3/10/2016 |
| 1600.000 | WORKERS COMPENSATION RATING AND | WC Fine | 3/10/2016 |
| 200.000 | WORKERS COMPENSATION RATING AND | WC Fine | 4/7/2016 |
| 100.000 | PENNSYLVANIA COMPENSATION RATING BUREAU | WC Penalty | 2/1/2016 |
| 100.000 | SOUTH DAKOTA DEPARTMENT OF LABOR | WC Fine | 3/25/2016 |
| 5.000 | PENNSYLVANIA COMPENSATION RATING BUREAU | WC Fine | 4/27/2016 |
| 400.000 | WORKERS COMPENSATION RATING AND | WC Fine | 5/6/2016 |
| 41500.000 | TREASURER OF VIRGINIA | Market Conduct Violations | 5/25/2016 |
| 300.000 | WI COMPENSATION RATING BUREAU | WC Fine | 5/26/2016 |
| 4000.000 | MISSOURI STATE SCHOOL FUND | State Fine | 6/1/2016 |
| 57.210 | SBS MANAGEMENT COMPANY INC | State Fine | 6/7/2016 |
| 100.000 | ARKANSAS INSURANCE DEPARTMENT | State Fine | 5/11/2016 |
| 24.880 | DELAWARE DIVISION OF REVENUE | State Fine | 2/15/2016 |
| 32.560 | STATE OF CALIFORNIA | State Fine | 2/15/2016 |
| 185.940 | GEORGIA DEPARTMENT OF REVENUE | State Fine | 10/4/2016 |
| 5.000 | DELAWARE COMPENSATION RATING BUREAU | State Fine | 7/27/2016 |
| 273.000 | TREASURER, STATE OF CONNECTICUT | WC Penalty | 1/12/2016 |
| 99.830 | KENTUCKY WORKERS COMPENSATION | WC Fine | 2/4/2016 |
| 125.000 | COMMISSIONER | WC Penalty | 3/2/2016 |
| 500.000 | OKLAHOMA INSURANCE DEPARTMENT | State Fine | 4/2/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 4/11/2016 |
| 1500.000 | COMMONWEALTH OF VIRGINIA | WC Fine | 4/15/2016 |
| 375.000 | COMMISSIONER | WC Fine | 4/18/2016 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 4/21/2016 |
| 500.000 | COMMISSIONER | WC Penalty | 5/6/2016 |
| 223.560 | RUSSELL EDWARD STANCZYK | WC Fine | 5/9/2016 |
| 200.000 | UTAH LABOR COMMISSION | WC Fine | 5/25/2016 |
| 25.000 | WORKERS COMPENSATION ADMINISTRATION | WC Fine | 6/29/2016 |
| 900.000 | WI COMPENSATION RATING BUREAU | WC Fine | 7/7/2016 |
| 200.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 7/12/2016 |
| 200.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 7/20/2016 |
| 1000.000 | COMMONWEALTH OF VIRGINIA | WC Fine | 7/22/2016 |
| 50.000 | LABOR COMMISSION | WC Fine | 8/2/2016 |
| 100.000 | DEPARTMENT OF CONSUMER & BUSINESS SERVS | WC Fine | 8/2/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 8/4/2016 |
| 300.000 | CHAIR WORKERS COMPENSATION BOARD | WC Fine | 8/12/2016 |

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| -300.000 | CHAIR WORKERS COMPENSATION BOARD | WC Fine | 8/23/2016 |
| 150.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 8/29/2016 |
| 300.000 | WI COMPENSATION RATING BUREAU | WC Fine | 9/8/2016 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 9/15/2016 |
| 50.000 | CHAIR WORKERS COMPENSATION BOARD | WC Penalty | 10/12/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 10/12/2016 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 10/17/2016 |
| 3000.000 | COMMONWEALTH OF VIRGINIA | WC Fine | 10/20/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 11/4/2016 |
| 150.000 | LABOR COMMISSION | WC Fine | 11/4/2016 |
| 200.000 | STATE OF SOUTH CAROLINA | WC Fine | 11/10/2016 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 11/16/2016 |
| 400.000 | LABOR COMMISSION | WC Fine | 12/8/2016 |
| 600.000 | WI COMPENSATION RATING BUREAU | WC Fine | 12/8/2016 |
| 150.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 12/19/2016 |
| 50.000 | LABOR COMMISSION | WC Fine | 1/7/2016 |
| 1500.000 | COMMONWEALTH OF VIRGINIA | WC Fine | 1/25/2016 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 1/28/2016 |
| 66.670 | DEPARTMENT OF CONSUMER & BUSINESS SERVS | WC Fine | 2/15/2016 |
| 66.670 | DEPARTMENT OF CONSUMER & BUSINESS SERVS | WC Penalty | 2/15/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 2/17/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 2/17/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 2/17/2016 |
| 150.000 | WI COMPENSATION RATING BUREAU | WC Fine | 2/17/2016 |
| 66.660 | DEPARTMENT OF CONSUMER & BUSINESS SERVS | WC Penalty | 2/22/2016 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 2/26/2016 |
| 50.000 | UTAH LABOR COMMISSION | WC Fine | 3/10/2016 |
| 100.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 3/16/2016 |
| 50.000 | PENNSYLVANIA COMPENSATION RATING BUREAU | WC Penalty | 2/1/2016 |
| 50.000 | NORTH CAROLINA RATE BUREAU | WC Fine | 5/19/2016 |
| 1000.000 | MISSOURI STATE SCHOOL FUND | State Fine | 6/1/2016 |
| 10.000 | PENNSYLVANIA COMPENSATION RATING BUREAU | WC Fine | 8/15/2016 |
| 125.000 | COMMISSIONER | WC Fine | 8/31/2016 |
| 5.000 | PENNSYLVANIA COMPENSATION RATING BUREAU | WC Fine | 10/31/2016 |
| 25.000 | COMMISSIONER OF INSURANCE | State Fine | 4/11/2016 |
| 60.210 | COMMISSIONER OF TAXATION AND FINANCE | State Fine | 10/21/2016 |
| 50.000 | PENNSYLVANIA SURPLUS LINES ASSOCIATION | State Fine | 1/7/2016 |
| 42.760 | SURPLUS LINE ASSOCIATION OF UTAH | State Fine | 2/8/2016 |
| 54.880 | TENNESSEE DEPARTMENT OF COMMERCE | State Fine | 2/17/2016 |
| 25.000 | ARIZONA DEPARTMENT OF INSURANCE | State Fine | 2/29/2016 |
| 25.000 | PENNSYLVANIA SURPLUS LINES ASSOCIATION | State Fine | 3/7/2016 |
| 172.280 | SURPLUS LINE ASSOCIATION OF UTAH | State Fine | 4/8/2016 |
| 3.000 | NEW HAMPSHIRE INSURANCE DEPT | State Fine | 4/18/2016 |
| 300.000 | DIVISION OF INSURANCE | State Fine | 4/18/2016 |
| 4.860 | ARIZONA DEPARTMENT OF INSURANCE | State Fine | 5/10/2016 |
| 100.000 | PENNSYLVANIA SURPLUS LINES ASSOCIATION | State Fine | 5/10/2016 |
| 31.740 | COLORADO DIVISION OF INSURANCE | State Fine | 5/11/2016 |
| 75.000 | EXCESS LINE ASSOCIATION OF NEW YORK | State Fine | 5/12/2016 |
| 346.030 | SURPLUS LINE ASSOCIATION OF UTAH | State Fine | 6/29/2016 |

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|----------|--|------------|------------|
| 50.000 | PENNSYLVANIA SURPLUS LINES ASSOCIATION | State Fine | 7/8/2016 |
| 25.000 | EXCESS LINE ASSOCIATION OF NEW YORK | State Fine | 7/13/2016 |
| 3522.490 | MISSOURI DEPARTMENT OF REVENUE | State Fine | 7/26/2016 |
| 406.830 | ALASKA DIVISION OF INSURANCE | State Fine | 7/28/2016 |
| 25.000 | PENNSYLVANIA SURPLUS LINES ASSOCIATION | State Fine | 8/9/2016 |
| 75.000 | EXCESS LINE ASSOCIATION OF NEW YORK | State Fine | 9/16/2016 |
| 25.000 | PENNSYLVANIA SURPLUS LINES ASSOCIATION | State Fine | 9/20/2016 |
| 18.510 | NIMA INC | WC Fine | 10/12/2016 |
| 200.000 | EXCESS LINE ASSOCIATION OF NEW YORK | State Fine | 10/12/2016 |
| 188.400 | SURPLUS LINE ASSOCIATION OF UTAH | State Fine | 10/13/2016 |
| -18.510 | NIMA INC | WC Penalty | 10/28/2016 |
| 50.000 | EXCESS LINE ASSOCIATION OF NEW YORK | State Fine | 11/11/2016 |
| 25.000 | PENNSYLVANIA SURPLUS LINES ASSOCIATION | State Fine | 12/9/2016 |
| 40.000 | DEPARTMENT OF ASSESSMENTS AND TAXATION | State Fine | 1/13/2016 |
| 64.750 | STATE OF CALIFORNIA | State Fine | 5/2/2016 |

The Cincinnati Insurance Companies

Fines and Penalties by State - Calendar year 2017

| Date | State | Amount | More Info |
|------------|-------|------------|-----------------------------------|
| 11/14/2017 | AL | 50.00 | Late tax payment |
| 7/25/2017 | AL | 100.00 | AIPSO late payment fee |
| 7/25/2017 | AR | 50.00 | AIPSO Late payment fee |
| 5/11/2017 | AR | 100.00 | Late WC policy filing |
| 8/24/2017 | AR | 100.00 | Late WC policy filing |
| 7/25/2017 | CA | 50.00 | AIPSO Late payment fee |
| 8/17/2017 | CA | 20.00 | Late WC policy filing |
| 1/17/2017 | CT | 50.00 | APIISO Late payment fee |
| 9/22/2017 | CT | 140,000.00 | 2015 Market Conduct exam |
| 1/17/2017 | DE | 50.00 | AIPSO Late payment fee |
| 7/7/2017 | FL | 30.00 | Late WC policy filing |
| 7/25/2017 | GA | 100.00 | AIPSO Late Payment fee |
| 7/25/2017 | ID | 50.00 | AIPSO Late payment fee |
| 7/25/2017 | IL | 155.41 | AIPSO Late payment fee |
| 10/31/2017 | IN | 2,017.00 | Late Med Mal Policy Filing Fees |
| 10/19/2017 | IN | 249.09 | Personal Prop late payment fee |
| 1/17/2017 | IA | 50.00 | AIPSO Late Payment fee |
| 7/25/2017 | KS | 50.00 | AIPSO Late Payment fee |
| 7/25/2017 | KY | 100.00 | AIPSO Late Payment fee |
| 8/17/2017 | KY | 1,038.76 | KY surcharge late payment fee |
| 1/17/2017 | LA | 50.00 | AIPSO Late payment fee |
| 6/9/2017 | MA | 400.00 | Late WC policy filing fee |
| 10/10/2017 | MA | 100.00 | Late WC policy filing fee |
| 11/6/2017 | MA | 100.00 | Late WC policy filing fee |
| 8/16/2017 | MA | 500.00 | Late WC policy filing fee |
| 12/6/2017 | MA | 200.00 | Late WC policy filing fee |
| 1/17/2017 | MN | 50.00 | AIPSO Late payment fee |
| 11/21/2017 | MN | 28.30 | Late WC policy filing fee |
| 11/21/2017 | MN | 23.58 | Late WC policy filing fee |
| 1/16/2017 | MN | 500.00 | Late WC policy filing fee |
| 1/16/2017 | MN | 375.00 | Late WC policy filing fee |
| 2/9/2017 | MN | 500.00 | Late WC policy filing fee |
| 4/7/2017 | MN | 500.00 | Late WC policy filing fee |
| 10/25/2017 | MN | 500.00 | Late WC policy filing fee |
| 1/16/2017 | MN | 500.00 | Late WC policy filing fee |
| 3/22/2017 | MN | 106.65 | Late WC policy filing fee |
| 5/12/2017 | MS | 23.71 | 2016 tax penalty |
| 7/25/2017 | MO | 50.00 | AIPSO Late payment fee |
| 1/17/2017 | MO | 50.00 | AIPSO Late payment fee |
| 12/21/2017 | MO | 4,614.87 | Late 2nd injury Fund payment fees |
| 7/25/2017 | MT | 50.00 | AIPSO Late payment fee |
| 1/17/2017 | MT | 50.00 | AIPSO Late payment fee |
| 7/25/2017 | NE | 50.00 | AIPSO Late payment fee |
| 5/12/2017 | NH | 50.00 | Late WC policy filing fee |

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|------------|----|----------|----------------------------|
| 10/16/2017 | NH | 50.00 | Late WC policy filing fee |
| 10/16/2017 | NH | 100.00 | Late WC policy filing fee |
| 5/12/2017 | NH | 50.00 | Late WC policy filing fee |
| 8/21/2017 | NH | 50.00 | Late WC policy filing fee |
| 8/21/2017 | NH | 150.00 | Late WC policy filing fee |
| 11/15/2017 | NH | 150.00 | Late WC policy filing fee |
| 2/9/2017 | NH | 230.00 | Late WC policy filing fee |
| 10/4/2017 | NH | 235.00 | Late WC policy filing fee |
| 2/9/2017 | NH | 220.00 | Late WC policy filing fee |
| 2/9/2017 | NH | 715.00 | Late WC policy filing fee |
| 2/9/2017 | NH | 345.00 | Late WC policy filing fee |
| 2/9/2017 | NH | 150.00 | Late WC policy filing fee |
| 3/2/2017 | NH | 465.00 | Late WC policy filing fee |
| 3/2/2017 | NH | 25.00 | Late WC policy filing fee |
| 5/12/2017 | NH | 360.00 | Late WC policy filing fee |
| 11/3/2017 | NH | 140.00 | Late WC policy filing fee |
| 6/29/2017 | NH | 125.00 | Late WC policy filing fee |
| 6/29/2017 | NH | 330.00 | Late WC policy filing fee |
| 1/17/2017 | NH | 50.00 | AIPSO Late payment fee |
| 8/21/2017 | NH | 100.00 | Late WC policy filing fee |
| 8/16/2017 | NH | 295.00 | Late WC policy filing fee |
| 7/25/2017 | NJ | 50.00 | AIPSO Late payment fee |
| 7/25/2017 | NM | 50.00 | AIPSO Late payment fee |
| 12/14/2017 | NY | 1,850.00 | Late WC policy filing fee |
| 7/25/2017 | NY | 50.00 | AIPSO Late payment fee |
| 1/17/2017 | NY | 50.00 | AIPSO Late payment fee |
| 9/20/2017 | NY | 50.00 | Late WC policy filing fee |
| 6/6/2017 | NY | (60.21) | refund of tax penalty fees |
| 11/14/2017 | NY | 100.00 | Late WC policy filing fee |
| 11/21/2017 | NY | 50.00 | Late WC policy filing fee |
| 11/21/2017 | NY | 50.00 | Late WC policy filing fee |
| 12/5/2017 | NY | 150.00 | Late WC policy filing fee |
| 2/17/2017 | NC | 50.00 | Late WC policy filing fee |
| 4/19/2017 | NC | 50.00 | Late WC policy filing fee |
| 4/17/2017 | NC | 150.00 | Late WC policy filing fee |
| 6/15/2017 | NC | 150.00 | Late WC policy filing fee |
| 1/25/2017 | NC | 150.00 | Late WC policy filing fee |
| 7/19/2017 | NC | 150.00 | Late WC policy filing fee |
| 11/15/2017 | NC | 150.00 | Late WC policy filing fee |
| 12/14/2017 | NC | 100.00 | Late WC policy filing fee |
| 9/13/2017 | NC | 50.00 | Late WC policy filing fee |
| 9/13/2017 | NC | 200.00 | Late WC policy filing fee |
| 9/13/2017 | NC | 150.00 | Late WC policy filing fee |
| 3/28/2017 | NC | 200.00 | Late WC policy filing fee |
| 8/21/2017 | NC | 200.00 | Late WC policy filing fee |
| 6/12/2017 | NC | 200.00 | Late WC policy filing fee |
| 5/9/2017 | NC | 200.00 | Late WC policy filing fee |

| | | | |
|------------|----|--------|---------------------------|
| 6/19/2017 | NC | 200.00 | Late WC policy filing fee |
| 5/9/2017 | NC | 200.00 | Late WC policy filing fee |
| 4/6/2017 | NC | 200.00 | Late WC policy filing fee |
| 7/25/2017 | ND | 50.00 | AIPSO Late payment fee |
| 1/17/2017 | ND | 50.00 | AIPSO Late payment fee |
| 7/19/2017 | OH | 50.00 | Late WC policy filing fee |
| 2/8/2017 | OR | 100.00 | Late WC policy filing fee |
| 7/31/2017 | OR | 100.00 | Late WC policy filing fee |
| 8/1/2017 | OR | 300.00 | Late WC policy filing fee |
| 1/17/2017 | OR | 50.00 | AIPSO Late payment fee |
| 7/25/2017 | PA | 50.00 | AIPSO Late payment fee |
| 1/17/2017 | PA | 50.00 | AIPSO Late payment fee |
| 6/6/2017 | PA | 5.00 | Late payment fee |
| 7/6/2017 | PA | 5.00 | Late WC policy filing fee |
| 9/12/2017 | PA | 5.00 | Late WC policy filing fee |
| 11/6/2017 | RI | 250.00 | Late WC policy filing fee |
| 7/25/2017 | RI | 50.00 | AIPSO Late payment fee |
| 1/17/2017 | RI | 50.00 | AIPSO Late payment fee |
| 7/11/2017 | SC | 200.00 | Late WC policy filing fee |
| 8/25/2017 | SC | 200.00 | Late WC policy filing fee |
| 9/8/2017 | SC | 200.00 | Late WC policy filing fee |
| 10/24/2017 | SC | 200.00 | Late WC policy filing fee |
| 12/7/2017 | SC | 200.00 | Late WC policy filing fee |
| 1/17/2017 | SC | 50.00 | AIPSO Late payment fee |
| 12/6/2017 | SC | 200.00 | Late WC policy filing fee |
| 10/31/2017 | SC | 200.00 | Late WC policy filing fee |
| 12/21/2017 | SC | 200.00 | Late WC policy filing fee |
| 10/31/2017 | SC | 200.00 | Late WC policy filing fee |
| 4/17/2017 | SC | 200.00 | Late WC policy filing fee |
| 7/25/2017 | SD | 50.00 | AIPSO Late payment fee |
| 1/17/2017 | SD | 50.00 | AIPSO Late payment fee |
| 1/17/2017 | TN | 50.00 | AIPSO Late payment fee |
| 1/27/2017 | UT | 100.00 | Late WC policy filing fee |
| 5/30/2017 | UT | 50.00 | Late WC policy filing fee |
| 10/18/2017 | UT | 50.00 | Late WC policy filing fee |
| 10/18/2017 | UT | 150.00 | Late WC policy filing fee |
| 11/13/2017 | UT | 100.00 | Late WC policy filing fee |
| 12/6/2017 | UT | 50.00 | Late WC policy filing fee |
| 2/17/2017 | UT | 50.00 | Late WC policy filing fee |
| 3/23/2017 | UT | 50.00 | Late WC policy filing fee |
| 3/22/2017 | UT | 100.00 | Late WC policy filing fee |
| 5/30/2017 | UT | 300.00 | Late WC policy filing fee |
| 10/2/2017 | UT | 100.00 | Late WC policy filing fee |
| 10/2/2017 | UT | 100.00 | Late WC policy filing fee |
| 7/25/2017 | UT | 50.00 | AIPSO Late payment fee |
| 1/17/2017 | UT | 50.00 | AIPSO Late payment fee |
| 1/31/2017 | UT | 50.00 | Late WC policy filing fee |

| | | | |
|------------|----|----------|---------------------------|
| 6/20/2017 | UT | 150.00 | Late WC policy filing fee |
| 1/17/2017 | VT | 50.00 | AIPSO Late payment fee |
| 9/28/2017 | VA | 500.00 | Late WC policy filing fee |
| 2/20/2017 | VA | 750.00 | Late WC policy filing fee |
| 4/25/2017 | VA | 500.00 | Late WC policy filing fee |
| 4/27/2017 | VA | 500.00 | Late WC policy filing fee |
| 2/3/2017 | VA | 1,500.00 | Late WC policy filing fee |
| 7/20/2017 | VA | 500.00 | Late WC policy filing fee |
| 7/20/2017 | VA | 750.00 | Late WC policy filing fee |
| 10/18/2017 | VA | 750.00 | Late WC policy filing fee |
| 10/18/2017 | VA | 1,750.00 | Late WC policy filing fee |
| 10/18/2017 | VA | 500.00 | Late WC policy filing fee |
| 2/17/2017 | VA | 750.00 | Late WC policy filing fee |
| 7/25/2017 | VA | 50.00 | AIPSO Late payment fee |
| 8/16/2017 | VA | 750.00 | Late WC policy filing fee |
| 7/10/2017 | WV | 31.20 | 2016 tax penalty |
| 1/17/2017 | WV | 50.00 | AIPSO Late payment fee |
| 5/9/2017 | WI | 600.00 | Late WC policy filing fee |
| 8/16/2017 | WI | 150.00 | Late WC policy filing fee |
| 10/5/2017 | WI | 150.00 | Late WC policy filing fee |
| 1/9/2017 | WI | 150.00 | Late WC policy filing fee |
| 7/11/2017 | WI | 150.00 | Late WC policy filing fee |
| 9/7/2017 | WI | 150.00 | Late WC policy filing fee |
| 11/7/2017 | WI | 150.00 | Late WC policy filing fee |
| 11/7/2017 | WI | 300.00 | Late WC policy filing fee |
| 11/7/2017 | WI | 150.00 | Late WC policy filing fee |
| 12/6/2017 | WI | 150.00 | Late WC policy filing fee |
| 12/6/2017 | WI | 300.00 | Late WC policy filing fee |
| 4/12/2017 | WI | 300.00 | Late WC policy filing fee |
| 4/17/2017 | WI | 150.00 | Late WC policy filing fee |
| 4/19/2017 | WI | 150.00 | Late WC policy filing fee |
| 4/28/2017 | WI | (150.00) | Late WC policy filing fee |
| 4/6/2017 | WI | 150.00 | Late WC policy filing fee |
| 6/6/2017 | WI | 300.00 | Late WC policy filing fee |
| 3/7/2017 | WI | 300.00 | Late WC policy filing fee |
| 1/9/2017 | WI | 150.00 | Late WC policy filing fee |
| 1/17/2017 | WI | 50.00 | AIPSO Late payment fee |
| 12/6/2017 | WI | 150.00 | Late WC policy filing fee |
| 7/25/2017 | WY | 50.00 | AIPSO Late payment fee |
| 1/30/2017 | RI | 465.55 | AIPSO Late payment fee |
| 10/9/2017 | NC | 3,902.75 | NCRF Late payment fee |
| 7/28/2017 | GA | 225.01 | Late WC policy filing fee |

Please see our answers to your questions below in bold text.

1. Exhibit 18 provided in the filing references ML prefix forms for use with the Pillar Policy Program. Please clarify intent as CDI's records show no Pillar Policy Program have been approved for the three companies listed in this application. Our records show that the CDI files 18-2337, 18-2338 and 18-2339, initial filings filed for the Pillar Policy Program, had been WITHDRAWN on 9/20/2018.

We have removed the ML prefix forms from this filing. We have also updated the memo to reflect this change. Four notices to policyholders, which were not required to be filed, have also been removed from the filing and memo.

2. Exhibit 18 states that HC prefix forms are for use on policies issued by your Commercial Lines Department. Clarify intent and identify policies as previously you have stated that the proposed Cyber Risk coverage forms are stand alone and are not endorsements to existing previously approved programs (Item 4, 6/13/18 response).

Please see response below.

3. Confirm intent of this filing. In conjunction with item 2 above and based on your response in item 4, dated 6/13 which states as follows: "The proposed Cyber Risk coverage forms are stand alone, that is, they are not endorsements to existing previously approved programs. Yet, Cyber Risk will not be written monoline. Cyber Risk will always be included as part of a package policy of coverages including Commercial Property, General Liability, etc."

Please see response below.

Based on the above, why is the subject filing filed under monoline (Other Liability) and not under CMP line?

I have copied this filing to a new Serff filing submission which is now under CMP. Please also note that a package policy is made up of stand alone coverages such as Property, GL, Crime, Etc. We also want to include Cyber Risk as another stand alone coverage to be added to a package.

4. With regards to item 2 response dated 6/15/18 please be advised that insurers should not merely pass through reinsurance costs to consumers in Proposition 103 lines of business when developing rates. In addition, CIC 623 states the original insured has no interest in a contract of reinsurance and that an insured may not recover directly from a reinsurer. An insured then should not expect to pay direct costs related to reinsurance as he receives no direct benefit. Ratemaking should be on a direct basis only. Please comply.

We apologize for any confusion caused by our previous response and would like to provide clarification. The Cincinnati Insurance Companies have partnered with The Hartford Steam Boiler Inspection and Insurance Company (HSB) to act as our outsourced provider of the rates, rules and forms for Cyber Risk coverage. HSB developed these charges as per the Explanatory Memorandum provided with this filing. We applied our expense and profit load of 30% to the net charges provided by HSB to arrive at our gross premiums.

5. Rating rules made reference to an expense modification factor. Provide and justify.

Please refer to the new rule (1. Expense Modification) on page CIL-STATE-1.1, which gives further explanation on our expense modification factor. For your reference, this wording was approved on our recent General Liability filing State Tr Num: 18-2059;18-2060;18-2061.

6. Define Miscellaneous Unnamed Costs (\$1,000) under Rule 3.c on rating page CIL-3.5. Also provide examples of costs.

Per coverage form, HC 104 01 18 – CINCINNATI CYBER DEFENSE, Miscellaneous Unnamed Costs is item h. of the definition of "identity recovery expenses" and reads as follows:

- h. Any other reasonable costs necessarily incurred by an "identity recovery insured" as a direct result of the "identity theft".**
 - (1) Such costs include:**
 - (a) Costs by the "identity recovery insured" to recover control over his or her personal identity.**
 - (b) Deductibles or service fees from financial institutions.**
 - (2) Such costs do not include:**
 - (a) Costs to avoid, prevent or detect "identity theft" or other loss.**
 - (b) Money lost or stolen.**
 - (c) Costs that are restricted or excluded elsewhere in this Coverage Part or policy.**

7. Clarify rating rules for multi-year policies mentioned under rule page CIL-GR-6.1. Provide rating examples.

Multi-year Policies

- 1. A policy may be written for a specific term up to three years. The annual premium is computed at inception using the rates in effect at inception. That same annual premium is charged at each subsequent anniversary**
- 2. For policies issued for other than a whole number of years, the annual premium is prorated. For example, a policy issued for 2 ½ years is charged 100% of the annual premium for two years and 50% of the annual premium for the ½ year.**

8. The following forms have been mentioned in the rating plan but have not been filed or submitted in the filing:

- a) IA 407, MI 1090 and IA 4392 (Rule Page CIL-GR-17.1)
- b) IA 4236 CA, IA 4238 and IA 319 (Rule Page CIL-TRIA-1.1)

Provide copies of above forms and clarify intent of use. Also, reflect above forms on Page 9.1 of the Rate Application and Forms Schedule section in SERFF.

IA407, IA4392CA, IA4236CA, IA4238 and IA319 have been added to the filing for your review. They have also been added to the Rate Application and Forms Schedule. We have removed IA1090 from our filing manual and will not be filing this form.

These forms have been previously filed and approved with California. Please see the provided state tracking numbers for examples of approved filings for your reference.

IA407 --14-919, 14-920, 14-1178, 15-3888, 15-3889, 15-4484, 13-5281, 13-5279, 13-5280, 13-388, 13-389

MI 1090—The reference to this form has been removed from the rule pages. This form will not be filed for California.

IA4392CA--14-919, 14-920, 14-1178, 15-3888, 15-3889, 15-4484, 13-5281, 13-5279, 13-5280, 13-388, 13-389

IA4236CA--15-4077, 15-4078, 15-4079, 15-3888, 15-3889, 15-4075, 15-4076, 15-4088

IA4238--15-4077, 15-4078, 15-4079, 15-4075, 15-4076, 15-4088

IA319--15-4077, 15-4078, 15-4079, 15-3888, 15-3889, 15-4075, 15-4076, 15-4088

9. On Rating Rule Page CIL-TRIA-1.3, do you mean "country" instead of "county"? Clarify intent and amend rating page, if applicable.

Yes. That is a typo. It should be country. The "r" is missing. This page has been corrected and attached.

10. Terrorism Coverage

a). Concerns for rules on Rule Page CIL-TRIA-1.1, A.1, 2, 3

Per Bulletin 2015-2, TRIA Reauthorization Act of 2015, please address the following items below:

a.1) Filings for certified acts of terrorism must be filed separately from non-certified acts of terrorism.

Do we simply need to make two filings for these terrorism pages? One for certified acts and one for non-certified acts?

a.2) Filings are to be submitted by Line of Insurance and may not combine multiple Lines into a single filing. When multiple programs exist within a single Line of Insurance, a single Line of Insurance filing is to be made to include all programs within the Line.

Is your expectation that we remove mention of all other LOB's on pages CIL-TRIA-1.2 and keep only Cyber Risk?

a.3) Insurers subject to policy form regulation must submit the policy language they intend to use in California. The policy must define acts of terrorism in a way that is consistent with the Act, as amended, state law and the guidance provided in this bulletin. The definitions, terms and conditions must be complete and accurately describe the coverage that will be provided in the policy.

a.4) The Commissioner requests that the disclosure notices be filed, along with the policy forms, rates and rating systems as they are an integral part of the process for notification of California policyholders and must be clear and not misleading to California business owners. The disclosures must comply with the requirements of the Act, as amended, and should be consistent with the policy language and rates filed by the insurer.

The forms have been added to the filing for your review. They have also been added to the Rate Application and Forms Schedule. Please see our response on question 8 for examples of filings which provided approvals for these forms.

**CALIFORNIA
DIVISION SEVENTEEN – CYBER RISK
EXHIBIT 18**

| NEW PAGE | REPLACED PAGE | DESCRIPTION OF CHANGE |
|---|----------------------|-------------------------------------|
| CIL-INTRO-1.1 (4/18) | ----- | Introducing the Cyber Risk Program. |
| CIL-GR-1.1thru CIL-GR-19.1 (4/18) | ----- | |
| CIL-1.1 thru CIL-4.1 (4/18) | ----- | |
| CIL-TRIA-1.1 thru CIL-TRIA-1.4 (4/18) | ----- | |

TERRORISM RATE DEVELOPMENT

Our terrorism rates and minimum premiums were developed following the passage of the Terrorism Risk Insurance Act in 2002. Please note that the same terrorism rates and minimum premiums included in our Cyber Risk filing have been approved under the following filings:

Commercial Property: CDI 14-1178); company # C-CP-13-7018-CA

General Liability: CDI 13-2357; company # C-GL-12-7007-CA

Commercial Auto: CDI 15-4484; company # C-CA-15-7000-CA

Commercial Inland Marine: CDI 13-5365; company # C-CIM-13-7000-CA

The Cincinnati Companies face a possible large unreinsured event created by the Federal Terrorism Act of 2002. Our deductible is estimated for each of the 3 years in the chart below.

| YEAR | WRITTEN PREM. | DEDUCT FACTOR | DEDUCTIBLE |
|------|---------------|---------------|-------------|
| 2003 | 1.8 BILLION | 7% | 125 MILLION |
| 2004 | 2 BILLION | 10% | 200 MILLION |
| 2005 | 2.33 BILLION | 15% | 350 MILLION |

- Making the unrealistic assumption that every insured will purchase coverage,
- We will incur only 1 event, and
- We cannot over three years charge enough to cover this one event.

We can still make low charges most insureds should be willing to pay and hopefully cover half of a one-time event.

- Not knowing in which year an event could occur, we assume the assumable deductible will be an average of the 3 years or \$225 million.
- Following ISO & AAIS if we have Tiers, excepting Chicago, only Tier 3 is relevant to our premium development. Chicago will only slightly distort this analysis.
- ISO's High/Low hazard split of types of business puts 98% or more of our accounts into the low hazard category.
- We want to simplify the process and have a % charge for all lines rather than rates for property and percentages for other lines as ISO does.

A 2% load on all premiums will generate:

1st year - 36 million

2nd year - 40 million

3rd year - 46.6 million

All 3 years will generate 122.6 million in premium less commissions at a 15% average would leave us with 104.2 million or slightly less than half of the average deductible.

It seems likely that auto will generate 5% or less of any loss from terrorism. Liability and property lines will generate most of the losses. Auto is about 20% of our applicable written premium.

The big question for us is how likely any event will be for us given our geographic spread of risk and the low hazard character of most of the accounts. Most of our accounts are located in small to medium sized towns and are not target risk for international terrorist. There is little difference between a town of 50k in southern Illinois and upstate New York. For us there will be no reasonable basis to differentiate among states with regard to rates. The difference lies in metropolitan areas and all other areas, not among states and the small urban areas in which we write business.

Assuming that this means a significantly lower risk to us and we cut our premium charges by half or more, then in Tier 3 we need 1% or less of the premium to equal 25% of our average deductible from 1 event.

TERRORISM RATE DEVELOPMENT

For auto 20% of 1% is .2%.

For all other lines we would need .8% or less for Tier 3 Low Hazard.

For the other 2 Tiers the auto exposure doesn't really change significantly so we could use the same .2% for all 3 Tiers and for Low and High Hazard.

For Tier 3 High Hazard we do have some minimal exposure. Doubling the rate for High Hazard for other than auto will increase our total premium very little and but will acknowledge the qualitative difference between Low and High Hazard.

The difference among Tiers resides between Tier 3 that has less exposure and Tiers 1 and 2 that present more density of population and easy targets of opportunity. Doubling our basic assumed factor of 2% for Low Hazard Tier 2 will generate almost no premium for us. However, if we then add a nominal amount to that of 1% we would be using a factor of 5% in Chicago where we do have premium. For High Hazard in Tier 1 and 2 we could again double the rate or slightly less than double it to acknowledge the qualitative difference between the types of risk which are Low and High Hazard.

We would recommend the following based on the above assumptions:

| HAZARD | | GEOGRAPHIC TIERS: | | |
|--------|-------|-------------------|--------------|----------------|
| CLASS: | LINE: | 1 | 2 | 3 |
| LOW | Auto | 0.2% (0.002) | 0.2% (0.002) | 0.2% (0.002) |
| HAZARD | OTA | 5.0% (0.050) | 4.0% (0.040) | 0.75% (0.0075) |
| HIGH | Auto | 0.2% (0.002) | 0.2% (0.002) | 0.2% (0.002) |
| HAZARD | OTA | 8.0% (0.080) | 7.0% (0.070) | 1.50% (0.0150) |

Workers Compensation will be dealt with by NCCI and whatever they do will distort this analysis but the proposed 3% charge will help us get closer to a 25% figure of the assumed deductible, since all insureds must pay the WC charge.

Minimum Premiums

We have applied a minimum premium to this peril just as we do to many separate perils/coverages when they extend coverage not otherwise provided by the coverage form. These minimums are not to cover the cost of issuing the coverage. We want to take in a minimum amount of dollars to make the exposure of risk worth taking on. The \$25 is low enough that it should not deter anyone from purchasing terrorism coverage but it is enough to hopefully cover some of the terrorism claims that will be under our deductible. We have similar minimum charges on various coverage endorsements for the same reason. The High Hazard minimum will not apply often as we seldom write such accounts. In recognition that such accounts are of a higher hazard, we made the minimum a multiple of the lower hazard exposures. We have a similar scheme with the minimum premiums for Care, Custody & Control Liability and other exposures for which we distinguish hazard levels.

At the rate most of our accounts will be charged, Tier 3 and Low Hazard rate, the account premium must be over \$3,300 to exceed the \$25 minimum ($\$3,300 \times 0.0075 = \25). Our average policy premium is about \$5,900 for which the minimum premium will be irrelevant. The average policy will generate \$44, which is above the Low Hazard minimum ($\$5,900 \times 0.0075 = \44).

Rating Examples

Account premium = $\$3,300 \times 0.0075$ (tier 3/low hazard) = \$25

Account premium = $\$5,900 \times 0.0075$ (tier 3/low hazard) = \$44

COMMERCIAL LINES UNDERWRITING GUIDELINE

Name of Guideline:

Cyber Risk Liability

Guideline:

HSB Partnership

Cincinnati has partnered with Hartford Steam Boiler to provide 3 Cyber products to our insureds. The coverage will be written on Cincinnati coverage forms. HSB will be providing underwriting and marketing support. We are not offering this coverage mono-line; we must write other commercial business for the insured in order to offer any of the 3 of our cyber forms.

3 Coverage Forms Available:

1. Cincinnati Data Defender (HC 102)– This product provides data privacy protection that includes breach response expenses, defense and liability and identity recovery coverages at low coverage limits & a low premium charge. It is ideal for small and medium-sized risks.

Application HC002 is required for limits other than the below stated standard limits.

Eligibility: Most classes of business are eligible. Ineligible are: financial institutions, adult entertainment, gambling or gaming, credit card or financial transaction processing, hospitals, credit reporting agencies, collection agents and information or data brokers.

Coverages in the HC102 (all 3 coverages must be added if using this form):

1. Breach response expense coverage (\$50,000 standard limit)
2. Defense and liability coverage (\$50,000 standard limit)
3. Identity recovery coverage (\$25,000 standard limit)

2. Cincinnati Network Defender (HC 103) – This form helps round out the insured's Data Defender protection by adding in coverage for computer attack & network security liability coverage. This form features low coverage limits, low premium charge & is ideal for small and medium-sized risks.

Application HC002 is required for limits other than the below standard limits.

Eligibility: same eligibility as listed in Data Defender above.

Coverages in the HC 103 (both coverages in the form must be added & both limits have to be the same):

- 1) Computer attack coverage (\$50,000 base limit)
- 2) Network security liability coverage (\$50,000 base limit)

3. Cincinnati Cyber Defense (HC 104) –This form is typically for larger, more complex risks. These policies will be individually underwritten and requires a completed and signed app, HC004, to quote. This form offers a standard limit of \$1million with higher limits & sublimits available.

Eligibility: Most classes are eligible; Ineligible are adult entertainment & gambling/gaming businesses.

Coverages in the HC 104:

- A-Breach Response expense
- B- Computer Attack coverage
- C- Cyber Extortion coverage
- D-Identity Recovery coverage
- E-Data Compromise Liability coverage
- F-Network Security Liability coverage
- G-Electronic Media Liability coverage

-Insureds that purchase any of the 3 above forms (and agents) are given access to cyber risk and identity theft support services and online tools. There is a notice to policyholders that goes out with each policy that contains any of the 3 coverage forms instructing insureds how to access the website. The website may then be accessed by going to www.eriskhub.com/cic. The insured (or agent) will need to complete a new user registration using the following access code: 12116-868. Our toll-free identity theft help line is 866-219-9831 and is available 8am to 8pm EST M-F.

RISK SELECTION GUIDE

This list is to be used solely as a guide. It does not recognize the individual quality and/or uniqueness of a particular risk. Unlisted risks should be referred to headquarters. **CHARACTERISTICS:**

1. AGGRESSIVE - ACTIVELY PURSUE 2. WRITEABLE - JUDGMENT NEEDED

3. RARELY WRITTEN - SALES AND CLD CONSENSUS REQUIRED AT APPROPRIATE EXPERIENCE LEVEL PRIOR TO ANY COMMITMENT

(*) Denotes reinsurance concerns. Review of treaty reinsurance agreement needed.

| Description | GL Code | Property | GL P&O | GL P/CO | W/C | GL P/CO | Auto Indication | COM UMB | PROF UMB | UMB Code COM (PROF) |
|-------------|---------|----------|--------|---------|-----|---------|-----------------|---------|----------|---------------------|
|-------------|---------|----------|--------|---------|-----|---------|-----------------|---------|----------|---------------------|

COMMERCIAL LINES RISK SELECTION GUIDE

| Description | GL Code | Property | GL P&O | GL P/CO | WC | WC Code | Auto Indication | COM UMB | PROF UMB | UMB Code COM (PROF) |
|--|---------|----------|--------|---------|----|------------------|-----------------|---------|----------|---------------------|
| Abrasive Wheel Mfg. | 50010 | 2 | 2 | 3 | 2 | 1748 | 2 | 3 | n/a | 13 |
| Abrasives or Abrasive Products Mfg. - artificial | 50015 | 2 | 2 | 2 | 2 | 1860 | 2 | 2 | n/a | 12 |
| Abrasives or Abrasive Products Mfg. - NOC | 50017 | 2 | 2 | 2 | 2 | 1741, 1747, 1803 | 2 | 2 | n/a | 12 |
| Adhesive Mfg. * | 50045 | 3 | 2 | 3* | 3* | 4557, 4653 | 2 | 3* | n/a | 13 |
| Adhesive Tape Mfg. | 50047 | 3 | 2 | 2 | 3 | 4279 | 2 | 2 | n/a | 12 |
| Adult Day Care - NFP | 40005 | 2 | 3 | 2 | 2 | 9101 | 2 | 2 | n/a | 21 |
| Adult Day Care - Other than NFP | 40006 | 2 | 3 | 2 | 2 | 9101 | 2 | 2 | n/a | 21 |
| Advertising Sign Companies - Outdoor (Contractors) | 90089 | 2 | 2 | 1 | 3 | 9554 | 2 | 1 | n/a | 06 |
| Aerosol Container Mfg. | 51005 | 3 | 3 | 3 | 3 | 2111 | 2 | 3 | n/a | 13 |
| Aerosol Containers - filling or charging for others | 51001 | 3 | 3 | 3 | 3 | 3220 | 2 | 3 | n/a | 13 |
| Agricultural Equipment Mfg. - (Machinery Mfg. - farm type) | # | 2 | 2 | 3 | 2 | 3507 | 2 | 3 | n/a | 13 |

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|--|--------------|-----------|-----------|-----------|-----------|------------------------------------|----|----------|-----|----|
| Air Conditioning Equipment - dealers or distributors only | 10010 | 1 | 1 | 2 | 2 | 8010 | 2 | 2 | n/a | 81 |
| Air Conditioning Equipment Mfg. | 51116 | 2 | 2 | 2 | 2 | 3179 | 2 | 2 | n/a | 12 |
| Air Conditioning Systems or Equipment - dealers or distributors and installation, service or repair | 91111 | 1 | 1 | 2 | 2 | 8601, 5190, 5536, 3724, 5183, 5538 | 2 | 2 | n/a | 08 |
| Aircraft or Aircraft Parts Mfg. * | 51201 | 2 | 2 | 3* | 2 | 3076, 3632, 3826, 3830 | 2 | 3* | n/a | 13 |
| Airport - lessees of portions of airports engaged in the sales/servicing/repair of aircraft or accessories, or pilot instruction * | 40026 | 2* | 3* | 3* | 2* | 7423 | 2 | 3* | n/a | 88 |
| Airport Runway or Warming Apron - paving or repaving * | 91125 | 2 | 3 | 3* | 3* | 5506 | 2 | 3* | n/a | 07 |
| Airport Control Towers - not operated exclusively by the Federal Aviation Administration * | 40020 | 2* | 3* | 3* | 2* | 8810 | 2 | 3* | n/a | 88 |
| Airports - commercial * | 40010 | 2* | 3* | 3* | 2* | 7423 | 2 | 3* | n/a | 88 |
| Airports - private * | 40015 | 2* | 3* | 3* | 2* | 7423 | 2 | 3* | n/a | 88 |
| Alarm Mfg. - burglar | 51205 | 2 | 1 | 3 | 2 | 3179 | 2 | 3 | n/a | 13 |
| Alarm Mfg. - fire or smoke | 51206 | 2 | 1 | 3 | 2 | 3179 | 2 | 3 | n/a | 13 |
| Alarms - security systems - monitoring | 91130 | 1 | 3 | 3 | 2 | 7720 | 2 | 3 | n/a | 07 |
| Alarms and Alarm Systems - installation, servicing or repair | 91127 | 1 | 1 | 3 | 2 | 7605 | 1 | 3 | n/a | 07 |
| Alcohol Mfg. - not beverage | 51210 | 3 | 3 | 3 | 3 | 1472 | 2 | 3 | n/a | 13 |
| Ambulance Service, First Aid or Rescue Squads - NFP, X - Professional * | 40032 | 1 | 2* | 2* | 3* | 7370 | 3* | 3* | n/a | 88 |
| Ambulance Service, First Aid or Rescue Squads - Other than NFP, X - Professional * | 40031 | 1 | 2* | 2* | 3* | 7370, 8385 | 3* | 3* | n/a | 88 |
| Ammunition Mfg. * | 51211 | 3* | 3* | 3* | 3* | 4771, 3574, 3315 | 2* | 3* | n/a | 13 |
| Amusement Centers * | 10015 | 2 | 3 | 2 | 2 | 8017 | 2 | 3 | n/a | 88 |
| Amusement Devices - NOC * | 40040 | 2* | 3 | 2 | 3 | 9180 | 2 | 3 | n/a | 88 |

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|---|-------|-----|----|----|---|------------|----|----|-----|----|
| Amusement Devices - operated in connection with carnivals or fairs - NFP * | 40042 | 2* | 3 | 2 | 3 | 9186 | 2 | 3 | n/a | 88 |
| Amusement Devices - operated in connection with carnivals or fairs - Other than NFP * | 40041 | 2* | 3 | 2 | 3 | 9186 | 2 | 3 | n/a | 88 |
| Amusement Parks * | 10020 | 2* | 3* | 2* | 3 | 9016 | 2 | 3* | n/a | 88 |
| Analytical Chemists, X-Professional * | 91135 | 2 | 3* | 3* | 3 | 4511 | 1 | 3 | n/a | 07 |
| Anhydrous Ammonia Dealers and Distributors * | 10036 | 2 | 3* | 3* | 3 | 8350 | 3* | 3* | n/a | 87 |
| Animals - draft * | 40045 | 3* | 3 | 2 | 3 | # | 2 | 3 | n/a | 88 |
| Animals - saddle - for rent * | 40046 | 3* | 3 | 2 | 3 | # | 2 | 3 | n/a | 88 |
| Animals - saddle - private * | 40047 | 3* | 3 | 2 | 3 | # | 2 | 3 | n/a | 88 |
| Antique Stores (Cost+ stock valuation) | 10026 | 2 | 2 | 1 | 2 | 8017 | 1 | 1 | n/a | 32 |
| Apartment - any type Student Occupied | # | 3 | 3 | 1 | 2 | # | 2 | 3 | n/a | 69 |
| Apartment Buildings - garden (2-stories or less, long-term tenants, with or without mercantile occupancies) | 60011 | 2 | 2 | 1 | 2 | 9012, 9015 | 2 | 1 | n/a | 35 |
| Apartment Buildings - NOC (long-term tenants, with or without mercantile occupancies) | 60010 | 2 | 2 | 1 | 2 | 9012, 9015 | 2 | 1 | n/a | 35 |
| Apartment Buildings or Hotels - time sharing - 4 stories or more | 60013 | 2 | 3 | 1 | 2 | 9015 | 2 | 3 | n/a | 69 |
| Apartment Buildings or Hotels - time sharing - less than 4-stories | 60012 | 2 | 3 | 1 | 2 | 9015 | 2 | 2 | n/a | 35 |
| Apartment Hotels - 4 stories or more | 60016 | 2 | 3 | 1 | 2 | 9015 | 2 | 3 | n/a | 69 |
| Apartment Hotels - less than 4 stories | 60015 | 2 | 3 | 1 | 2 | 9015 | 2 | 2 | n/a | 35 |
| Apartments - Any type over 25 stories* | 60011 | 2 * | 3* | 1 | 2 | 9012, 9015 | 2 | 3* | n/a | 69 |
| Apartments - buildings converted to apartments | # | 3 | # | 1 | 2 | # | 2 | # | n/a | # |
| Appliance Distributors - household type w/PD Ded. | 10040 | 2 | 1 | 2 | 2 | 8010, 8018 | 2 | 1 | n/a | 73 |

| | | | | | | | | | | |
|--|--------------|----------|-----------|-----------|-----------|------------------|-----------|-----------|-----|----|
| Appliance Stores - household type, w/ PD Ded. | 10042 | 1 | 1 | 1 | 2 | 8044 | 2 | 1 | n/a | 33 |
| Appliances and Accessories - install, service or repair - commercial w/ PD Ded. | 91150 | 2 | 2 | 2 | 2 | 5191 | 1 | 1 | n/a | 06 |
| Appliances and Accessories - install, service or repair - household w/ PD Ded. | 91155 | 2 | 2 | 2 | 2 | 9519 | 1 | 1 | n/a | 06 |
| Appliances and Accessories Mfg. - commercial - not gas | 51221 | 2 | 2 | 2 | 2 | 3076, 3169, 3632 | 2 | 2 | n/a | 12 |
| Appliances and Accessories Mfg. - commercial gas | 51220 | 2 | 2 | 3 | 2 | 3169, 3632 | 2 | 3 | n/a | 13 |
| Appliances and Accessories Mfg. - household - not gas | 51224 | 2 | 2 | 2 | 2 | 3169 | 2 | 2 | n/a | 12 |
| Appliances and Accessories Mfg. - household-gas | 51222 | 2 | 2 | 3 | 2 | 3169 | 2 | 3 | n/a | 13 |
| Arcades - (Amusement Centers) | 10015 | 2 | 3 | 2 | 2 | 8017 | 1 | 3 | n/a | 88 |
| Archery Ranges - indoor | 10052 | 2 | 3 | 3 | 2 | 9016 | 1 | 3 | n/a | 84 |
| Archery Ranges - NOC | 10054 | 2 | 3 | 3 | 2 | 9016 | 1 | 3 | n/a | 84 |
| Arenas - Sports (Stadiums) * | # | 1 * | 3* | 2 | 2 | 9182 | 2 | 3* | n/a | 88 |
| Armored Car Service Companies | 91160 | 2 | 3 | 2 | 3 | 7720 | 3 | 3 | n/a | 84 |
| Army and Navy Stores (Cost+ stock valuation) | 10060 | 2 | 2 | 3 | 2 | 8017 | 1 | 2 | n/a | 28 |
| Art Galleries - NFP (Cost+ BPP valuation) | 10065 | 2 | 2 | 1 | 1 | 8017 | 1 | 1 | n/a | 32 |
| Art Galleries - Other Than NFP (Cost+ BPP valuation) | 10066 | 2 | 2 | 1 | 1 | 8017 | 1 | 1 | n/a | 32 |
| Asbestos Goods Mfg.* | 51230 | 3 | 3* | 3* | 3* | 1852 | 3* | 3* | n/a | 13 |
| Asphalt or Tar Distilling/Refining | 51240 | 3 | 2 | 2 | 3 | 4283, 4741 | 3 | 2 | n/a | 12 |
| Asphalt Works | 51241 | 3 | 2 | 2 | 3 | 1463 | 3 | 2 | n/a | 12 |
| Athletic Games Sponsored by the Insured - NFP | 40061 | 1 | 3 | 1 | 2 | 9182 | 2 | 3 | n/a | 84 |
| Athletic Games Sponsored by the Insured - Other Than NFP | 40059 | 1 | 3 | 1 | 2 | 9182 | 2 | 3 | n/a | 84 |

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|--|--------------|----------|----------|----------|----------|------------------------|----------|----------|-----|----|
| Athletic or Sports Contests - in buildings - lessee - NFP | 40064 | 1 | 3 | 1 | 2 | 9182 | 2 | 3 | n/a | 84 |
| Athletic or Sports Contests - in buildings - lessee - Other Than NFP | 40063 | 1 | 3 | 1 | 2 | 9182 | 2 | 3 | n/a | 84 |
| Athletic Programs - amateur - NFP, X - Participants | 40067 | 1 | 3 | 1 | 2 | # | 2 | 3 | n/a | 84 |
| Athletic Programs - amateur - Other Than NFP, X - Participants | 40066 | 1 | 3 | 1 | 2 | # | 2 | 3 | n/a | 84 |
| Athletic Teams - professional or semi professional * | 40069 | 1 * | 3* | 1 | 3* | 9178, 9179 | 2 | 3* | n/a | 84 |
| Auctioneers - livestock-sales conducted away from the insured's premises | 91175 | 1 | 2 | 2 | 2 | 8288 | 2 | 2 | n/a | 28 |
| Auctioneers - sales conducted away from the insured's premises | 91177 | 1 | 2 | 2 | 2 | 8017 | 2 | 2 | n/a | 28 |
| Auctions - on premises owned or rented by the insured | 91179 | 2 | 2 | 2 | 2 | 8017 | 2 | 2 | n/a | 28 |
| Auditoriums | # | 2 | 3 | 2 | 2 | # | 2 | 3 | n/a | 88 |
| Automatic Sprinkler System Mfg. (Fire Suppression System) | 53229 | 2 | 1 | 3 | 2 | 3315 | 2 | 3 | n/a | 13 |
| Automobile Dealers/Sales (franchised new with used) | n/a | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 00 |
| Automobile Dealers/Sales (non-franchised used only) | n/a | 2 | 2 | 3 | 2 | # | 2 | 3 | n/a | 00 |
| Automobile Dismantling | 91190 | 3 | 3 | 3 | 3 | 3821 | 3 | 3 | n/a | 13 |
| Automobile Mfg. or Assembling | 51255 | 2 | 2 | 3 | 2 | 3808 | 2 | 3 | n/a | 13 |
| Automobile Parts & Supplies Distributors | 10070 | 1 | 1 | 2 | 2 | 8046 | 2 | 2 | n/a | 34 |
| Automobile Parts & Supplies Stores | 10071 | 1 | 1 | 1 | 2 | 8046 | 2 | 1 | n/a | 32 |
| Automobile Quick Lubrication Services w/ PD Ded. | 10072 | 2 | 2 | 2 | 2 | 8380 | 2 | 2 | n/a | 01 |
| Automobile Renting or Leasing Companies | 60035 | 2 | 2 | 2 | 2 | 8002, 8380, 8385, 8748 | 3 | 2 | n/a | 28 |
| Automobile Repair or Service Shops | 10073 | 2 | 2 | 2 | 2 | 8380, 3632 | 2 | 2 | n/a | 01 |
| Automobile Repair or Service Shops - including painting | 10073 | 3 | 2 | 2 | 2 | 8380, 3632 | 2 | 2 | n/a | 01 |
| Automobile Repair Shops - self-service | 10075 | 2 | 3 | 2 | 2 | 8380 | 1 | 2 | n/a | 01 |

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|--|--------------|----------|----------|----------|----------|------------------------|---|---|-----|---------|
| Automobile Rust Proofing - NOC (Auto Repair) | 10073 | 2 | 2 | 2 | 2 | 8380, 3632 | 1 | 2 | n/a | 01 |
| Automobile Storage | # | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 01 |
| Automobile, Bus and Truck Body Mfg. | 51250 | 2 | 1 | 3 | 2 | 3822, 3824, 9505, 3824 | 2 | 3 | n/a | 13 |
| Automobile, Bus or Truck Parts - not operating parts | 51252 | 2 | 1 | 2 | 2 | 3179, 3300, 3807 | 2 | 2 | n/a | 12 |
| Automobile, Bus or Truck Parts - passenger restraining devices | 51254 | 2 | 1 | 3 | 2 | 2576 | 2 | 3 | n/a | 13 |
| Automobile, Bus or Truck Parts Mfg. - brakes or brake linings | 51251 | 2 | 1 | 3 | 2 | 3400 | 2 | 3 | n/a | 13 |
| Automobile, Bus or Truck Parts Mfg. - operating parts | 51253 | 2 | 1 | 3 | 2 | 3581, 3648, 3803 | 2 | 3 | n/a | 13 |
| Baby Food Mfg. - in glass containers | 51300 | 2 | 1 | 3 | 2 | 6504 | 2 | 3 | n/a | 10 |
| Baby Food Mfg. - NOC | 51305 | 2 | 1 | 3 | 2 | 6504 | 2 | 3 | n/a | 10 |
| Bakeries | 10100 | 2 | 1 | 2 | 2 | 2003, 9083 | 2 | 1 | n/a | 32 |
| Bakery Plants | 51315 | 2 | 1 | 2 | 2 | 2003 | 2 | 2 | n/a | 12 |
| Banks - (Buildings or Premises) | # | 1 | 2 | 1 | 2 | # | 2 | 1 | n/a | 36 |
| Barber or Beauty Shop Supplies Dist. | 10111 | 2 | 1 | 2 | 2 | 8018 | 2 | 2 | n/a | 34 |
| Barber Shops, X - Professional | 10113 | 1 | 1 | 1 | 1 | 9586 | 1 | 1 | 1 | 32 (94) |
| Bars & Taverns (Restaurants), (with or without Liquor Liability) | # | 2 | 3 | 3 | 2 | # | 1 | 3 | n/a | 25 |
| Bathhouses or Bathing Pavilions | 10120 | 2 | 3 | 2 | 2 | 9015, 9063 | 1 | 2 | n/a | 28 |
| Battery Mfg. - dry cell | 51330 | 3 | 3 | 3 | 3 | 3642 | 2 | 2 | n/a | 12 |
| Battery Mfg. - wet cell or storage | 51333 | 3 | 3 | 3 | 3 | 3647 | 2 | 2 | n/a | 12 |
| Bazaars - operated by insured - Not For Profit (Cost+ stock valuation) | 10132 | 2 | 3 | 3 | 2 | # | 1 | 2 | n/a | 28 |
| Bazaars - operated by insured - Other Than Not For Profit (Cost+ stock valuation) | 10130 | 2 | 3 | 3 | 2 | # | 1 | 2 | n/a | 28 |
| Beach Chairs and Umbrellas - rented to others | 10133 | 2 | 2 | 2 | 2 | 8017 | 1 | 1 | n/a | 32 |
| Beaches - bathing - commercially operated | 10135 | 2 | 3 | 2 | 3 | 9063 | 1 | 2 | n/a | 28 |

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|--|-------|---|---|---|---|------------|---|---|-----|------------------|
| Beaches - bathing - not commercially operated | 40072 | 2 | 3 | 2 | 2 | # | 1 | 2 | n/a | 28 |
| Bearing Mfg. | 51340 | 2 | 1 | 3 | 2 | 3638 | 2 | 2 | n/a | 12 |
| Beauty Parlors and Hair Styling Salons, X - Professional | 10115 | 1 | 2 | 2 | 1 | 8832, 9586 | 1 | 1 | 1 | 32 (95) |
| Beer, Ale or Malt Liquor Mfg. - not bottled or canned (GL & Umb. = 3 with Liquor Liability) | 51352 | 2 | 2 | 2 | 2 | 2121 | 2 | 2 | n/a | 10 |
| Beer, Ale or Malt Liquor Mfg. - in bottles (GL & Umb. = 3 with Liquor Liability) | 51350 | 2 | 2 | 2 | 2 | 2121 | 2 | 2 | n/a | 10 |
| Beer, Ale or Malt Liquor Mfg. - in cans (GL & Umb. = 3 with Liquor Liability) | 51351 | 2 | 2 | 2 | 2 | 2121 | 2 | 2 | n/a | 10 |
| Beverage Bottler - soft drinks - carbonated - in cans or plastic bottles | 51355 | 1 | 1 | 2 | 2 | 2157 | 2 | 2 | n/a | 09 |
| Beverage Bottler - soft drinks - carbonated - in glass bottles | 51356 | 1 | 1 | 2 | 2 | 2157 | 2 | 2 | n/a | 09 |
| Beverage Bottler - soft drinks - in metal cylinders | 51357 | 1 | 1 | 2 | 2 | 2157 | 2 | 2 | n/a | 09 |
| Beverage Bottler - soft drinks - in paper containers | 51358 | 1 | 1 | 2 | 2 | 2157 | 2 | 2 | n/a | 09 |
| Beverage Bottler - soft drinks - not carbonated - bottles or cans | 51359 | 1 | 1 | 2 | 2 | 2156 | 2 | 2 | n/a | 09 |
| Beverage Distributors - alcoholic other than beer (GL & Umb. = 3 with Liquor Liability) | 10140 | 2 | 1 | 2 | 3 | 8018 | 2 | 2 | n/a | 34 [29 w/ LL] |
| Beverage Distributors - nonalcoholic and beer (GL & Umb. = 3 with Liquor Liability) | 10141 | 2 | 1 | 2 | 3 | 7390, 8018 | 2 | 2 | n/a | 34 [29 w/ LL] |
| Beverage Stores - liquor and wine (GL & Umb. = 3 with Liquor Liability) | 10145 | 2 | 2 | 2 | 3 | 8017 | 1 | 1 | n/a | 31 [81 w/ LL] |
| Beverage Stores - soft drinks and beer (GL & Umb. = 3 with Liquor Liability) | 10146 | 2 | 2 | 2 | 2 | 8017 | 1 | 1 | n/a | 31 [81 w/ LL] |
| Bicycle Mfg. - not motorized | 51370 | 2 | 1 | 3 | 2 | 3865 | 2 | 2 | n/a | 12 |
| Bicycle Stores - sales and service | 10150 | 1 | 2 | 3 | 2 | 8010, 8380 | 1 | 2 | n/a | 81 |
| Bicycles - rented to others | 10151 | 1 | 3 | 2 | 2 | 8010 | 1 | 2 | n/a | 83 |

| | | | | | | | | | | |
|---|--------------|----------|-----------|-----------|-----------|------------------|-----------|-----------|-----|----|
| Billiard or Pool Halls (with or without Liquor) | 10160 | 2 | 3 | 3 | 2 | 9089 | 1 | 3 | n/a | 25 |
| Billiard or Pool Table Mfg. | 51380 | 3 | 2 | 2 | 2 | 2883 | 2 | 1 | n/a | 11 |
| Bingo Games - in public halls or theaters - commercial | 40075 | 2 | 2 | 2 | 2 | 9062 | 1 | 2 | n/a | 20 |
| Blacksmithing | 91200 | 3 | 3 | 3 | 3 | 3111 | 1 | 2 | n/a | 03 |
| Blasting Operations * | 91210 | 3 | 3* | 3* | 3* | 6217 | 3* | 3* | n/a | 07 |
| Blood Banks - NFP * | 40102 | 2 | 2* | 2* | 3 | 8833 | 2 | 2* | n/a | 20 |
| Blood Banks - Other Than NFP * | 40101 | 2 | 2* | 2* | 3 | 8833 | 2 | 2* | n/a | 20 |
| Boarding or Rooming Houses | 61000 | 3 | 3 | 2 | 3 | 9052 | 2 | 3 | n/a | 69 |
| Boat Dealers * | 10101 | 2 | 2 | 3 | 2* | 8748 | 2 | 2* | n/a | 00 |
| Boat or Ship Building - inboard and inboard/outboard * | 51400 | 3 | 2 | 3 | 3* | 3632, 6811, 6801 | 2 | 3* | n/a | 13 |
| Boat or Ship Building - without motors * | 51401 | 3 | 2 | 3 | 3* | 6811 | 2 | 3* | n/a | 13 |
| Boat Repair and Service * | 91235 | 2 | 2 | 3 | 3* | 6834, 6824 | 2 | 2* | n/a | 01 |
| Boat Storage and Moorage * | 10105 | 3 | 2 | 2 | 2* | 6836 | 2 | 2* | n/a | 01 |
| Boat Yards or Marinas - public * | 10107 | 2 | 3 | 2 | 2* | 6836 | 2 | 2* | n/a | 28 |
| Boats - canoes or row - for rent - not equipped with motors * | 10110 | 2 | 3 | 2 | 2* | # | 2 | 2* | n/a | 28 |
| Boats - canoes or row - not for rent - not equipped with motors * | 40111 | 2 | 2 | 2 | 2* | # | 1 | 2* | n/a | 28 |
| Boats - motor or sail - not for rent * | 40115 | 2 | 2 | 2 | 2* | # | 1 | 2* | n/a | 28 |
| Boats - motor or sail - rented to others * | 10117 | 2 | 3 | 2 | 2* | # | 1 | 3* | n/a | 84 |
| Boats - nonowned over 26 feet * | 40140 | 2 | 3 | 2 | 2* | # | 1 | 3* | n/a | 84 |
| Boats - not for rent - NOC * | 40117 | 2 | 2 | 2 | 2* | # | 1 | 2* | n/a | 28 |
| Boats - rented to others - NOC * | 10119 | 2 | 3 | 2 | 2* | 7038, 7050, 7090 | 2 | 3* | n/a | 84 |
| Boiler Inspection, Installation, Cleaning or Repair | 91250 | 2 | 2 | 3 | 3 | 3726, 8720 | 1 | 3 | n/a | 07 |
| Bolt, Nut, Rivet, Screw or Washer Mfg. | 51500 | 2 | 1 | 2 | 2 | 3132, 3145 | 2 | 2 | n/a | 12 |
| Bone, Horn and Ivory Products | # | 2 | 2 | 2 | 2 | # | 1 | 1 | n/a | 11 |
| Bookbinding - NFP | 51517 | 2 | 1 | 1 | 2 | 4307 | 2 | 1 | n/a | 11 |
| Bookbinding- Other Than NFP | 51516 | 2 | 1 | 1 | 2 | 4307 | 2 | 1 | n/a | 11 |

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|--|-------|----|----|---|---|------------------------|---|----|-----|------------------|
| Books and Magazine Stores - NFP | 10205 | 1 | 1 | 1 | 1 | 8072 | 1 | 1 | n/a | 32 |
| Books and Magazine Stores - Other Than NFP | 10204 | 1 | 1 | 1 | 1 | 8072 | 1 | 1 | n/a | 32 |
| Bottle and Jar Mfg. - glass - for use under pressure - non returnable | 51551 | 2 | 1 | 3 | 2 | 4114 | 2 | 2 | n/a | 12 |
| Bottle and Jar Mfg. - glass - not for use under pressure | 51550 | 2 | 1 | 2 | 2 | 4114 | 2 | 2 | n/a | 12 |
| Bottle and Jar Mfg. - glass-for use under pressure - returnable | 51552 | 2 | 1 | 3 | 2 | 4114 | 2 | 2 | n/a | 12 |
| Bottle and Jar Mfg. - plastic - non returnable | 51553 | 2 | 1 | 2 | 2 | 4484 | 2 | 2 | n/a | 12 |
| Bottle and Jar Mfg. - plastic - returnable | 51554 | 2 | 1 | 2 | 2 | 4484 | 2 | 2 | n/a | 12 |
| Bowling Lanes (GL & Umb. = 3 with Liquor Liability) | 10220 | 3 | 2 | 2 | 2 | 9093 | 1 | 2 | n/a | 83 [25 w/ LL] |
| Boxes or Containers Mfg. - wood | 51576 | 3 | 1 | 1 | 3 | 2735, 2759, 2881, 2883 | 2 | 1 | n/a | 11 |
| Boxes or Containers Mfg. corrugated or fiberboard | 51575 | 3 | 1 | 1 | 3 | 4243, 4240, 4244 | 2 | 1 | n/a | 11 |
| Boy or Girl Scout Councils (with or without Sexual Molestation coverage) | 41001 | 2 | 3 | 2 | 2 | 8742 | 3 | 3 | n/a | 82 |
| Brick Mfg. | 51600 | 2 | 1 | 2 | 3 | 4021, 4024 | 2 | 1 | n/a | 11 |
| Bridge or Elevated Hwy. Construction - concrete | 91266 | 2 | 3 | 3 | 3 | 5222 | 3 | 3 | n/a | 07 |
| Bridge or Elevated Hwy. Construction - iron or steel | 91265 | 2 | 3 | 3 | 3 | 5040 | 3 | 3 | n/a | 07 |
| Bridges * | N/A | 3* | 3* | 2 | 2 | # | 1 | 3* | n/a | 88 |
| Brush or Broom Mfg. | 51613 | 3 | 1 | 1 | 2 | 2835, 2836 | 2 | 1 | n/a | 11 |
| Builders' Risks - New Construction | # | 2 | 2 | 2 | # | # | 2 | 2 | n/a | 08 |
| Builders Risks - Renovation | # | 3 | 2 | 2 | # | # | 2 | 2 | n/a | 08 |
| Building Construction - general | # | 2 | 2 | 2 | 3 | # | 2 | # | n/a | # |
| Building Material Dealers | 10255 | 2 | 2 | 2 | 2 | 8232, 8235, 8058 | 2 | 2 | n/a | 34 |
| Building Material Dealers - secondhand material | 10256 | 2 | 3 | 3 | 2 | 8204 | 2 | 2 | n/a | 34 |

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|--|--------------|----|----|----|----|------------------------------|----|----|-----|----|
| Building Material Distributors | 10257 | 2 | 2 | 2 | 2 | 8058 | 2 | 2 | n/a | 34 |
| Building Mfg. or Assembling (Prefabricated Building Mfg.) | 58397 | 3 | 2 | 3 | 2 | 2802, 3030 | 2 | 2 | n/a | 12 |
| Building Structure - raising or moving | 91280 | 2 | 3 | 3 | 3 | 5703 | 3 | 3 | n/a | 07 |
| Buildings or Premises - bank and other financial institutions * | 61223 | 1* | 1 | 1 | 1 | 7380, 8742, 8810, 8833, 9015 | 2 | 1 | n/a | 36 |
| Buildings or Premises - bank or office - mercantile or mfg. - LRO - maintained by insured - Other Than NFP | 61217 | # | 2 | 2 | 2 | 9015 | 2 | 2 | n/a | 42 |
| Buildings or Premises - bank or office - mercantile or mfg. - LRO - maintained by the insured - NFP | 61218 | # | 2 | 2 | 2 | 9015 | 2 | 2 | n/a | 42 |
| Buildings or Premises - bank or office - mercantile or mfg. - LRO - Other Than NFP | 61212 | # | 1 | 1 | 2 | # | 2 | 2 | n/a | 42 |
| Buildings or Premises - bank or office - mercantile or mfg. - LRO - NFP | 61216 | # | 1 | 1 | 2 | # | 2 | 2 | n/a | 42 |
| Buildings or Premises - office - NFP - NOC | 61227 | 1 | 1 | 1 | 1 | 9015 | 1 | 1 | n/a | 40 |
| Buildings or Premises - office - Other Than NFP - NOC | 61226 | 1 | 1 | 1 | 1 | 8742, 8810, 9012, 9015 | 1 | 1 | n/a | 40 |
| Buildings or Premises - office - premises occupied by employees of insured - NFP | 61225 | 1 | 1 | 1 | 1 | 9015 | 1 | 1 | n/a | 40 |
| Buildings or Premises - office - premises occupied by employees of insured - Other Than NFP | 61224 | 1 | 1 | 1 | 1 | 9015 | 1 | 1 | n/a | 40 |
| Buildings or Premises - bank or office - mercantile or mfg - OWNED - any over 25-stories. * | # | 2* | 3* | 2* | 2* | 9015 | 1 | 1* | n/a | 40 |
| Bus Mfg. or Assembling or Reconstruction | 51625 | 2 | 2 | 3 | 2 | 3808 | 2 | 3 | n/a | 13 |
| Bus Stations or Terminals * | 41210 | 2* | 3* | 2* | 2* | 7382, 8385 | 3* | 3* | n/a | 88 |
| Buttons or Fasteners Mfg. | 51666 | 2 | 1 | 2 | 2 | 3131, 3270, 4484 | 2 | 1 | n/a | 11 |

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|---|--------------|----------|----------|----|----------|------------------|---|----------|-----|----|
| Cable Installation in Conduits or Subways | 91302 | 1 | 2 | 2 | 3 | 5190 | 2 | 2 | n/a | 03 |
| Cable or Subscription TV Companies | 91315 | 1 | 2 | 2 | 3 | 7610 | 2 | 2 | n/a | 20 |
| Cable or Wiring Mfg. | # | 2 | 1 | 2 | 2 | # | 2 | 2 | n/a | 12 |
| Caisson or Cofferdam Work - foundations for buildings * | 91324 | 2 | 3* | 3* | 3* | 6252 | 2 | 3* | n/a | 07 |
| Caisson or Cofferdam Work - not foundations for buildings * | 91325 | 2 | 3* | 3* | 3* | 6252 | 2 | 3* | n/a | 07 |
| Camera and Photographic Equipment Stores | 10309 | 1 | 1 | 1 | 1 | 8017, 8018 | 1 | 1 | n/a | 32 |
| Camper Bodies or Camper Trailers Mfg. | 51702 | 2 | 2 | 3 | 2 | 3808 | 2 | 3 | n/a | 13 |
| Camper Mfg. - self-powered | 51703 | 2 | 2 | 3 | 2 | 3808, 8393 | 2 | 3 | n/a | 13 |
| Camper or Travel Trailer Sales Agencies | 10315 | 1 | 2 | 2 | 2 | 8748 | 2 | 2 | n/a | 00 |
| Campgrounds - NFP | 10332 | 3 | 3 | 1 | 3 | 9015 | 3 | 3 | n/a | 84 |
| Campgrounds - Other Than NFP | 10331 | 3 | 3 | 1 | 3 | 9015 | 3 | 3 | n/a | 84 |
| Camps - NFP | 41421 | 3 | 3 | 1 | 3 | 8869, 9059, 9015 | 3 | 3 | n/a | 84 |
| Camps - Other Than NFP | 41422 | 3 | 3 | 1 | 3 | 9015 | 3 | 3 | n/a | 84 |
| Can Mfg. - metal | 51734 | 2 | 1 | 2 | 2 | 3220 | 2 | 2 | n/a | 12 |
| Candle Mfg. | 51741 | 3 | 1 | 3 | 2 | 4557 | 2 | 2 | n/a | 12 |
| Candy or Confectionery Products Mfg. | 51752 | 2 | 2 | 2 | 2 | 2041 | 2 | 2 | n/a | 12 |
| Candy or Confectionery Stores | 10352 | 1 | 1 | 2 | 1 | 8006 | 1 | 1 | n/a | 31 |
| Car Washes w/ PD Ded. | 10367 | 1 | 2 | 2 | 3 | 8380 | 2 | 2 | n/a | 01 |
| Car Washes-self service w/ PD Ded. | 10368 | 1 | 2 | 2 | 2 | 8380 | 1 | 2 | n/a | 01 |
| Carbon Paper or Inked Ribbon Mfg. | 51767 | 3 | 1 | 2 | 2 | 4251 | 2 | 1 | n/a | 11 |
| Carnival or Circus Companies | 10375 | 3 | 3 | 2 | 3 | 9186 | 2 | 3 | n/a | 88 |
| Carnivals - outside (sponsor's risk only) - NFP | 10379 | 2 | 3 | 2 | 2 | # | 2 | 3 | n/a | 88 |
| Carnivals - outside (sponsor's risk only) - Other Than NFP | 10378 | 2 | 3 | 2 | 2 | # | 2 | 3 | n/a | 88 |
| Carnivals or Circuses - in tents (sponsor's risk only) - NFP | 10381 | 2 | 3 | 2 | 2 | # | 2 | 3 | n/a | 88 |
| Carnivals or Circuses - in tents (sponsor's risk only) - Other Than NFP | 10380 | 2 | 3 | 2 | 2 | # | 2 | 3 | n/a | 88 |

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|---|--------------|-----------|-----------|-----------|-----------|------------------------|-----------|-----------|-----|----|
| Carpentry - construction of residential property not exceeding three stories in height (Not a General Contractor) | 91340 | 2 | 2 | 2 | 2 | 5645, 5651 | 1 | 1 | n/a | 06 |
| Carpentry - interior only | 91341 | 2 | 2 | 2 | 2 | 5020, 5443, 5437, 5445 | 1 | 1 | n/a | 06 |
| Carpentry - NOC (Not a General Contractor) | 91342 | 2 | 2 | 2 | 2 | 5403 | 1 | 1 | n/a | 06 |
| Carpentry - shop only | 91343 | 3 | 2 | 2 | 2 | 2802 | 1 | 1 | n/a | 06 |
| Carpet or Rug Mfg. | 51777 | 3 | 2 | 2 | 2 | 2402, 2220 | 2 | 2 | n/a | 12 |
| Carpet, Rug, Furniture or Upholstery Cleaning - shop only | 11007 | 2 | 1 | 2 | 2 | 2585 | 1 | 1 | n/a | 11 |
| Carpet, Rug, Furniture or Upholstery Cleaning- on customers' premises w/ PD Ded. | 91405 | 1 | 2 | 2 | 2 | 2585 | 1 | 1 | n/a | 06 |
| Catalog or Premium Coupon Redemption Stores | 11020 | 2 | 1 | 2 | 2 | 8017 | 1 | 1 | n/a | 32 |
| Caterers (without Liquor Liability) | 11039 | 2 | 2 | 2 | 2 | 9082 | 2 | 2 | n/a | 30 |
| Caulking Compounds, Putty or Similar Products Mfg. * | 51790 | 3 | 2 | 3* | 3* | 4558 | 2 | 3* | n/a | 13 |
| Caves - tourist attraction | 41510 | 1 | 3 | 2 | 3 | 9016 | 2 | 3 | n/a | 88 |
| Ceiling or Wall Installation - metal | 91436 | 1 | 2 | 1 | 2 | 5538 | 2 | 1 | n/a | 06 |
| Cellophane & Cellophane Products Mfg. | 51796 | 3 | 3 | 3 | 3 | 2305 | 2 | 2 | n/a | 12 |
| Cement or Plaster Mfg. - bulk | 51809 | 2 | 2 | 2 | 3 | 1701 | 2 | 2 | n/a | 12 |
| Cement, Concrete Mix or Plaster Mfg. - packaged | 51808 | 2 | 2 | 2 | 3 | 1701 | 2 | 2 | n/a | 12 |
| Cemeteries - NFP | 41604 | 1 | 2 | 1 | 2 | 9220 | 1 | 2 | n/a | 20 |
| Cemeteries - Other Than NFP | 41603 | 1 | 2 | 1 | 2 | 9220 | 2 | 2 | n/a | 20 |
| Ceramics Mfg. | # | 2 | 1 | 2 | 3 | # | 2 | 1 | n/a | 11 |
| Chairs - rented to others | 11052 | 2 | 2 | 2 | 2 | 8017 | 1 | 1 | n/a | 32 |
| Charcoal or Coal Briquette Mfg. | 51833 | 3 | 2 | 3 | 3 | 1463, 1472 | 2 | 2 | n/a | 12 |
| Chemical Distributors* | 11101 | 3* | 3* | 3* | 3* | 8215 | 3* | 3* | n/a | 88 |
| Chemical Mfg. - commercial or industrial - NOC * | 51850 | 3* | 3* | 3* | 3* | 4828, 4829 | 2* | 3* | n/a | 13 |

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|---|-------|----|----|----|----|------------------------------------|----|----|-----|---------|
| Chemical Mfg. - commercial or industrial - primarily flammable, explosive or reactive - NOC * | 51852 | 3* | 3* | 3* | 3* | 4829 | 2* | 3* | n/a | 13 |
| Chemical Mfg. - commercial or industrial - primarily toxic or presenting a health hazard - NOC * | 51853 | 3* | 3* | 3* | 3* | 1438 | 2* | 3* | n/a | 13 |
| Chemical Mfg. - commercial or industrial -toxic and either flammable, explosive or reactive - NOC * | 51851 | 3* | 3* | 3* | 3* | 4829 | 2* | 3* | n/a | 13 |
| Chemical Mfg. - household - NOC * | 51855 | 3* | 3* | 3* | 3* | 4829 | 2* | 3* | n/a | 13 |
| Chemical Mfg. - household - primarily toxic or presenting a health hazard - NOC * | 51857 | 3* | 3* | 3* | 3* | 4829 | 2* | 3* | n/a | 13 |
| Chemical Mfg. - household-primarily flammable, explosive or reactive - NOC * | 51856 | 3* | 3* | 3* | 3* | 4829 | 2* | 3* | n/a | 13 |
| Chemical Mfg. - household-toxic and either flammable, explosive or reactive - NOC * | 51854 | 3* | 3* | 3* | 3* | 4829 | 2* | 3* | n/a | 13 |
| Children's Play center - indoor | 11120 | 1 | 3 | 2 | 2 | 9059 | 2 | 2 | n/a | 83 |
| Chimney Cleaning Services w/ PD Ded. | 91481 | 1 | 2 | 2 | 3 | 9014, 9015 | 2 | 2 | n/a | 03 |
| China, Porcelain Earthenware Mfg. | 51869 | 2 | 1 | 2 | 3 | 3224, 4021, 4053, 4061, 4062, 4352 | 2 | 1 | n/a | 11 |
| Churches or Other Houses of Worship, X - Professional - Post 1960 | 41650 | 1 | 1 | 1 | 2 | 8868, 9101 | 2 | 1 | n/a | 14 (61) |
| Churches or Other Houses of Worship, X - Professional - Pre 1960 | 41650 | 2 | 1 | 1 | 2 | 8868, 9101 | 2 | 1 | n/a | 14 (61) |
| Churches or Other Houses of Worship, X - Professional - with Day Care | 41650 | # | 2 | 1 | 2 | 8868, 9101 | 2 | 2 | n/a | 15 (61) |
| Churches or Other Houses of Worship, X - Professional - with School (with or without Day Care) | 41650 | # | 2 | 1 | 2 | 8868, 9101 | 2 | 2 | n/a | 16 (61) |
| Clay or Shale Digging * | 91507 | 2 | 3* | 2* | 3 | 4000 | 3* | 3* | n/a | 7 |

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|---|--------------|----------|---|-----------|-----------|------------------------------------|---|----|-----|----|
| Clay Products Mfg. | 51877 | 2 | 1 | 2 | 3 | 4021, 4024, 4053 | 2 | 1 | n/a | 11 |
| Cleaning - outside surfaces of buildings | 91523 | 1 | 3 | 2 | 3 | 5213 | 2 | 2 | n/a | 03 |
| Clock Mfg. | 51889 | 2 | 1 | 1 | 2 | 3385 | 2 | 1 | n/a | 11 |
| Clothing Mfg. (not children's clothing) | 51896 | 3 | 1 | 2 | 3 | 2361, 2362, 2501, 2670, 2386 | 2 | 2 | n/a | 12 |
| Clothing or Wearing Apparel Distributors | 11126 | 2 | 1 | 1 | 2 | 8032 | 2 | 2 | n/a | 34 |
| Clothing or Wearing Apparel Stores - NFP | 11128 | 2 | 1 | 1 | 1 | 8008 | 1 | 1 | n/a | 32 |
| Clothing or Wearing Apparel Stores - Other Than NFP | 11127 | 2 | 1 | 1 | 2 | 8008 | 1 | 1 | n/a | 32 |
| Club - civic, service or social - having buildings or premises owned or leased - NFP (not bars/taverns) | 41668 | 2 | 2 | 1 | 2 | 9061 | 2 | 2 | n/a | 80 |
| Club - civic, service or social - no buildings or premises except for office purposes - NFP | 41670 | 1 | 2 | 1 | 2 | 8861, 9110 | 1 | 1 | n/a | 79 |
| Clubs - civic, service or social - having buildings or premises owned or leased - Other Than NFP (not bars/taverns) | 41667 | 2 | 2 | 1 | 2 | 9061 | 2 | 2 | n/a | 80 |
| Clubs - civic, service or social - no buildings or premises except for office purposes - Other Than NFP | 41669 | 1 | 2 | 1 | 2 | 9061 | 1 | 1 | n/a | 79 |
| Clubs - country or golf | 11138 | 2 | 2 | 1 | 2 | 9060 | 2 | 2 | n/a | 80 |
| Clubs - horseback riding-no commercial riding instruction | 41664 | 3 | 3 | 1 | 3 | 8279 | 2 | 3 | n/a | 82 |
| Clubs - racket sports and handball | 41665 | 2 | 2 | 2 | 2 | 9063 | 1 | 2 | n/a | 80 |
| Clubs - swimming | 41666 | 2 | 3 | 2 | 2 | 9063 | 1 | 3 | n/a | 82 |
| Coffins or Caskets Mfg. | 51900 | 3 | 1 | 1 | 3 | 2881, 3076, 4034 | 2 | 1 | n/a | 11 |
| Coke Mfg.* | 51909 | 3 | 2 | 3* | 3* | 1472 | 2 | 2* | n/a | 12 |
| Collectibles and Memorabilia Stores (Cost+ stock valuation) | 11155 | 2 | 2 | 1 | 2 | 8017 | 1 | 1 | n/a | 32 |
| Color or Pigment Preparation | 51919 | 2 | 1 | 3 | 2 | 4558, 4825 | 2 | 2 | n/a | 12 |

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| Commissary Work | 91547 | 2 | 2 | 2 | 2 | 9052, 9058 | 2 | 2 | n/a | 09 |
| Communication Equipment Installation - industrial or commercial | 91551 | 2 | 1 | 2 | 2 | 5190, 7605 | 2 | 1 | n/a | 06 |
| Communication or Recording Systems or Equipment Mfg. - industrial or commercial - NOC | 51927 | 2 | 1 | 2 | 2 | 4923 | 2 | 1 | n/a | 11 |
| Communications or Recording Systems or Equip. Mfg. - other than industrial or commercial | 51926 | 2 | 1 | 2 | 2 | 3179 | 2 | 1 | n/a | 11 |
| Community Recreational Facilities - not operated by governmental agency | 41678 | 2 | 3 | 2 | 2 | 9063 | 2 | 3 | n/a | 82 |
| Composition Goods Mfg. | 51934 | 3 | 2 | 2 | 2 | 4263 | 2 | 2 | n/a | 12 |
| Computer Consulting or Programming, X - Professional | 41675 | 1 | 1 | 3 | 1 | 8803, 8810 | 1 | 3 | n/a | 84 |
| Computer Data Processing - operations, X - E&O | 43151 | 2 | 2 | 2 | 1 | 7610 | 1 | 2 | n/a | 20 |
| Computer Data Processing - time sharing | 43152 | 2 | 2 | 2 | 1 | 7610 | 1 | 2 | n/a | 20 |
| Computer Firms (Web Design/ Development/Mgt./Hosting) X - E&O | # | 2 | 3 | 3 | 1 | # | 1 | 3 | n/a | 84 |
| Computer Mfg., X - Professional | 51941 | 2 | 1 | 3 | 2 | 3574, 3681, 4150 | 2 | 2 | n/a | 12 |
| Computer Service/Repair | 91555 | 1 | 1 | 2 | 1 | 5191 | 2 | 1 | n/a | 06 |
| Computer Software Mfg. - Pre-packaged | 51942 | 2 | 1 | 3 | 2 | 8810 | 2 | 2 | n/a | 21 |
| Computer Stores | 11160 | 1 | 1 | 2 | 1 | 8017, 8072 | 1 | 1 | n/a | 33 |
| Computer/Web/Internet Security, X - E&O | # | 2 | 3 | 3 | 2 | # | 1 | 3 | n/a | 84 |
| Concessionaires - check-room, shoeshine or toilet concessions in hotels, restaurants, railroad stations etc. | 11167 | 2 | 2 | 1 | 2 | 8017 | 1 | 1 | n/a | 32 |
| Concessionaires - NOC | 11168 | 2 | 2 | 2 | 2 | 8017 | 2 | 2 | n/a | 81 |
| Concrete Construction - Flat Work | 91560 | 2 | 2 | 2 | 2 | 5213, 5215, 5221, 8227 | 2 | 1 | n/a | 06 |
| Concrete Construction - Structural | 91560 | 2 | 3 | 3 | 3 | 5213, 5215, 5221, 8227 | 2 | 3 | n/a | 07 |

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| Concrete or Cement Distributing Towers - rented to others | 91562 | 1 | 3 | 2 | 2 | 5057 | 2 | 2 | n/a | 08 |
| Concrete or Plaster Products Mfg. - not structural | 51957 | 2 | 2 | 2 | 3 | 4036, 4038 | 2 | 2 | n/a | 12 |
| Concrete Products Mfg. - prestressed | 51958 | 2 | 2 | 3 | 3 | 4034 | 2 | 2 | n/a | 12 |
| Concrete Products Mfg. - structural - NOC | 51959 | 2 | 2 | 3 | 3 | 4034 | 2 | 3 | n/a | 13 |
| Concrete-mixed in transit | 51956 | 2 | 2 | 2 | 3 | 7228 | 3 | 3 | n/a | 13 |
| Condominiums - any - over 25-stories * | # | 2* | 3 | 1 | 2 | # | 2 | 3* | n/a | 69 |
| Condominiums - commercial shopping centers - association risk only | 62001 | # | 2 | 2 | 2 | # | 1 | 2 | n/a | 37 |
| Condominiums - commercial warehouses, mfg. or private - association risk only | 62002 | # | # | 2 | 2 | # | 2 | 2 | n/a | 37 |
| Condominiums - commercial-bank or mercantile, manufacturing or office - association risk only | 62000 | # | # | 2 | 2 | # | 1 | 2 | n/a | 37 |
| Condominiums - residential - association risk only - 5 stories or more (with or without mercantile occupancies) | 62003 | 2 | 3 | 1 | 2 | 9012, 9015 | 2 | 3 | n/a | 69 |
| Condominiums - residential - association risk only - under 5-stories (with or without mercantile occupancies) | 62003 | 2 | 2 | 1 | 2 | 9012, 9015 | 2 | 2 | n/a | 37 |
| Condominiums - Residential - student occupied | # | 3 | 3 | 1 | 2 | # | 2 | 3 | n/a | 69 |
| Conduit Construction for Cables or Wires | 91577 | 1 | 2 | 2 | 3 | 6325 | 2 | 2 | n/a | 08 |
| Construction Management (lacking control of Risk Transfer) | 41620 | 2 | 3 | 3 | 2 | # | 2 | 3 | n/a | 07 |
| Consultants - NOC, x-Professional | 41677 | 1 | 1 | 2 | 2 | 5102, 8803 | 1 | 2 | n/a | 03 |
| Contact Lenses Mfg. | 51960 | 2 | 1 | 3 | 2 | 4150 | 2 | 2 | n/a | 12 |
| Contractors - NOC | 94444 | 2 | 3 | 3 | 3 | # | 2 | 3 | n/a | 07 |
| Contractors - General - Commercial w/Risk Transfer | 91580 | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 04 |
| Contractors - General - Residential >15 Units/year w/Risk Transfer | 91580 | 2 | 2 | 3 | 2 | # | 2 | 3 | n/a | 05 |

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|--|-------|---|---|---|---|------|---|---|-----|----|
| Contractors - General - Residential ≤15 Units/year w/Risk Transfer | 91580 | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 04 |
| Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection- apartment or office buildings over four stories | 91582 | 2 | 3 | 2 | 3 | 5406 | 2 | 3 | n/a | 07 |
| Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - one and two family dwellings, < or = 15 units/year | 91583 | 1 | 2 | 2 | # | 5645 | 2 | 2 | n/a | 04 |
| Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - one and two family dwellings, > 15 units/year | 91583 | 1 | 2 | 3 | # | 5645 | 2 | 3 | n/a | 05 |
| Contractors - subcontracted work - in connection with construction, reconstruction, repair or erection - not buildings | 91581 | 2 | 2 | 2 | # | 5213 | 2 | 2 | n/a | 04 |
| Contractors - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings - for industrial use | 91584 | 1 | 2 | 2 | # | 5403 | 2 | 2 | n/a | 04 |
| Contractors - subcontracted work - in connection with pipeline (other than oil or gas) or communication or power line construction, reconstruction or repair | 91587 | 2 | 2 | 2 | 3 | 6319 | 2 | 3 | n/a | 07 |
| Contractors - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings - NOC | 91585 | 1 | 2 | 2 | # | 5403 | 2 | 2 | n/a | 04 |
| Contractors - subcontracted work - other than construction related work | 91591 | 1 | # | # | # | # | 2 | 2 | n/a | 08 |

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|--|--------------|----------|----------|----------|----------|------|---|---|-----|----|
| Contractors - subcontracted work-in connection with bridge tunnel or elevated street or highway construction, reconstruction or repair | 91588 | 2 | 3 | 3 | 3 | 5222 | 2 | 3 | n/a | 07 |
| Contractors - subcontracted work-in connection with oil or gas field construction, reconstruction or repair | 91586 | 3 | 3 | 3 | 3 | 6233 | 2 | 3 | n/a | 07 |
| Contractors - subcontracted work-in connection with street or highway construction or repair - not elevated | 91589 | 2 | 3 | 2 | 3 | 5506 | 2 | 3 | n/a | 07 |
| Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others with operators | 11201 | 2 | 3 | 2 | 3 | 9534 | 3 | 3 | n/a | 07 |
| Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others without operators | 11202 | 2 | 3 | 2 | 2 | 8107 | 3 | 3 | n/a | 07 |
| Contractors Equipment - earth moving equipment other than cranes, derricks or power shovels - rented to others with operators | 11205 | 2 | 3 | 2 | 3 | 8107 | 3 | 3 | n/a | 27 |
| Contractors Equipment - earth moving equipment other than cranes, derricks or power shovels - rented to others without operators | 11206 | 2 | 3 | 2 | 2 | 8107 | 3 | 3 | n/a | 27 |
| Contractors Equipment - excluding automobiles - rented to others with operators - NOC | 11207 | 2 | 3 | 2 | 3 | 8107 | 2 | 3 | n/a | 27 |
| Contractors Equipment - excluding automobiles - rented to others without operators - NOC | 11208 | 2 | 3 | 2 | 2 | 8107 | 2 | 3 | n/a | 27 |
| Contractors Equipment - hod or material platform hoist and equipment incidental thereto - rented to others with operators | 11209 | 2 | 3 | 2 | 3 | 8107 | 2 | 3 | n/a | 27 |

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| Contractors Equipment - hod or material platform hoist and equipment incidental thereto - rented to others without operators | 11210 | 2 | 3 | 2 | 2 | 8107 | 2 | 3 | n/a | 27 |
| Contractors Equipment - ladders scaffolds, scaffolding, sidewalk bridges, towers and equipment incidental thereto - rented to others | 11211 | 2 | 3 | 2 | 2 | 8107 | 2 | 3 | n/a | 27 |
| Contractors Equipment - scaffolds, sidewalk bridges, hod or material hoist towers-rented to others - installation, repair or removal operations only | 11212 | 2 | 3 | 2 | 3 | 8107 | 2 | 3 | n/a | 27 |
| Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others with operators | 11213 | 2 | 3 | 2 | 3 | 8107 | 2 | 3 | n/a | 27 |
| Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others without operators | 11214 | 2 | 3 | 2 | 2 | 8107 | 2 | 3 | n/a | 27 |
| Contractors Equipment Dealers - ladders, excluding hoists scaffolds or towers | 11203 | 2 | 2 | 3 | 2 | 8107 | 2 | 3 | n/a | 26 |
| Contractors Equipment Dealers - ladders, hoists, scaffolds or towers | 11204 | 2 | 2 | 3 | 2 | 8107 | 2 | 3 | n/a | 26 |
| Contractors Executive Supervisors or Executive Superintendents, Commercial, & Residential < or = 15 units/year | 91580 | 1 | 2 | 2 | 3 | 5606 | 2 | 2 | n/a | 04 |
| Contractors Executive Supervisors or Executive Superintendents, Residential > 15 units/year | 91580 | 1 | 2 | 3 | 3 | 5606 | 2 | 3 | n/a | 05 |
| Contractors Permanent Yards - maintenance or storage of equipment or material | 91590 | 2 | 2 | 2 | 2 | 8227 | 2 | 2 | n/a | 04 |

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| Convalescent Homes - (Health Care Facilities) - Refer professional to specialist. | # | 2 | 3* | 3* | 3 | 8829 | 3 | 3* | 3* | 21 / 63 |
| Convalescent Homes - (Health Care Facilities) - Refer professional to specialist. | # | 2 | 3* | 3* | 3 | 8829 | 3 | 3* | 3* | 21 / 63 |
| Conventions sponsor's risk only - NFP | 41673 | 1 | 2 | 1 | 2 | # | 2 | 2 | n/a | 20 |
| Conventions-sponsor's risk only - Other Than NFP | 41672 | 1 | 2 | 1 | 2 | # | 2 | 2 | n/a | 20 |
| Convents or Monasteries | 41680 | 2 | 1 | 1 | 2 | 8868 | 2 | 2 | n/a | 20 |
| Converted Buildings (a building not used for its original intended purpose) | # | 2 | # | # | 2 | # | # | # | n/a | # |
| Copying/Duplicating Services - retail | 11222 | 1 | 1 | 1 | 1 | 8015 | 2 | 1 | n/a | 32 |
| Cosmetic/Hair/Skin Preparation Stores | 11234 | 1 | 2 | 2 | 1 | 8017 | 1 | 2 | n/a | 81 |
| Cosmetics Mfg. | 51970 | 2 | 1 | 3* | 2 | 4611 | 2 | 3* | n/a | 13 |
| Cosmetologists (Beauty or Barber) | 10115 | 1 | 2 | 2 | 2 | 8832, 9586 | 1 | 1 | 1 | 32 (95) |
| Cotton Compressing | 51985 | 3 | 1 | 2 | 3 | 0400 | 2 | 2 | n/a | 12 |
| Cotton Gin Operations | 51986 | 3 | 1 | 2 | 3 | 0401 | 2 | 2 | n/a | 12 |
| Cotton Gin Operations - other than those performed for a fee per bale | 41679 | 3 | 1 | 2 | 3 | 0401 | 2 | 2 | n/a | 12 |
| Cotton or Wool Merchants | 11248 | 3 | 2 | 2 | 2 | 8103 | 2 | 2 | n/a | 34 |
| Cotton/Batting/Wadding/Waste Mfg. | 51982 | 3 | 1 | 2 | 3 | 2211, 2578 | 2 | 1 | n/a | 11 |
| Crane Services - construction (Contractors Equipment - cranes, etc. rented with operators) | 11201 | 2 | 3 | 2 | 3 | 9534 | 3 | 3 | n/a | 27 |
| Crematories - NFP | 41697 | 2 | 1 | 1 | 2 | 9620 | 2 | 1 | 1 | 23 (55) |
| Crematories - Other than NFP | 41696 | 2 | 1 | 1 | 2 | 41696 | 2 | 1 | 1 | 23 (55) |
| Crop Spraying - by contractors * | 91606 | 2 | 3* | 3* | 3 | 7423, 7409 | 3 | 3* | n/a | 07 |
| Cutlery (Not Powered) & Flatware Mfg. | 51999 | 2 | 1 | 2 | 2 | 3122 | 2 | 1 | n/a | 11 |
| Dairy Products Mfg. | 52002 | 2 | 1 | 3 | 2 | 2039, 2065, 2070 | 2 | 3 | n/a | 10 |
| Dairy Products or Butter and Egg Stores - NFP | 11259 | 1 | 2 | 1 | 2 | 8006 | 1 | 1 | n/a | 31 |

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|---|--------------|----------|----------|----------|----------|------------------|----------|-----------|-----|---------|
| Dairy Products or Butter and Egg Stores - Other Than NFP | 11258 | 1 | 2 | 1 | 2 | 8006 | 1 | 1 | n/a | 31 |
| Dam or Reservoir Construction * | 91618 | 2 | 3* | 3* | 3* | 6017, 6018 | 2 | 3* | n/a | 07 |
| Dam, Levee or Dike - existence hazard only * | 41700 | 2* | 3* | 1 | 2 | # | 1 | 3* | n/a | 88 |
| Dance Halls, Ballrooms or Discotheques - NFP (with or with out Liquor Liability) * | 11274 | 2* | 3 | 3 | 2 | 9084 | 1 | 3 | n/a | 25 |
| Dance Halls, Ballrooms or Discotheques - Other Than NFP (with or with out Liquor Liability) * | 11273 | 2* | 3 | 3 | 2 | 9084 | 1 | 3 | n/a | 25 |
| Day Care Centers - NFP | 41716 | 2 | 3 | 2 | 2 | 9059 | 2 | 3 | n/a | 17 |
| Day Care Centers - Other Than NFP | 41715 | 2 | 3 | 2 | 2 | 8869, 9059 | 2 | 3 | n/a | 17 |
| Debris Removal - construction site | 91629 | 1 | 2 | 1 | 3 | 5610 | 2 | 1 | n/a | 06 |
| Delicatessens | 11288 | 1 | 2 | 1 | 2 | 8006 | 1 | 1 | n/a | 31 |
| Demolition * (Wrecking) | # | 1 | 3* | 3* | 3* | # | 3 | 3* | n/a | 07 |
| Dental Labs | 12014 | 1 | 1 | 1 | 1 | 4692 | 1 | 1 | n/a | 33 |
| Dentists (class - 1), X - Professional | | 1 | 2 | 2 | 1 | 8832 | 1 | 1 | 1 | 40 (51) |
| Dentists (class - 2), X - Professional | | 1 | 2 | 2 | 1 | 8832 | 1 | 1 | 1 | 40 (52) |
| Dentists (class - 2A, X - Professional | | 1 | 2 | 2 | 1 | 8832 | 1 | 1 | 1 | 40 (53) |
| Dentists (class - 3), X - Professional | | 1 | 2 | 2 | 1 | 8832 | 1 | 3 | 3* | 40 (46) |
| Department or Discount Stores | 12356 | 2 | 2 | 2 | 2 | 8039 | 2 | 1 | n/a | 32 |
| Detective or Investigative Agencies - Private, X - Professional | 91636 | 1 | 3 | 2 | 3 | 7720 | 3 | 2 | n/a | 08 |
| Detergent Mfg. - Household * | 52075 | 3 | 2 | 3* | 3* | 4720 | 2 | 2* | n/a | 12 |
| Detergent Mfg. - NOC* | 52076 | 3 | 2 | 3* | 3* | 4720 | 2 | 2* | n/a | 12 |
| Dextrine Mfg. | 52109 | 3 | 3 | 3 | 3 | 4703 | 2 | 3 | n/a | 13 |
| Diagnostic Testing Laboratories, X - E & O | 46112 | 1 | 2 | 2 | 2 | 4511 | 1 | 2 | n/a | 28 |
| Die Cast Mfg. | 52137 | 2 | 1 | 2 | 2 | 1925 | 2 | 1 | n/a | 11 |
| Dike/Levee/ Revetment Construction * | 91641 | 2 | 3* | 3* | 3* | 6005, 6045 | 2 | 3* | n/a | 07 |
| Distillation or Extraction - NOC | 52150 | 3 | 2 | 2 | 3 | 1472 | 2 | 1 | n/a | 06 |
| Distributors - food or drink - NOC | 12361 | 2 | 1 | 2 | 2 | 8018 | 2 | 2 | n/a | 34 |
| Distributors - no food or drink - NOC | 12362 | 2 | 1 | 2 | 2 | 7380, 8018, 8032 | 2 | 2 | n/a | 34 |

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|---|-------|----|----|----|----|------------------------|---|----|-----|---------|
| Diving - marine * | 91666 | 2 | 3 | 3 | 3* | 7394, 7395, 7398 | 2 | 3* | n/a | 07 |
| Dock Operations - coal, grain or ore * | 91722 | 3 | 3* | 2* | 3* | 7313 | 2 | 3* | n/a | 07 |
| Door or Window Mfg. - NOC | 52134 | 2 | 1 | 3 | 2 | 3066, 3076 | 2 | 2 | n/a | 12 |
| Door or Window Mfg. - Wood | 52315 | 3 | 1 | 3 | 2 | 2802 | 2 | 2 | n/a | 12 |
| Door, Window or Assembled Millwork - installation - metal | 91746 | 2 | 1 | 2 | 2 | 3724, 5102, 5645 | 2 | 1 | n/a | 06 |
| Dormitories (Schools - dorms) | # | 3 | 3 | 2 | 2 | # | 2 | 3 | n/a | 69 |
| Draftsmen, X-Professional | 91805 | 1 | 1 | 1 | 1 | 8810 | 1 | 1 | n/a | 40 |
| Drawbridges - existence hazard only * | 43007 | 3* | 3* | 1* | 3* | # | 1 | 3* | n/a | 88 |
| Dredging - gold - endless bucket or ladder type * | 92053 | 3 | 3 | 3 | 3* | 1165 | 2 | 3* | n/a | 07 |
| Dredging - gold - floating dragline type* | 92054 | 3 | 3 | 3 | 3* | 1165 | 2 | 3* | n/a | 07 |
| Dredging - NOC* | 92055 | 3 | 3 | 3 | 3* | 4000, 7333, 7335, 7337 | 2 | 3* | n/a | 07 |
| Drilling - NOC * | 92101 | 1 | 3* | 3* | 3 | 6204 | 2 | 3* | n/a | 07 |
| Drilling - water | 92102 | 1 | 2 | 2 | 3 | 6204 | 2 | 1 | n/a | 06 |
| Driveway, Parking Area or Sidewalk - paving or repaving, with PD ded. | 92215 | 1 | 2 | 2 | 2 | 5221 | 2 | 1 | n/a | 06 |
| Drug Abuse Treatment Centers (Health Care Facilities - alcohol & drug) X - Professional | # | 3 | 3 | 3 | 3 | # | 2 | 3 | n/a | 88 |
| Drug Distributors * | 12373 | 2 | 1 | 3* | 2 | 8047 | 2 | 2* | n/a | 34 |
| Drug Mfg. - biological products * | 52341 | 2 | 2* | 3* | 2 | 5951 | 2 | 3* | n/a | 13 |
| Drug Stores - no table or counter service for beverage or food | 12374 | 1 | 2 | 1 | 2 | 8045 | 2 | 2 | 2 | 28 (54) |
| Drug Stores - NOC | 12375 | 1 | 2 | 1 | 2 | 8045 | 2 | 2 | 2 | 28 (54) |
| Drug, Medicine or Pharmaceutical Preparations Mfg. - for animal use * | 52342 | 2 | 2* | 3* | 2 | 4825 | 2 | 3* | n/a | 13 |
| Drug, Medicine or Pharmaceutical Preparations Mfg. - NOC * | 52343 | 2 | 2* | 3* | 2 | 4285, 4611, 4825 | 2 | 3* | n/a | 13 |
| Drums Mfg. - Metal | 52401 | 1 | 2 | 3 | 2 | 3400 | 2 | 3 | n/a | 13 |
| Drums Mfg. - Plastic | 52402 | 2 | 2 | 3 | 2 | 4484 | 2 | 3 | n/a | 13 |

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|---|--------------|----------|-----------|-----------|-----------|------------------------------|---|-----------|-----|----|
| Dry Cleaning Plants - (Laundries and Dry Cleaning Plants) | 45678 | 2 | 1 | 1 | 3 | 2585 | 2 | 1 | n/a | 23 |
| Dry Wall or Wallboard Installation | 92338 | 1 | 1 | 2 | 3 | 5445 | 2 | 1 | n/a | 06 |
| Dude Ranches | 43117 | 3 | 3 | 2 | 3 | 9052 | 2 | 3 | n/a | 88 |
| Dwellings - Any type - Student Occupied | # | 3 | 3 | 1 | 2 | # | 2 | 3 | n/a | 69 |
| Dwellings - four family (LRO) 25 years old or older | 63013 | 2 | 2 | 1 | 2 | # | 1 | 1 | n/a | 35 |
| Dwellings - four family (LRO) less than 25 years old | 63013 | 1 | 1 | 1 | 2 | # | 1 | 1 | n/a | 35 |
| Dwellings - one family (LRO) 25 years old or older | 63010 | 2 | 2 | 1 | 2 | # | 1 | 1 | n/a | 35 |
| Dwellings - one family (LRO) less than 25 years old | 63010 | 1 | 1 | 1 | 2 | # | 1 | 1 | n/a | 35 |
| Dwellings - three family (LRO) 25 years old or older | 63012 | 2 | 2 | 1 | 2 | # | 1 | 1 | n/a | 35 |
| Dwellings - three family (LRO) less than 25 years old | 63012 | 1 | 1 | 1 | 2 | # | 1 | 1 | n/a | 35 |
| Dwellings - two family (LRO) 25 years old or older | 63011 | 2 | 2 | 1 | 2 | # | 1 | 1 | n/a | 35 |
| Dwellings - two family (LRO) less than 25 years old | 63011 | 1 | 1 | 1 | 2 | # | 1 | 1 | n/a | 35 |
| Electric Light or Power Companies * | 92445 | 3 | 3* | 3* | 3* | 7539 | 2 | 3* | n/a | 07 |
| Electric Light or Power Cooperatives - Rural Utilities - service projects only * | 92453 | 2 | 3* | 3* | 3* | 7540 | 2 | 3* | n/a | 07 |
| Electric Light or Power Line Construction - NOC | 92446 | 2 | 3 | 3 | 3 | 7538 | 2 | 3 | n/a | 07 |
| Electric Light or Power Line Construction - Rural Utilities - service projects only | 92447 | 2 | 3 | 3 | 3 | 7538 | 2 | 3 | n/a | 07 |
| Electrical Apparatus - installation, servicing or repair - NOC | 92451 | 1 | 1 | 2 | 2 | 3179, 3724, 5190, 5191, 5213 | 2 | 1 | n/a | 06 |
| Electrical Equip. Mfg. - for direct and indirect applications to the body | 52433 | 2 | 1 | 3 | 2 | 3179 | 2 | 3 | n/a | 13 |
| Electrical Equipment Distributors | 12391 | 2 | 1 | 2 | 2 | 8010 | 2 | 2 | n/a | 34 |

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|---|--------------|----------|----------|----------|-----------|------------------|-----------|-----------|-----|----|
| Electrical Equipment Mfg. - NOC | 52432 | 2 | 1 | 2 | 2 | 3179 | 2 | 2 | n/a | 12 |
| Electrical Generating Machinery Mfg. | 52435 | 3 | 2 | 3 | 3 | 3643 | 2 | 3 | n/a | 13 |
| Electrical Parts, Components or Accessories Mfg. - NOC | 52438 | 2 | 1 | 2 | 2 | 3179, 3681 | 2 | 2 | n/a | 12 |
| Electrical Power Distribution or Transmission Equip. Mfg. - NOC | 52440 | 2 | 1 | 3 | 2 | 3643, 4720 | 2 | 3 | n/a | 13 |
| Electrical Wire or Cable Mfg. | 52467 | 2 | 1 | 2 | 2 | 4470 | 2 | 2 | n/a | 12 |
| Electrical Work - within buildings | 92478 | 2 | 1 | 2 | 2 | 5190 | 1 | 1 | n/a | 06 |
| Electronic Components Mfg. | 52469 | 2 | 1 | 2 | 2 | 3179 | 2 | 2 | n/a | 12 |
| Electronic Data Processing (Computer Data Processing) | # | 2 | 2 | 2 | 1 | 7610 | 1 | 1 | n/a | 23 |
| Electronic Games Mfg. | 52505 | 2 | 1 | 2 | 2 | 3574 | 2 | 1 | n/a | 11 |
| Electronics Store | 12393 | 1 | 1 | 1 | 1 | 8010, 8044 | 1 | 1 | n/a | 32 |
| Electroplating | 52547 | 3 | 1 | 2 | 2 | 3372 | 2 | 2 | n/a | 12 |
| Elevator Mfg. | 52581 | 2 | 2 | 3 | 3 | 3042 | 2 | 3 | n/a | 13 |
| Elevator or Escalator Inspecting, Installation, Servicing or Repair | 92593 | 2 | 3 | 3 | 3 | 5160, 8720 | 1 | 3 | n/a | 07 |
| Employment Agencies W/O Leasing | 43200 | 1 | 3 | 2 | 1 | 8810 | 1 | 2 | n/a | 20 |
| Employment Agencies With Leasing | 43200 | 1 | 3 | 2 | 3 | # | 1 | 3 | n/a | 88 |
| EMT - (Ambulance Services) X - Professional * | # | 1 | 2* | 2* | 3* | 7370, 8385 | 3* | 3* | n/a | 88 |
| Engine or Turbine Mfg. - not Aircraft - NOC | 52619 | 2 | 2 | 3 | 2 | 3507, 3612, 3827 | 2 | 3 | n/a | 13 |
| Engineers or Architects - consulting X - Professional | 92663 | 1 | 1 | 1 | 2 | 8601 | 2 | 1 | n/a | 40 |
| Engraving | 52660 | 1 | 1 | 1 | 2 | 4352 | 1 | 1 | n/a | 11 |
| Entertainment Performed on Others' Premises | 43215 | 1 | 2 | 1 | 3 | # | 2 | 2 | n/a | 28 |
| Equipment, Fixtures or Supplies- for bars, hotels, offices, rest., stores - dist. | 12467 | 1 | 1 | 1 | 2 | 8018 | 2 | 1 | n/a | 73 |
| Escalator or Moving Sidewalk Mfg. | 52744 | 2 | 2 | 3 | 3 | 3042 | 2 | 2 | n/a | 12 |
| Excavation * | 94007 | 1 | 2* | 2 | 2* | 3724, 6217 | 2 | 2* | n/a | 03 |
| Exercise or Playground Equip. Mfg. | 52767 | 2 | 2 | 3 | 2 | # | 2 | 3 | n/a | 13 |

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|---|--------------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----|----|
| Exercise Studios (Health or Exercise) | # | # | 2 | 1 | 2 | 9063 | 1 | 2 | n/a | 80 |
| Exhibition or Convention Buildings - NFP * | 63216 | 2* | 3* | 1* | 2 | # | 2 | 3* | n/a | 71 |
| Exhibition or Convention Buildings - other than NFP * | 63215 | 2* | 3* | 1* | 2 | # | 2 | 3* | n/a | 71 |
| Exhibitions - in buildings - NFP - NOC | 63218 | 1 | 3 | 1 | 2 | 8279, 9016 | 2 | 3 | n/a | 88 |
| Exhibitions - in buildings - no admission charged - other than NFP | 63219 | 1 | 2 | 1 | 2 | # | 2 | 2 | n/a | 20 |
| Exhibitions - in buildings - no admission charged NFP | 63220 | 1 | 2 | 1 | 2 | # | 2 | 2 | n/a | 20 |
| Exhibitions - in buildings - other than NFP - NOC | 63217 | 1 | 3 | 1 | 2 | # | 2 | 3 | n/a | 88 |
| Exhibitions - outside-in stadiums or on premises having grandstands or ushers not provided by insured | 43421 | 1 | 2 | 1 | 2 | 9016 | 2 | 2 | n/a | 20 |
| Exhibitions - outside-in stadiums or on premises having grandstands or ushers provided by insured | 43422 | 1 | 3 | 1 | 2 | # | 2 | 3 | n/a | 88 |
| Exhibitions - outside-no stadiums or grandstands | 43424 | 1 | 2 | 1 | 2 | # | 2 | 2 | n/a | 20 |
| Explosive or Fireworks Mfg. * | 52876 | 3* | 3* | 3* | 3* | 4777 | 3* | 3* | n/a | 13 |
| Express Companies * | 94099 | 2 | 2* | 1* | 2 | 7231 | 3* | 3* | n/a | 02 |
| Exterminators (Pest Control) | 43470 | 1 | 3* | 3* | 3* | 9014 | 2 | 3* | n/a | 88 |
| Extracts Mfg. | 52911 | 2 | 2 | 3 | 2 | 4825 | 2 | 3 | n/a | 10 |
| Eye Glass Lens Mfg. | 52967 | 2 | 1 | 2 | 2 | 4150 | 2 | 2 | n/a | 12 |
| Fabric Distributors | 12509 | 2 | 1 | 2 | 2 | 8103 | 2 | 1 | n/a | 73 |
| Fabric Stores | 12510 | 1 | 1 | 1 | 2 | 8008 | 1 | 1 | n/a | 32 |
| Fair Grounds - non-operating season | 43517 | 3 | 2 | 1 | 2 | # | 1 | 2 | n/a | 83 |
| Fairs-outside (operator's risk only) | 43518 | 3 | 3 | 2 | 3 | 9016 | 2 | 2 | n/a | 83 |
| Farm Machinery Operations-by contractors | 94225 | 2 | 3 | 3 | 3 | 0050 | 3 | 3 | n/a | 85 |
| Farm Properties (refer to Farm Manual) | # | 3 | 2 | 2 | 3 | # | 2 | 2 | n/a | 85 |
| Feed Mfg. - NOC * | 53001 | 3 | 3 | 3* | 3* | 2014 | 2 | 3* | n/a | 87 |
| Feed, Grain or Hay Dealers | 12583 | 3 | 3 | 3 | 3 | 8215 | 3 | 3 | n/a | 87 |
| Fence Dealers | 12651 | 2 | 2 | 2 | 2 | 8232 | 1 | 1 | n/a | 33 |

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|--|--------------|----------|-----------|-----------|-----------|------------------|-----------|-----------|-----|----|
| Fence Erection Contractors | 94276 | 2 | 2 | 2 | 2 | 6400 | 1 | 1 | n/a | 06 |
| Fertilizer Dealers & Distributors * | 12683 | 3 | 3* | 3* | 3 | 8215 | 3* | 3* | n/a | 87 |
| Fertilizer Mfg. * | 53077 | 3 | 3* | 3* | 3* | 4581, 4583 | 2* | 3* | n/a | 87 |
| Fiber Mfg. - NOC | 53095 | 3 | 2 | 3 | 2 | 2220, 2302, 4263 | 2 | 2 | n/a | 12 |
| Fiber Mfg. - synthetic | 53096 | 3 | 2 | 3 | 2 | 2305, 2534 | 2 | 2 | n/a | 12 |
| Fiberglass Mfg. | 53121 | 3 | 2 | 3 | 3 | 4101 | 2 | 2 | n/a | 12 |
| Fire Departments - NOC, X - Professional * | 43550 | 1 | 3* | 2* | 3* | 7704 | 3* | 3* | n/a | 71 |
| Fire Departments - volunteer, X - Professional * | 43551 | 1 | 3* | 2* | 3* | 7704 | 3* | 3* | n/a | 71 |
| Fire Extinguishers - service, refilling or testing | 94304 | 2 | 1 | 3 | 2 | 4635 | 1 | 3 | n/a | 07 |
| Fire Extinguishers Mfg. * | 53147 | 2 | 1 | 3* | 2* | 3315 | 2 | 3* | n/a | 13 |
| Fire Protection Equipment Dealers and Distributors | 12707 | 1 | 1 | 3 | 2 | 8010 | 2 | 3 | n/a | 29 |
| Fire Suppression Systems - installation, servicing or repair | 94381 | 2 | 1 | 3 | 2 | 5188 | 1 | 3 | n/a | 07 |
| Fire Suppression Systems Mfg. | 53229 | 2 | 1 | 3 | 2 | 3315 | 2 | 3 | n/a | 13 |
| Firearms Mfg. * | 53271 | 2 | 1* | 3* | 2 | 3548, 3574 | 2 | 3* | n/a | 13 |
| Fireplace Construction Installation (Heating & Heating & Air Conditioning) | # | 1 | 1 | 3 | 2 | 3724, 5183 | 1 | 3 | n/a | 07 |
| Fireproofing-structures | 94404 | 1 | 1 | 3 | 3 | 5213 | 1 | 3 | n/a | 07 |
| Fireworks Exhibitions (contractor's risk only) * | 43626 | 3 | 3* | 3* | 3* | 9180 | 3* | 3* | n/a | 88 |
| Fireworks Exhibitions (sponsor's risk only) NFP* | 43629 | 3 | 3 | 3 | 3 | # | 2 | 3 | n/a | 88 |
| Fireworks Exhibitions (sponsor's risk only) other than NFP* | 43628 | 3 | 3 | 3 | 3 | # | 2 | 3 | n/a | 88 |
| Fish Processing - (Meat, Fish, Poultry or Seafood Processing) | # | 2 | 2 | 3 | 3 | # | 2 | 3 | n/a | 10 |
| Fishing Piers * | 43754 | 2 | 3 | 2 | 3* | # | 1 | 2* | n/a | 28 |
| Fishing Ponds or Lakes - commercially operated * | 43760 | 2 | 2 | 2 | 3* | # | 1 | 2* | n/a | 28 |
| Floor Covering Distributors | 12797 | 2 | 1 | 1 | 2 | 8018 | 2 | 1 | n/a | 73 |

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|--|-------|----|----|----|----|------------------------------|----|----|-----|----|
| Floor Covering Installation - not ceramic tile or stone | 94569 | 2 | 1 | 2 | 2 | 5478 | 1 | 1 | n/a | 06 |
| Floor Covering Mfg. - not carpets, rugs, ceramic or stone tiles | 53333 | 3 | 1 | 2 | 2 | 4493 | 2 | 1 | n/a | 11 |
| Floor Covering Stores | 12805 | 1 | 1 | 1 | 2 | 8017 | 1 | 1 | n/a | 32 |
| Floor Waxing | 94590 | 1 | 2 | 2 | 2 | 9014 | 1 | 1 | n/a | 06 |
| Florists (Auto PD ded. with delivery) | 12841 | 1 | 1 | 1 | 2 | 8001 | 2 | 1 | n/a | 32 |
| Food Products Mfg. - frozen | 53375 | 2 | 1 | 3 | 2 | 6504 | 2 | 3 | n/a | 10 |
| Food Products Mfg. - not dry - in glass containers | 53376 | 2 | 1 | 3 | 2 | 2110, 6504 | 2 | 3 | n/a | 10 |
| Food Products Mfg. - not dry - in other than glass containers | 53377 | 2 | 1 | 3 | 2 | 2111, 6504 | 2 | 3 | n/a | 10 |
| Food Products Mfg. - dry | 53374 | 2 | 1 | 2 | 2 | 2001, 2002, 2016, 2112, 6504 | 2 | 2 | n/a | 09 |
| Forestry Service | 43822 | 2 | 2 | 1 | 3 | 7720 | 1 | 2 | n/a | 85 |
| Forging - NOC | 53403 | 3 | 1 | 2 | 3 | 3110 | 2 | 2 | n/a | 12 |
| Formal Wear or Costumes - rented to others | 12927 | 1 | 1 | 1 | 1 | 8017 | 1 | 1 | n/a | 32 |
| Foundries - NOC | 53425 | 3 | 2 | 2 | 3 | 3081, 3082, 3085, 3336 | 2 | 2 | n/a | 12 |
| Fraternity Houses - (Boarding or Rooming House for property and Clubs for GL) | # | 3 | 3 | 2 | 3 | # | 2 | 3 | n/a | 69 |
| Freight Forwarders or Handlers - NOC | 94617 | 2 | 2* | 1* | 2 | 7350, 7360 | 3 | 3 | n/a | 02 |
| Freight Forwarders or Handlers-packing, handling or shipping explosives or ammunition under contract * | 94638 | 3* | 3* | 3* | 3* | 7350, 7360 | 3* | 3* | n/a | 02 |
| Frozen Food - Distributors | 13049 | 2 | 1 | 2 | 2 | 8018 | 2 | 2 | n/a | 34 |
| Fruit or Vegetable Dealers | 13111 | 2 | 2 | 2 | 2 | 8006 | 2 | 2 | n/a | 81 |
| Fruit or Vegetable Distributors | 13112 | 2 | 2 | 2 | 2 | 8018 | 2 | 2 | n/a | 34 |
| Fruit or Vegetable Juice Mfg. | 53565 | 2 | 2 | 3 | 2 | 2143 | 2 | 3 | n/a | 10 |
| Fruit or Vegetable-harvesting contractors | 43840 | 2 | 2 | 2 | 3 | 0016 | 2 | 2 | n/a | 85 |

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|--|--------------|-----------|-----------|-----------|----------|------------------------------|-----------|-----------|-----|---------|
| Fruit, Vegetable or Nut Processing - (Food Products Mfg. - dry) | 53374 | 2 | 1 | 2 | 2 | 2001, 2002, 2016, 2112, 6504 | 2 | 2 | n/a | 09 |
| Fuel Dealers or Distributors - coal or wood | 13201 | 2 | 2 | 2 | 2 | 8232, 8233 | 2 | 2 | n/a | 34 |
| Fuel Oil or Kerosene Dealers | 13204 | 3 | 3 | 3 | 2 | 8350 | 3 | 3 | n/a | 86 |
| Fuel Oil or Kerosene Distributors * | 13205 | 3 | 3* | 3* | 2 | 8350 | 3* | 3* | n/a | 86 |
| Fumigating | 43860 | 1 | 3 | 3 | 3 | 9014 | 2 | 3 | n/a | 07 |
| Funeral Homes or Chapels, X - Professional | 43889 | 2 | 2 | 1 | 2 | 9620 | 2 | 1 | 1 | 32 (55) |
| Fur Garment Mfg. * | 53631 | 3* | 2 | 2 | 2 | 2501, 2623 | 2 | 1 | n/a | 11 |
| Fur Garments & Pelts-Distributors * | 13314 | 3* | 2 | 2 | 2 | 8105 | 2 | 1 | n/a | 73 |
| Fur or Pelt Processing * | 53632 | 3* | 2 | 2 | 2 | 2600 | 2 | 1 | n/a | 11 |
| Furniture Mfg. or Assembling - infants | 53731 | 3 | 1 | 3 | 3 | 2883 | 2 | 3 | n/a | 13 |
| Furniture Mfg. or Assembling - wood | 53733 | 3 | 1 | 2 | 3 | 2881, 2812, 2735, 2883 | 2 | 2 | n/a | 12 |
| Furniture Mfg. or Assembling - other than wood | 53732 | 2 | 1 | 2 | 3 | 2193, 3076 | 2 | 2 | n/a | 12 |
| Furniture or Fixtures - installation w/PD Ded | 95124 | 2 | 2 | 2 | 2 | 5146 | 2 | 1 | n/a | 06 |
| Furniture or Woodwork Stripping Refinishing or Repair - Shop Only | 53734 | 3 | 2 | 3 | 3 | 9501 | 2 | 2 | n/a | 12 |
| Furniture Stores - NFP - w/No Delivery | 13352 | 2 | 2 | 2 | 2 | 8044 | 1 | 1 | n/a | 33 |
| Furniture Stores - NFP - with Delivery & PD Ded. | 13352 | 2 | 2 | 2 | 3 | 8044 | 2 | 1 | n/a | 33 |
| Furniture Stores - other than NFP - w/No Delivery | 13351 | 2 | 2 | 2 | 2 | 8044 | 1 | 1 | n/a | 33 |
| Furniture Stores - other than NFP - with Delivery & PD Ded. | 13351 | 2 | 2 | 2 | 3 | 8044 | 2 | 1 | n/a | 33 |
| Galvanizing or Tinning | 53803 | 2 | 2 | 2 | 3 | 3373 | 2 | 1 | n/a | 11 |
| Gambling - casinos * | 43990 | 3* | 2* | 1 | 2 | 9062 | 2 | 2* | n/a | 28 |
| Gambling - incidental to other operations | 43991 | 3 | 2 | 1 | 2 | 9044 | 1 | 2 | n/a | 28 |
| Garbage Collection | 95233 | 1 | 3 | 1 | 3 | 9403 | 3 | 3 | n/a | 07 |
| Garbage Dumps * | 43945 | 3 | 3* | 3* | 2 | 9403 | 3* | 3* | n/a | 88 |

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|---|--------------|----------|-----------|-----------|-----------|------------------|-----------|-----------|-----|-----------|
| Garbage Works - separation for recycling, reduction or incineration | 43946 | 2 | 3 | 2 | 3 | 7590 | 3* | 3 | n/a | 88 |
| Gardening and Light Farm Supply Dealers - retail (Stores - Not Food or Drink) | # | 1 | 2 | 2 | 2 | # | 2 | 1 | n/a | 33 |
| Gas Companies - natural gas - local distribution * | 95306 | 3 | 3* | 3* | 2* | 7502 | 2* | 3* | n/a | 86 |
| Gas Companies - NOC * | 95305 | 3 | 3* | 3* | 2* | 7502 | 2* | 3* | n/a | 86 |
| Gas Dealers - LPG (not just tank exchanges) * | 13410 | 3 | 3* | 3* | 2* | 8350 | 3* | 3* | n/a | 86 |
| Gas Dealers or Distributors - NOC * | 13411 | 3 | 3* | 3* | 2* | 8350 | 3* | 3* | n/a | 86 |
| Gas Distributors - LPG * | 13412 | 3 | 3* | 3* | 2* | 8502 | 3* | 3* | n/a | 86 |
| Gas Mains or Connections Construction | 95310 | 3 | 3 | 3 | 3 | 6319 | 3 | 3 | n/a | 86 |
| Gas Mfg. - inert * | 53902 | 3 | 3* | 3* | 3* | 4635 | 2* | 3* | n/a | 86 |
| Gas Mfg. - NOC * | 53903 | 3 | 3* | 3* | 3* | 4635 | 2* | 3* | n/a | 86 |
| Gas Mfg. - primarily flammable, explosive or reactive * | 53904 | 3 | 3* | 3* | 3* | 4635 | 2* | 3* | n/a | 86 |
| Gas Mfg. - primarily toxic or presenting a health hazard * | 53905 | 3 | 3* | 3* | 3* | 4829 | 2* | 3* | n/a | 86 |
| Gas Mfg. - toxic and either flammable, explosive or reactive * | 53901 | 3 | 3* | 3* | 3* | 4829 | 2* | 3* | n/a | 86 |
| Gasoline Distributors | 53907 | 2 | 2 | 2 | 2 | 8350 | 3 | 3 | n/a | 86 |
| Gasoline or Oil Supply Stations - Retail (LRO) | 44009 | 2 | 2 | 2 | 2 | # | 1 | 1 | n/a | 33 |
| Gasoline Recovery - from casing head or natural gas | 44010 | 3 | 3* | 3* | 3* | 4740 | 3* | 3* | n/a | 86 |
| Gasoline Stations - full service | 13453 | 2 | 2 | 2 | 2 | 8380 | 2 | 1 | n/a | 32 |
| Gasoline Stations - self and full service combined | 13455 | 2 | 2 | 2 | 2 | 8380 | 2 | 1 | n/a | 32 |
| Gasoline Stations - self-service | 13454 | 2 | 2 | 2 | 2 | 8006, 8380, 8381 | 1 | 1 | n/a | 32 |
| Gemstone Cutting/Polishing | 54012 | 2 | 1 | 2 | 2 | 8013 | 2 | 1 | n/a | 11 |
| General Contractor - Commercial w/Risk Transfer | 91580 | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 04 |

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|---|-------|---|----|----|---|------------------------------------|----|----|-----|----|
| General Contractors - Residential >15 Units/year w/Risk Transfer | 91580 | 2 | 2 | 3 | 2 | # | 2 | 3 | n/a | 05 |
| General Contractors - Residential ≤15 Units/year w/Risk Transfer | 91580 | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 04 |
| General Stores - (Variety Stores) | # | 2 | 1 | 1 | 2 | 8050 | 1 | 1 | n/a | 32 |
| Geophysical Exploration - NOC | 95357 | 1 | 1 | 2 | 3 | 7380, 8601 | 2 | 2 | n/a | 03 |
| Geophysical Exploration - seismic method | 95358 | 2 | 3 | 3 | 3 | 8606 | 1 | 2 | n/a | 07 |
| Gift shops - NFP | 13507 | 1 | 1 | 1 | 1 | 8017 | 1 | 1 | n/a | 32 |
| Gift Shops - other than NFP | 13506 | 1 | 1 | 1 | 1 | 8017 | 1 | 1 | n/a | 32 |
| Glass Dealers & Glaziers | 13590 | 1 | 2 | 2 | 3 | 4130, 5462 | 2 | 2 | n/a | 32 |
| Glass or Glassware Mfg. | 54077 | 2 | 2 | 2 | 3 | 4101, 4111, 4113, 4114, 4131, 4133 | 2 | 1 | n/a | 11 |
| Golf Courses - miniature | 44069 | 2 | 2 | 1 | 1 | 9016 | 1 | 1 | n/a | 32 |
| Golf Courses - municipal or public - not golf or country clubs | 44070 | 2 | 2 | 2 | 2 | 9060 | 2 | 2 | n/a | 83 |
| Golf Driving Ranges | 44071 | 2 | 2 | 2 | 2 | 9016 | 1 | 2 | n/a | 83 |
| Golf mobiles - loaned or rented to others | 44072 | 2 | 2 | 2 | 2 | 8010 | 1 | 2 | n/a | 83 |
| Governmental Subdivisions (.1) - Municipalities 2500 or less population | 44100 | 2 | 2 | 2 | 2 | 9410 | 2 | 2 | n/a | 18 |
| Governmental Subdivisions (.2) - Municipalities 2500 to 10,000 population | 44101 | 2 | 2 | 2 | 2 | 9410 | 2 | 2 | n/a | 18 |
| Governmental Subdivisions (.3) - Municipalities 10,000 to 25,000 | 44102 | 2 | 2 | 2 | 2 | 9410 | 2 | 2 | n/a | 18 |
| Governmental Subdivisions (.4) - Municipalities 25,000 to 50,000 population | 44103 | 2 | 2 | 2 | 2 | 9410 | 2 | 2 | n/a | 18 |
| Governmental Subdivisions (.5) - Municipalities 50,000 to 100,000 population * | 44104 | 2 | 3* | 3* | 2 | 9410 | 2* | 3* | n/a | 71 |
| Governmental Subdivisions (.6) - Municipalities 100,000 to 250,000 population * | 44105 | 2 | 3* | 3* | 2 | 9410 | 2* | 3* | n/a | 71 |

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|--|--------------|----------|-----------|----------|-----------|------------------|-----------|-----------|----------|---------|
| Governmental Subdivisions (.7) - Municipalities 250,000 plus population * | 44106 | 2 | 3* | 3* | 2 | 9410 | 2* | 3* | n/a | 71 |
| Governmental Subdivisions (1) - Counties /Parishes 10,000 or Less population | 44108 | 2 | 2 | 2 | 2 | 9410 | 2 | 2 | n/a | 18 |
| Governmental Subdivisions (2) - Counties /Parishes 10,000 to 25,000 population | 44109 | 2 | 2 | 2 | 2 | 9410 | 2 | 2 | n/a | 18 |
| Governmental Subdivisions (3) - Counties /Parishes 25,000 to 50,000 population | 44110 | 2 | 2 | 2 | 2 | 9410 | 2 | 2 | n/a | 18 |
| Governmental Subdivisions (4) - Counties /Parishes 50,000 to 100,000 population * | 44111 | 2 | 3* | 3* | 2 | 9410 | 2* | 3* | n/a | 71 |
| Governmental Subdivisions (5) - Counties /Parishes 100,000 to 250,000 population * | 44112 | 2 | 3* | 3* | 2 | 9410 | 2* | 3* | n/a | 71 |
| Governmental Subdivisions (6) - Counties /Parishes 250,000 plus population * | 44113 | 2 | 3* | 3* | 2 | 9410 | 2* | 3* | n/a | 71 |
| Grading of Land | 95410 | 1 | 2 | 2 | 2 | 2702, 5507, 6217 | 2 | 2 | n/a | 03 |
| Grain Elevator Operations | 95455 | 3 | 3 | 3 | 3 | 8304 | 3 | 3 | n/a | 87 |
| Grain Milling | 13621 | 3 | 3 | 3 | 3 | 2014 | 2 | 3 | n/a | 87 |
| Grandstands or Bleachers - NFP | 44194 | 2 | 3 | 1 | 2 | # | 1 | 3 | n/a | 88 |
| Grandstands or Bleachers - other than NFP | 44193 | 2 | 3 | 1 | 2 | # | 1 | 3 | n/a | 88 |
| Gravel or Sand Digging & Drivers - (Sand or Gravel Digging) * | 98710 | 1 | 3* | 2 | 3* | 4000 | 3* | 3* | n/a | 07 |
| Greenhouse erection | 95487 | 2 | 2 | 2 | 2 | 5402 | 2 | 2 | n/a | 03 |
| Greenhouses - apply appropriate BG-II rate multiple | # | 3 | 1 | 1 | 2 | # | 1 | 2 | n/a | 85 |
| Grocery Distributors | 13670 | 2 | 1 | 2 | 2 | 8018 | 2 | 2 | n/a | 34 |
| Grocery Stores - 7500 sq. ft. or more | 13673 | 2 | 2 | 2 | 2 | 8006, 8033 | 1 | 2 | n/a | 81 |
| Grocery Stores - less than 7500 sq.ft. | 13673 | 2 | 2 | 2 | 2 | 8006, 8033 | 2 | 2 | n/a | 81 |
| Group Care Homes, X - Professional | # | 2 | 3 | 3 | 3 | # | 2 | 2 | 3 | 21 (63) |

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|--|--------------|----------|----------|----------|----------|------------------------|----------|----------|-----|------------------|
| Guides or Outfitters | 44222 | 1 | 3 | 2 | 3 | 7720 | 2 | 2 | n/a | 83 |
| Guniting or Shot-Crete | 95505 | 2 | 2 | 2 | 2 | 5213 | 2 | 2 | n/a | 03 |
| Gunsmiths * | 95620 | 2 | 2 | 3* | 2 | 8017 | 1 | 3* | n/a | 07 |
| Gymnasiums | # | # | # | # | # | # | 2 | 3 | n/a | # |
| Gymnastic Facilities | # | # | # | # | # | # | 2 | # | n/a | # |
| Halls - NFP (GL & Umb. = 3 with Liquor Liability) * | 44277 | 2* | 2* | 2 | 2 | # | 2 | 2* | n/a | 80 [25 w/ LL] |
| Halls - other than NFP (GL & Umb. = 3 with Liquor Liability) * | 44276 | 2* | 2* | 2 | 2 | # | 2 | 2* | n/a | 80 [25 w/ LL] |
| Handyman | 95625 | 1 | 1 | 2 | 2 | # | 2 | 1 | n/a | 06 |
| Hardware & Tool Distributors | 13715 | 1 | 1 | 2 | 2 | 8010 | 2 | 2 | n/a | 34 |
| Hardware Stores (without LPG filling) | 13716 | 1 | 1 | 1 | 2 | 8010 | 2 | 1 | n/a | 33 |
| Haunted Houses | # | 3 | 3 | 2 | 3 | # | 2 | 3 | n/a | 88 |
| Hazardous Material Contractors | 95630 | 3 | 3 | 3 | 3 | 5472, 5473 | 3 | 3 | n/a | 07 |
| Health Care - clinics, dispensaries or infirmaries - other than NFP, X - Professional | 44439 | 1 | 3 | 3 | 3 | 8832 | 2 | 2 | 3* | 19 |
| Health Care - clinics, dispensaries or infirmaries NFP, X - Professional | 44440 | 1 | 3 | 3 | 3 | 8832 | 2 | 2 | 3* | 19 |
| Health Care - convalescent or nursing homes - other than NFP, X - Professional - Refer professional to specialist. | 44429 | 2 | 3* | 3* | 3 | 8829 | 3 | 2* | 3* | 21 (63) |
| Health Care - convalescent or nursing homes NFP, X - Professional - Refer professional to specialist. | 44430 | 2 | 3* | 3* | 3 | 8829 | 3 | 2* | 3* | 21 (63) |
| Health Care - home for the aged - NFP, X - Professional - Refer professional to specialist. | 44432 | 2 | 3* | 3* | 3 | 8829 | 3 | 2* | 3* | 21 (63) |
| Health Care - home for the aged - other than NFP, X - Professional - Refer professional to specialist. | 44431 | 2 | 3* | 3* | 3 | 8824, 8825, 8826, 8829 | 3 | 2* | 3* | 21 (63) |
| Health Care - homes for the physically handicapped - NFP, X - Professional | 44434 | 2 | 3 | 3 | 3 | 8829 | 3 | 2 | 3* | 21 (63) |

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|--|--------------|----------|----------|----------|----------|------------|---|---|-----------|---------|
| Health Care - homes for the physically handicapped - other than NFP, X - Professional | 44433 | 2 | 3 | 3 | 3 | 9110 | 3 | 2 | 3* | 21 (63) |
| Health Care - hospitals - NFP, X - Professional * | 44436 | 1* | 3 | 3 | 3 | 9040 | 3 | 2 | 3* | 19 (56) |
| Health Care - hospitals - other than NFP, X - Professional * | 44435 | 1* | 3 | 3 | 3 | 8833, 9040 | 3 | 2 | 3* | 19 (56) |
| Health Care - mental - psychopathic institutions - NFP, X - Professional | 44438 | 2 | 3 | 3 | 3 | 8829 | 2 | 2 | 3* | 19 (56) |
| Health Care - mental - psychopathic institutions - other than NFP, X - Professional | 44437 | 2 | 3 | 3 | 3 | 8833, 9040 | 2 | 2 | 3* | 19 (56) |
| Health Care alcohol and drug - other than NFP, X - Professional | 44427 | 3 | 3 | 3 | 3 | 9110 | 2 | 2 | 3* | 19 (56) |
| Health Care Facilities - alcohol and drug - NFP, X - Professional | 44428 | 3 | 3 | 3 | 3 | 9040 | 2 | 2 | 3* | 19 (56) |
| Health or Exercise Clubs | 44311 | 2 | 2 | 1 | 2 | 9063 | 1 | 2 | n/a | 80 |
| Health or Exercise Facilities - commercially operated (not YMCAs) | 44315 | 2 | 2 | 1 | 2 | 9063 | 1 | 2 | n/a | 80 |
| Health or Natural Food Stores | 13720 | 2 | 2 | 2 | 2 | 8017 | 1 | 2 | n/a | 81 |
| Hearing Aid Stores | 13759 | 1 | 1 | 1 | 1 | 8013 | 1 | 1 | n/a | 32 |
| Heating Equipment Mfg. - coal or wood | 55010 | 2 | 1 | 3 | 3 | 3169 | 2 | 3 | n/a | 13 |
| Heating Equipment Mfg. - electric | 55011 | 2 | 1 | 3 | 3 | 3175 | 2 | 2 | n/a | 12 |
| Heating Equipment Mfg. - fuel oil or kerosene | 55012 | 2 | 1 | 3 | 3 | 3169 | 2 | 3 | n/a | 13 |
| Heating Equipment Mfg. - gas or LPG | 55013 | 2 | 1 | 3 | 3 | 3169 | 2 | 3 | n/a | 13 |
| Heating or Combined Heating and Air Conditioning Equipment - Dealer or Distributor Only | 13930 | 1 | 1 | 3 | 2 | 8010 | 2 | 2 | n/a | 34 |
| Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealer or Distributor and Installation, Service or Repair - No LPG Equipment Sales or Work | 95647 | 1 | 1 | 2 | 2 | 5183 | 2 | 2 | n/a | 03 |

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|---|-------|----|----|----|---|------------|---|----|-----|-------------------------|
| Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealer or Distributor and Installation, Service or Repair NOC | 95648 | 1 | 1 | 3 | 2 | 3724, 5183 | 2 | 2 | n/a | 03 |
| Hide Dealers and Distributors - raw | 14068 | 2 | 1 | 2 | 2 | 8105 | 2 | 2 | n/a | 34 |
| High Rise Habitational - 5-stories or more * | # | 3* | 3 | 2 | 2 | # | 2 | 3* | n/a | 69 |
| Hobby, Craft or Artists' Supply Stores | 14101 | 1 | 1 | 1 | 2 | 8017 | 1 | 1 | n/a | 32 |
| Home Health Care Services - NFP - Refer professional to specialist. | 44500 | 1 | 3* | 3* | 3 | 8835 | 2 | 3* | 3* | 17 (63) |
| Home Health Care Services - other than NFP - Refer professional to specialist. | 44501 | 1 | 3* | 3* | 3 | 8835 | 2 | 3* | 3* | 17 (63) |
| Home Improvement Stores | 14279 | 2 | 2 | 2 | 2 | 8058, 8232 | 2 | 2 | n/a | 34 |
| Homeowners Association (Association Risk Only) | 20300 | 2 | 2 | 1 | 2 | # | 1 | 2 | n/a | 37 |
| Hone, Oilstone or Whetstone Mfg. | 55214 | 2 | 1 | 1 | 2 | 1803 | 2 | 1 | n/a | 11 |
| Honey Extracting | 55371 | 2 | 2 | 1 | 2 | 0034 | 2 | 2 | n/a | 09 |
| Hot Tub Dealers (Plumbing Supplies & Fixtures) | 16527 | 2 | 2 | 3 | 2 | 8018, 8111 | 2 | 2 | n/a | 34 |
| Hotels and Motels - four stories or more - LRO (Auto & Umb = 3 with Livery) * | 64075 | 2* | 3 | 1 | 2 | # | 2 | 3 | n/a | 69 |
| Hotels and Motels - less than four stories - LRO (Auto & Umb = 3 with Livery) | 64074 | 2 | 2 | 1 | 2 | # | 2 | 2 | n/a | 38 [84 w/ Livery] |
| Hotels and Motels - with pools or beaches - four stories or more (Auto & Umb = 3 with Livery) * | 45191 | 2* | 3 | 1 | 3 | 9052, 9058 | 2 | 3 | n/a | 69 |
| Hotels and Motels - with pools or beaches - less than 4 stories (Auto & Umb = 3 with Livery) | 45190 | 2 | 2 | 1 | 3 | 9052, 9058 | 2 | 2 | n/a | 38 [84 w/ Livery] |
| Hotels and Motels - without pools or beaches - four stories or more (Auto & Umb = 3 with Livery) * | 45193 | 2* | 3 | 1 | 3 | 9052 | 2 | 3 | n/a | 69 |

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|--|--------------|----------|----------|-----------|-----------|------------------|----------|-----------|-----------|-------------------------|
| Hotels and Motels - without pools or beaches - less than four stores (Auto & Umb = 3 with Livery) | 45192 | 2 | 2 | 1 | 3 | 5102, 9052, 9521 | 2 | 2 | n/a | 38 [84 w/ Livery] |
| House Furnishings Installation - NOC w/ PD Ded. | 96053 | 2 | 2 | 2 | 2 | 9521 | 2 | 1 | n/a | 06 |
| Housing Projects - Federal, State, Local | 64500 | 3 | 3 | 2 | 2 | 9033 | 1 | 3 | n/a | 69 |
| Hunting Preserves - NFP | 45225 | 1 | 3 | 1 | 2 | # | 1 | 3 | n/a | 84 |
| Hunting Preserves - other than NFP | 45224 | 1 | 3 | 1 | 2 | # | 1 | 3 | n/a | 84 |
| Ice Cream Stores | 14401 | 1 | 1 | 1 | 1 | 8006 | 1 | 1 | n/a | 31 |
| Ice Dealers and Distributors | 14405 | 2 | 2 | 2 | 3 | 2150, 8203 | 3 | 3 | n/a | 84 |
| Ice Skating Rinks - (Skating Rinks - ice) | 48177 | 3 | 3 | 2 | 2 | 9016 | 2 | 2 | n/a | 83 |
| Importers | 55410 | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 34 |
| Ink Mfg. * | 55426 | 3 | 3 | 3* | 3* | 4557 | 2 | 3* | n/a | 13 |
| Inner Tubes Mfg. | 55597 | 3 | 2 | 3 | 2 | 4420 | 2 | 3 | n/a | 13 |
| Inspection and Appraisal Companies - inspecting for insurance or valuation purposes, X - Professional | 96317 | 1 | 2 | 2 | 2 | 8720, 8721 | 1 | 2 | n/a | 03 |
| Instrument Mfg. - analytical, calibrating, measuring, testing or recording | 55647 | 2 | 1 | 2 | 2 | 3574, 3685 | 2 | 2 | n/a | 12 |
| Instrument Mfg. - control | 55648 | 2 | 1 | 3 | 2 | 3574, 3634, 3643 | 2 | 2 | n/a | 12 |
| Instrument Mfg. - NOC | 55649 | 2 | 1 | 2 | 2 | 3685 | 2 | 2 | n/a | 12 |
| Insulating Material Mfg. - mineral | 55715 | 2 | 2 | 3 | 2 | 1699 | 2 | 2 | n/a | 12 |
| Insulation Material Mfg. - organic | 55716 | 2 | 2 | 3 | 2 | 4263 | 2 | 2 | n/a | 12 |
| Insulation Material Mfg. - plastic | 55718 | 2 | 2 | 3 | 2 | 4263 | 2 | 2 | n/a | 12 |
| Insulation Material Mfg. - plastic - for application in a solid state | 55717 | 2 | 2 | 3 | 2 | 4263 | 2 | 2 | n/a | 12 |
| Insulation Work - mineral | 96410 | 2 | 2 | 2 | 3 | 5479 | 2 | 2 | n/a | 03 |
| Insulation Work - organic or plastic in solid state | 96409 | 2 | 2 | 2 | 3 | 5479 | 2 | 2 | n/a | 03 |
| Insulation Work - plastic - NOC | 96408 | 2 | 2 | 2 | 3 | 5479 | 2 | 2 | n/a | 03 |
| Insurance Adjusters X - Professional | 96317 | 1 | 1 | 1 | 2 | | 1 | 1 | 3* | 40 (93) |

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|---|--------------|----------|----------|----------|----------|-----------------|----------|----|-----|---------|
| Insurance Agents (Including sale of securities & financial planning) X - Professional | 45334 | 1 | 1 | 1 | 1 | 8742 | 1 | 1 | 3* | 40 (58) |
| Insurance Agents (X-sale of securities & financial planning) X - Professional | 45334 | 1 | 1 | 1 | 1 | 8742 | 1 | 1 | 3* | 40 (57) |
| Insurance and Real Estate Agents (X-sale of securities & financial planning), X - Professional | 45334 | 1 | 1 | 1 | 1 | 8742 | 1 | 1 | 3* | 40 (59) |
| Interior Decorators | 96611 | 1 | 1 | 1 | 1 | 9521 | 1 | 1 | n/a | 06 |
| Internet Access Providers, X-E&O | 47600 | 1 | 3 | 3 | 2 | 7610 | 1 | 3 | n/a | 88 |
| Internet Retailers | 16750 | 1 | 3 | 3 | 2 | 8018 | 1 | 2 | n/a | 81 |
| Internet Service Providers, X-E&O | 47610 | 3 | 3 | 3 | 2 | 7600 | 1 | 3 | n/a | 88 |
| Iron or Steel Erection (Metal Erection) | # | 2 | # | # | # | # | 2 | # | n/a | # |
| Irrigation or Drainage System Construction | 96702 | 1 | 2 | 2 | 2 | 6229 | 2 | 2 | n/a | 03 |
| Irrigation Works Operations | 96703 | 1 | 2 | 2 | 2 | 0251 | 2 | 2 | n/a | 03 |
| Janitorial Services (Contractors) | 96816 | 1 | 2 | 2 | 2 | 917, 8835, 9014 | 2 | 1 | n/a | 06 |
| Janitorial Supplies - dealers or distributors * | 14527 | 2 | 2 | 3 | 2* | 8350 | 2 | 2 | n/a | 34 |
| Jetty or Breakwater Construction | 96872 | 1 | 3 | 2 | 3* | 6005 | 2 | 3* | n/a | 07 |
| Jewelry Mfg. * | 55802 | 3* | 1 | 2 | 2 | 3383 | 2 | 1 | n/a | 11 |
| Jewelry Stores or Distributors * | 14655 | 3* | 2 | 2 | 2 | 8013 | 2 | 1 | n/a | 32 |
| Jewelry Stores/ Distributors - X-theft | 14655 | 2* | 2 | 2 | 2 | 8013 | 2 | 1 | n/a | 32 |
| Junk Dealers | 45380 | 3 | 3 | 3 | 3 | 8263 | 3 | 2 | n/a | 81 |
| Kennels - Breeding, Boarding, Sales * | 45450 | 1* | 2 | 2 | 2 | 8831 | 1 | 2 | n/a | 20 |
| Kitchen Remodeling | # | # | # | # | # | # | 2 | # | n/a | # |
| Labor Union Offices w/ Labor Union Exclusion | 65007 | 2 | 2 | 2 | 2 | 8755 | 2 | 2 | n/a | 20 |
| Laboratories - Research development or testing - NFP, X - E&O | 97003 | 2 | 1 | 2 | 3 | 4511 | 1 | 2 | n/a | 08 |
| Laboratories - Research development or testing - other than NFP, X - E&O | 97002 | 2 | 1 | 2 | 3 | 4511 | 1 | 2 | n/a | 08 |
| Ladder Mfg. - NOC | 55918 | 2 | 2 | 3 | 2 | 3076 | 2 | 3 | n/a | 13 |

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|---|-------|-----|---|---|---|------------------------|---|---|-----|---------|
| Ladder Mfg. - wood | 55919 | 3 | 2 | 3 | 2 | 2802 | 2 | 3 | n/a | 13 |
| Lakes or Reservoirs - existence hazard only - NFP | 45524 | N/A | 2 | 2 | # | # | 1 | 2 | n/a | 20 |
| Lakes or Reservoirs - existence hazard only - other than NFP | 45523 | N/A | 2 | 2 | # | # | 1 | 2 | n/a | 20 |
| Lamp Shade Mfg. | 56040 | 3 | 1 | 2 | 2 | 2501 | 2 | 1 | n/a | 11 |
| Lamps or Lanterns Mfg. - electric | 56041 | 2 | 1 | 3 | 3 | 3180 | 2 | 2 | n/a | 12 |
| Lamps or Lanterns Mfg. - NOC | 56042 | 2 | 1 | 3 | 3 | 3223 | 2 | 2 | n/a | 12 |
| Land - occupied by persons other than the insured for business purposes - LRO | 45539 | N/A | 2 | 2 | 2 | # | 2 | 2 | n/a | 42 |
| Landscaping Gardening w/PD Ded. | 97047 | 1 | 2 | 1 | 2 | 0042 | 2 | 1 | n/a | 06 |
| Laundries & Dry Cleaners - self-service | 14731 | 1 | 2 | 1 | 2 | 8017 | 1 | 1 | n/a | 32 |
| Laundries & Dry Cleaning or Dyeing Receiving Station | 14732 | 1 | 1 | 1 | 2 | 8017 | 2 | 1 | n/a | 32 |
| Laundries & Dry Cleaning Plants | 45678 | 2 | 1 | 1 | 3 | 2585 | 2 | 1 | n/a | 11 |
| Laundry & Dry Cleaning Stores | 14733 | 1 | 2 | 1 | 2 | 2589 | 1 | 1 | n/a | 32 |
| Laundry Rental Service | 14734 | 1 | 2 | 1 | 2 | 2585, 2587 | 1 | 1 | n/a | 32 |
| Lawn Care Services w/PD Ded. | 97050 | 1 | 2 | 2 | 2 | 9102 | 2 | 1 | n/a | 06 |
| Lawyers Offices - NFP, X - Professional | 66123 | 1 | 2 | 1 | 1 | 8820 | 1 | 1 | 3* | 40 (60) |
| Lawyers Offices - other than NFP X - Professional | 66122 | 1 | 2 | 1 | 1 | 8820 | 1 | 1 | 3* | 40 (60) |
| Lead Mfg. - red or white | 56170 | 3 | 3 | 3 | 3 | 1430 | 2 | 3 | n/a | 13 |
| Lead Works - Sheet, Pipe or Shot | 56171 | 3 | 3 | 3 | 3 | 3027 | 2 | 3 | n/a | 13 |
| Leather Goods Manufacturing - NOC | 56202 | 2 | 1 | 2 | 2 | 2623, 2683, 2688, 4493 | 2 | 1 | n/a | 11 |
| Libraries | 66309 | 2 | 2 | 1 | 2 | 8810, 9101 | 2 | 1 | n/a | 23 |
| Light Bulb or Tubes Mfg. | 56390 | 2 | 1 | 2 | 2 | 4112 | 2 | 1 | n/a | 11 |
| Lighting Fixtures Mfg. - NOC | 56391 | 2 | 1 | 3 | 2 | 3180 | 2 | 2 | n/a | 12 |
| Lime Mfg. * | 56427 | 3 | 3 | 3 | 3 | 1642 | 2 | 2 | n/a | 12 |
| Liquor Mfg. (GL & Umb. = 3 with Liquor Liability) | 56488 | 3 | 3 | 2 | 3 | 2130, 2131 | 2 | 2 | n/a | 10 |

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|---|-------|---|----|----|----|------------------------|----|----|-----|----|
| Liquor Stores - (Beverage Stores - liquor and wine), without Liquor Liability (GL & Umb. = 3 with Liquor Liability) | 10145 | 2 | 2 | 2 | 3 | 8017 | 1 | 2 | n/a | 81 |
| Lithographing (refer to correct printing class) X - Professional | # | 2 | 1 | 1 | 2 | 4299 | 2 | # | n/a | # |
| Livery - Public | # | 2 | 2 | 1 | 2 | # | 3 | 3 | n/a | 88 |
| Livestock Dealers or Commission Merchants | 14855 | 3 | 3 | 3 | 3 | 8288 | 3 | 3 | n/a | 29 |
| Livestock Sales Companies | 45771 | 3 | 3 | 3 | 3 | 8288 | 3 | 3 | n/a | 29 |
| Locksmith | 14913 | 2 | 2 | 2 | 2 | 8010 | 1 | 2 | n/a | 83 |
| Logging & Lumbering | 97111 | 3 | 3 | 2 | 3 | 2702 | 3 | 3 | n/a | 07 |
| LPG Dealers - (Gas Dealers) * | # | 3 | 3* | 3* | 2* | # | 2* | 3* | n/a | 86 |
| Lubricants Mfg. - grease | 56567 | 3 | 2 | 3 | 2 | 4557 | 2 | 3 | n/a | 86 |
| Lumberyards | 45819 | 3 | 2 | 2 | 3 | 8058, 8232 | 2 | 2 | n/a | 34 |
| Machine Shops - NOC | 97220 | 1 | 1 | 2 | 2 | 3629, 3632 | 2 | 2 | n/a | 12 |
| Machinery or Equipment - farm - installation, servicing, repair or erection | 97221 | 1 | 1 | 2 | 2 | 3632 | 2 | 2 | n/a | 06 |
| Machinery or Equipment - industrial - installation, servicing or repair | 97222 | 1 | 1 | 3 | 2 | 3724 | 2 | 3 | n/a | 07 |
| Machinery or Equipment - installation, servicing or repair NOC | 97223 | 1 | 1 | 3 | 2 | 3724 | 2 | 3 | n/a | 07 |
| Machinery or Equipment Dealers - construction or industrial - mobile type | 15060 | 2 | 1 | 2 | 2 | 8107 | 2 | 2 | n/a | 34 |
| Machinery or Equipment Dealers - farm type | 15061 | 2 | 1 | 2 | 2 | 8116 | 2 | 3 | n/a | 26 |
| Machinery or Equipment Dealers - NOC | 15062 | 2 | 1 | 2 | 2 | 8107 | 2 | 2 | n/a | 34 |
| Machinery or Equipment Dealers - yard or garden type | 15063 | 2 | 1 | 2 | 2 | 8010 | 2 | 2 | n/a | 34 |
| Machinery or Machinery Parts Mfg. - construction, mining or materials handling type | 56650 | 2 | 1 | 3 | 2 | 3507 | 2 | 3 | n/a | 13 |
| Machinery or Machinery Parts Mfg. - farm type | 56651 | 2 | 1 | 3 | 2 | 3507 | 2 | 3 | n/a | 13 |
| Machinery or Machinery Parts Mfg. - industrial type | 56652 | 2 | 1 | 3 | 2 | 3507, 3515, 3548, 3559 | 2 | 3 | n/a | 13 |

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|--|-------|---|---|----|----|------------------------------|---|----|-----|----|
| Machinery or Machinery Parts Mfg. - metalworking | 56653 | 2 | 1 | 3 | 2 | 3507 | 2 | 3 | n/a | 13 |
| Machinery or Machinery Parts Mfg. - NOC | 56654 | 2 | 1 | 3 | 2 | 3126, 3559, 3507, 3612, 3632 | 2 | 3 | n/a | 13 |
| Mail Box or Packaging Stores | 15070 | 1 | 2 | 2 | 2 | 8800 | 1 | 1 | n/a | 32 |
| Mail Order Houses - All other | 45901 | 1 | 1 | 2 | 2 | 8018 | 2 | 1 | n/a | 32 |
| Mail Order Houses - Warehouse type | 45901 | 3 | 2 | 2 | 2 | 8018 | 2 | 1 | n/a | 32 |
| Mail Order or Online Drug Stores | 45900 | 2 | 1 | 3* | 2 | 8047 | 1 | 2* | n/a | 81 |
| Mailing or Addressing Companies | 45937 | 2 | 2 | 1 | 1 | 8800 | 1 | 1 | n/a | 32 |
| Manufacturers - NOC | 54444 | 2 | 1 | 3 | 3 | # | 2 | 3 | n/a | 13 |
| Manufacturers Representatives | 45993 | 1 | 1 | # | 2 | # | 2 | # | n/a | # |
| Marble Products | # | 2 | 1 | 2 | 2 | # | 2 | 1 | n/a | 11 |
| Marinas - (Boat Yards & Marinas) | 10107 | 2 | 3 | 2 | 2* | 6836 | 2 | 2* | n/a | 83 |
| Marine Appraisers or Surveyors | 97308 | 1 | 2 | 2 | 3* | 8720 | 2 | 2* | n/a | 03 |
| Markets - open air - (LRO) - NFP | 15124 | 2 | 3 | 3 | 2 | # | 1 | 2 | n/a | 81 |
| Markets - open air - (LRO) - other than NFP | 15123 | 2 | 3 | 3 | 2 | # | 1 | 2 | n/a | 81 |
| Markets - not open air (LRO) - NFP | 15120 | 2 | 3 | 3 | 2 | # | 1 | 2 | n/a | 81 |
| Markets - not open air (LRO) - other than NFP | 15119 | 2 | 3 | 3 | 2 | # | 1 | 2 | n/a | 81 |
| Masonry (Contractors) | 97447 | 1 | 1 | 1 | 2 | 5022, 5222 | 1 | 1 | n/a | 06 |
| Match Mfg. | 56690 | 3 | 2 | 3 | 3 | 4279 | 2 | 3 | n/a | 13 |
| Mattress or Box Spring Mfg. | 56699 | 3 | 2 | 2 | 2 | 2501, 2570 | 2 | 2 | n/a | 12 |
| Mausoleums - NFP | 46005 | 1 | 2 | 1 | 2 | 9220 | 1 | 1 | n/a | 40 |
| Mausoleums - other than NFP | 46004 | 1 | 2 | 1 | 2 | 9220 | 1 | 1 | n/a | 40 |
| Meat, Fish, Poultry or Seafood - curing | 56758 | 3 | 2 | 3 | 3 | 2095, 2111 | 2 | 3 | n/a | 10 |
| Meat, Fish, Poultry or Seafood - distributors | 15223 | 2 | 1 | 2 | 2 | 8021 | 2 | 2 | n/a | 34 |
| Meat, Fish, Poultry or Seafood Processing - in airtight containers | 56759 | 2 | 2 | 3 | 3 | 2089 | 2 | 3 | n/a | 10 |
| Meat, Fish, Poultry or Seafood Processing - not in airtight containers | 56760 | 2 | 2 | 3 | 3 | 2095, 2114 | 2 | 3 | n/a | 10 |
| Meat, Fish, Poultry or Seafood Stores | 15224 | 1 | 2 | 2 | 2 | 8031 | 2 | 1 | n/a | 31 |

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|---|-------|---|----|----|---|------------------|----|----|-----|--------|
| Medical Offices, X - Professional | 66561 | 1 | 2 | 1 | 2 | 8832 | 2 | 1 | # | 40 (#) |
| Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg. - non-expendable | 56806 | 2 | 1 | 3 | 2 | 3179 | 2 | 3 | n/a | 13 |
| Medical, Dental or Surgical Diagnostic or Treatment Machines or Devices Mfg. | 56808 | 2 | 1 | 3 | 2 | 3681, 3685 | 2 | 3 | n/a | 13 |
| Medical, Dental, Hospital or Surgical Equipment or Supplies Mfg. - expendable | 56805 | 2 | 1 | 2 | 2 | 4683, 4693 | 2 | 2 | n/a | 12 |
| Medical, Dental, Hospital or Surgical Instruments Mfg. | 56807 | 2 | 1 | 3 | 2 | 3685 | 2 | 3 | n/a | 13 |
| Medical, Hospital and Surgical Equipment and Supplies - rented to others | 15300 | 2 | 3 | 3 | 2 | 8107 | 2 | 3 | n/a | 27 |
| Medical, Hospital or Surgical Supply Stores | 15314 | 2 | 2 | 3 | 2 | 8017 | 1 | 2 | n/a | 28 |
| Mercantile - NOC | # | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 28 |
| Messenger Services - (Express Companies) * | 94099 | 2 | 2* | 1* | 2 | 7231 | 3* | 3* | n/a | 02 |
| Metal Dealers or Distributors - nonstructural | 15404 | 2 | 2 | 2 | 2 | 8106 | 3 | 3 | n/a | 29 |
| Metal Dealers or Distributors - structural | 15405 | 2 | 2 | 3 | 2 | 8106 | 3 | 3 | n/a | 29 |
| Metal Erection - decorative or artistic | 97650 | 2 | 3 | 2 | 2 | 5102 | 2 | 2 | n/a | 03 |
| Metal Erection - frame structures iron work on outside of buildings | 97651 | 2 | 3 | 3 | 3 | 5040, 5059 | 2 | 3 | n/a | 07 |
| Metal Erection - in the construction of dwellings not exceeding two stories in height | 97652 | 2 | 2 | 2 | 3 | 5069 | 2 | 2 | n/a | 03 |
| Metal Erection - nonstructural NOC | 97653 | 2 | 3 | 2 | 3 | 5102 | 2 | 2 | n/a | 03 |
| Metal Erection - steel lock gates, gasholders, standpipes, water towers, smokestacks, tanks, silos, prison cells, fire or burglarproof vaults | 97654 | 2 | 3 | 2 | 3 | 5040, 5057, 5538 | 2 | 3 | n/a | 07 |
| Metal Erection - structural - NOC | 97655 | 2 | 3 | 3 | 3 | 5057 | 3 | 3 | n/a | 07 |
| Metal Foil Mfg. | 56910 | 2 | 1 | 2 | 2 | 3334, 3383 | 2 | 1 | n/a | 11 |

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|--|--------------|----------|----------|----------|----------|------------------------------|----------|----------|-----|---------|
| Metal Goods Mfg. - NOC | 56911 | 2 | 1 | 2 | 2 | 3303, 3315, 3227, 3400, 3635 | 2 | 2 | n/a | 12 |
| Metal Goods Mfg. - stamping - not signs | 56912 | 1 | 1 | 2 | 2 | 3383, 3400 | 2 | 1 | n/a | 11 |
| Metal Heat Processing | 56913 | 2 | 1 | 2 | 3 | 3307 | 2 | 1 | n/a | 11 |
| Metal Scrap Dealers | 15406 | 3 | 3 | 3 | 3 | 8265, 8500 | 3 | 3 | n/a | 29 |
| Metal Works - shop - decorative or artistic | 59914 | 1 | 1 | 2 | 2 | 3040, 3041 | 2 | 1 | n/a | 11 |
| Metal Works - shop - structural - load bearing | 56915 | 2 | 1 | 3 | 2 | 3030 | 2 | 3 | n/a | 13 |
| Metal Works - shop - structural - not load bearing | 56916 | 1 | 1 | 2 | 2 | 3030 | 2 | 2 | n/a | 12 |
| Metals - extraction or refining - chemical processes | 56917 | 3 | 2 | 2 | 3 | 1438 | 2 | 2 | n/a | 12 |
| Metals - extraction or refining - electro-metallurgical processes | 56918 | 3 | 2 | 2 | 3 | 1438 | 2 | 2 | n/a | 12 |
| Metals - extraction or refining - NOC | 56900 | 3 | 2 | 2 | 3 | 1438 | 2 | 2 | n/a | 12 |
| Metals - extraction or refining of ferrous metals - blast furnace or other pyrometallurgical processes | 56919 | 3 | 2 | 2 | 3 | 1438, 3004 | 2 | 2 | n/a | 12 |
| Metals - extraction or refining of nonferrous metals - blast furnace or other pyrometallurgical processes | 56920 | 3 | 2 | 2 | 3 | 1438 | 2 | 2 | n/a | 12 |
| Mica Goods Mfg. | 56980 | 2 | 2 | 2 | 3 | 1853 | 2 | 1 | n/a | 11 |
| Milk Depots or Dealers | 57001 | 1 | 1 | 3 | 2 | 2070 | 2 | 3 | n/a | 10 |
| Milk Processing | 57002 | 2 | 2 | 3 | 2 | 2070 | 2 | 3 | n/a | 10 |
| Mini Warehouses - (Warehouses - mini-warehouses) | 18991 | 2 | 2 | 2 | 2 | 9015 | 2 | 2 | n/a | 45 |
| Mining - NOC* | 98002 | 3* | 3* | 2* | 3* | 1164 | 2* | 3* | n/a | 07 |
| Mining - surface | 98003 | 2 | 3 | 2 | 3 | 1165 | 2 | 3 | n/a | 07 |
| Mission, Settlement houses - (Shelters, mission, Settlement or Halfway House - not church or office building) | 67017 | 3 | 3 | 3 | 3 | 9110 | 2 | 3 | 2 | 88 (77) |
| Mobile Home Mfg. | 57090 | 3 | 2 | 3 | 2 | 2812 | 2 | 3 | n/a | 13 |

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|--|-------|---|----|----|---|------------|---|---|-----|---------|
| Mobile Home Parks or Courts | 46202 | 2 | 2 | 2 | 2 | 9015 | 2 | 2 | n/a | 39 |
| Mobile Home Sales Agencies | 15488 | 2 | 2 | 2 | 2 | 8380, 8748 | 2 | 2 | n/a | 00 |
| Model Homes | 46362 | 2 | 2 | 1 | 2 | # | 1 | 1 | n/a | 35 |
| Modular Units Mfg. | 57146 | 3 | 2 | 3 | 2 | 2802 | 2 | 3 | n/a | 13 |
| Monasteries - (Convents or Monasteries) | 41680 | 2 | 1 | 1 | 2 | 8868 | 2 | 1 | n/a | 14 |
| Monument Mfg. | # | # | # | # | # | # | 2 | # | n/a | # |
| Motels/Hotels - (Hotels and Motels) (Auto & Umb = 3 with Livery) | # | 2 | # | 1 | # | # | 2 | # | n/a | # |
| Motion Pictures - development of negatives, printing and all subsequent operations | 98090 | 2 | 2 | 2 | 2 | 4360 | 1 | 2 | n/a | 03 |
| Motion Pictures - film distribution or exchanges - not located at motion picture studio | 98091 | 2 | 2 | 2 | 2 | 4362 | 1 | 2 | n/a | 03 |
| Motion Pictures - production - studios or outside - all operations prior to development of negatives | 98092 | 2 | 3 | 2 | 2 | 7610 | 2 | 2 | n/a | 03 |
| Motorcycle Dealers - (Recreational Vehicle Dealers) | 16694 | 2 | 3 | 3 | 2 | 8748 | 3 | 3 | n/a | 88 |
| Motorcycle, Moped or Motor Scooter Mfg. | 57202 | 3 | 2 | 3 | 2 | 3851 | 2 | 3 | n/a | 13 |
| Municipal Properties - (Governmental Subdivisions) | # | 2 | #* | #* | 2 | # | 2 | # | n/a | # |
| Museums - NFP (Cost+ BPP valuation) | 46427 | 2 | 2 | 1 | 2 | 9101 | 2 | 1 | n/a | 23 |
| Museums - Other than NFP (Cost+ stock valuation) | 46426 | 2 | 2 | 1 | 2 | 8810, 9101 | 2 | 1 | n/a | 23 |
| Music Stores - pre-recorded | 16676 | 1 | 2 | 1 | 1 | 8072 | 1 | 1 | n/a | 32 |
| Musical Instrument Mfg. | 57257 | 2 | 1 | 2 | 2 | 2923, 3383 | 2 | 1 | n/a | 11 |
| Musical Instrument Stores | 15538 | 1 | 2 | 1 | 1 | 8044 | 1 | 1 | n/a | 32 |
| Musical Products Mfg. - pre-recorded | 58627 | 2 | 1 | 2 | 2 | 4431 | 2 | 1 | n/a | 11 |
| Nail Salons, X - Professional | 15600 | 1 | 2 | 2 | 2 | 9586 | 1 | 1 | 1 | 32 (95) |
| Nails or Spikes Mfg. | 57401 | 2 | 1 | 2 | 2 | 3132, 3270 | 2 | 1 | n/a | 11 |
| Needles, Pins or Tacks Mfg. | 57403 | 2 | 1 | 2 | 2 | 3119, 3270 | 2 | 1 | n/a | 11 |
| Net Mfg. - NOC | 57410 | 2 | 1 | 2 | 2 | 2380 | 2 | 2 | n/a | 12 |

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|--|-------|-----|-----|-----|-----|------------|-----|-----|-----|---------|
| Net Mfg. - safety nets | 57411 | 2 | 1 | 3 | 2 | 2380 | 2 | 3 | n/a | 13 |
| Newspaper Delivery | # | 2 | 2 | 1 | 3 | # | 2 | 2 | n/a | 03 |
| Newspaper or Magazine Distributors | 15607 | 2 | 2 | 2 | 3 | 8745 | 2 | 2 | n/a | 34 |
| Newsstands | 15608 | 1 | 2 | 1 | 2 | 8017 | 2 | 1 | n/a | 32 |
| Nightclubs, Cabarets and Comedy Clubs (with or with out Liquor Liability) | 15656 | 2 | 3 | 3 | 2 | 9084 | 1 | 3 | n/a | 25 |
| Nurse Anesthetists Professional Only | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | 3* | - (92) |
| Nursery - garden - not store | 15699 | 2 | 2 | 1 | 2 | 0005 | 2 | 1 | n/a | 33 |
| Nurses Professional only | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | 1 | - (62) |
| Nursing Homes - (Health Care Facilities) | # | 2 | 3 | 3 | 3 | 8829 | 3 | 2 | 3 | 21 (63) |
| Office Furniture & Supply | # | # | # | # | # | # | 2 | 1 | n/a | 33 |
| Office Machines Mfg. | 57572 | 2 | 1 | 2 | 2 | 3574 | 2 | 1 | n/a | 11 |
| Office Machines or Appliances - installation, inspection, adjustment or repair | 98111 | 2 | 2 | 2 | 2 | 5191, 5192 | 2 | 1 | n/a | 06 |
| Offices (non - medical) | # | 1 | 1 | 1 | 1 | # | 1 | 1 | n/a | 40 |
| Oil or Gas Lease Operations - natural gas - within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay * | 98151 | 3 | 3* | 3* | 3* | 1320 | 2* | 3* | n/a | 86 |
| Oil or Gas Lease Work by Contractors - not lease operations * | 98152 | 3 | 3 | 3* | 3* | 6216 | 2* | 3* | n/a | 86 |
| Oil or Gas Wells - acidizing * | 98153 | 3 | 3 | 3* | 3* | 6206 | 2* | 3* | n/a | 86 |
| Oil or Gas Wells - cementing * | 98154 | 3 | 3 | 3* | 3* | 6206 | 2* | 3* | n/a | 86 |
| Oil or Gas Wells - cleaning or swabbing by contractors * | 98155 | 3 | 3 | 3* | 3* | 1322 | 2* | 3* | n/a | 86 |
| Oil or Gas Wells - cleaning or swabbing by contractors - within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay * | 98156 | 3 | 3* | 3* | 3* | 1322 | 2* | 3* | n/a | 86 |

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|--|-------|----|----|----|----|------------|----|----|-----|---------|
| Oil or Gas Wells - drilling or redrilling, installation or recovery of casing * | 98157 | 3 | 3* | 3* | 3* | 6235, 6236 | 3* | 3* | n/a | 86 |
| Oil or Gas Wells - drilling or redrilling, installation or recovery of casing - within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay * | 98158 | 3 | 3* | 3* | 3* | 6235 | 3* | 3* | n/a | 86 |
| Oil or Gas Wells - instrument logging or survey work * | 98159 | 3 | 3* | 3* | 3* | 6237 | 1* | 3* | n/a | 86 |
| Oil or Gas Wells - non-operating working interest * | 46510 | 2 | 2* | 2* | 2* | # | 2* | 2* | n/a | 28 |
| Oil or Gas Wells - perforating of casing * | 98160 | 3 | 3* | 3* | 3* | 6214 | 2* | 3* | n/a | 86 |
| Oil or Gas Wells - servicing by contractors * | 98161 | 3 | 3* | 3* | 3* | 6213 | 2* | 3* | n/a | 86 |
| Oil or Gas Wells - shooting * | 98162 | 3 | 3* | 3* | 3* | 6235 | 3 | 3* | n/a | 86 |
| Oil or Gas Wells Supplies or Equipment Dealers | 15188 | 2 | 2 | 3* | 3* | 8106, 8204 | 2* | 3* | n/a | 86 |
| Oil or Natural Gas Lease Operations * | 98150 | 3 | 3* | 3* | 3* | 1320 | 2* | 3* | n/a | 86 |
| Oil Refineries * | 15733 | 3* | 3* | 3* | 3* | 4740 | 3* | 3* | n/a | 86 |
| Oil Rig or Derrick Erecting or Dismantling - wood or metal * | 98163 | 3 | 3* | 3* | 3* | 5057, 5403 | 3 | 3* | n/a | 86 |
| Oil Still Erection or Repair * | 98164 | 3 | 3* | 3* | 3* | 3719 | 3 | 3* | n/a | 86 |
| Optical Goods Mfg. | 57600 | 2 | 1 | 2 | 2 | 4150 | 2 | 2 | n/a | 12 |
| Optical Goods Stores, X- Professional | 15839 | 1 | 1 | 1 | 1 | 8013 | 1 | 1 | 1 | 32 (64) |
| Optometrist, no topical ocular or therapeutic agents, X - Professional | 66561 | 1 | 2 | 1 | 1 | 8832 | 1 | 1 | 1 | 40 (89) |
| Optometrist, with therapeutic agents, X - Professional | 66561 | 1 | 2 | 1 | 1 | 8832 | 1 | 1 | 3 | 40 (91) |
| Optometrist, with topical ocular agents, X - Professional | 66561 | 1 | 2 | 1 | 1 | 8832 | 1 | 1 | 2 | 40 (90) |
| Orchards or Vineyards - operations by contractor | 98257 | 2 | 2 | 2 | 3 | 0079 | 2 | 2 | n/a | 85 |

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|--|--------------|----------|----------|------------|------------|------------------|---|------------|-----|---------|
| Ore Milling or Processing | 57611 | 3 | 3 | 3 | 3 | 1452 | 2 | 3 | n/a | 13 |
| Orphan Homes - (Shelters, Mission, Settlement or Halfway House), X - Professional | 67017 | 3 | 3 | 3 | 3 | 9110 | 2 | 3 | 2 | 88 (77) |
| Orthopedic Ambulation or Prosthetic Devices Mfg. | 57625 | 2 | 1 | 3 | 2 | 4693 | 2 | 3 | n/a | 13 |
| Packing Houses | 57651 | 3 | 2 | 3 | 3 | 2081, 2089 | 2 | 3 | n/a | 10 |
| Paint, Varnish, Shellac or Lacquer Mfg. * | 57690 | 3 | 3 | 3 * | 3 * | 4439, 4558, 4561 | 2 | 3 * | n/a | 13 |
| Paint, Wallpaper or Wall covering Stores | 15991 | 2 | 2 | 1 | 2 | 8017 | 1 | 1 | n/a | 32 |
| Painting - exterior - buildings or structures-three stories or less - NOC, w/per claim PD Ded. | 98304 | 2 | 2 | 2 | 3 | 5474 | 2 | 2 | n/a | 03 |
| Painting - exterior - buildings or structures-exceeding three stories in height NOC w/per claim PD Ded. | 98303 | 2 | 3 | 2 | 3 | 5037 | 2 | 3 | n/a | 07 |
| Painting - interior - buildings or structures w/PD Ded. | 98305 | 2 | 1 | 1 | 2 | 5474 | 2 | 1 | n/a | 06 |
| Painting - oil or gasoline tanks w/per claim PD Ded. | 98306 | 2 | 2 | 2 | 3 | 5474 | 2 | 2 | n/a | 03 |
| Painting - ship hulls w/per claim PD Ded. * | 98307 | 2 | 2 | 2 | 3* | 6874, 6884 | 2 | 2 | n/a | 03 |
| Painting - shop only | 98308 | 2 | 1 | 2 | 2 | 9501, 9505, 9522 | 1 | 1 | n/a | 06 |
| Painting - steel structures or bridges w/per claim PD Ded. | 98309 | 2 | 3 | 2 | 3 | 5037 | 2 | 3 | n/a | 07 |
| Painting, Picture or Frame Stores | 15993 | 2 | 2 | 1 | 2 | 8017 | 1 | 1 | n/a | 33 |
| Paper Coating or Finishing | 57716 | 3 | 2 | 2 | 2 | 4250 | 2 | 1 | n/a | 11 |
| Paper Goods Mfg. - NOC | 57725 | 3 | 1 | 1 | 2 | 4251, 4273, 4279 | 2 | 1 | n/a | 11 |
| Paper Mfg. | 57726 | 3 | 2 | 1 | 3 | 4239 | 2 | 1 | n/a | 11 |
| Paper Products Distributors | 16005 | 2 | 1 | 1 | 2 | 8018 | 2 | 1 | n/a | 73 |
| Paper, Rag or Rubber Stock Dealers and Distributors - secondhand | 16009 | 3 | 2 | 2 | 2 | 8103, 8264 | 2 | 2 | n/a | 34 |
| Paperhanging | 98344 | 1 | 1 | 1 | 2 | 5491 | 1 | 1 | n/a | 06 |

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|---|-------|-----|----|----|----|------------------------|---|----|-----|--------|
| Parachute Mfg. | 57798 | 3 | 1 | 3 | 3 | 2501 | 2 | 3 | n/a | 13 |
| Parades | 46590 | N/A | 3 | 2 | 2 | # | 2 | 3 | n/a | 88 |
| Parking - private | 46622 | 1 | 2 | 1 | 2 | # | 2 | 2 | n/a | 01 |
| Parking - public - not open air | 46603 | 1 | 2 | 1 | 2 | 8392 | 3 | 2 | n/a | 01 |
| Parking - public - open air | 46604 | 1 | 2 | 1 | 2 | 8392 | 3 | 2 | n/a | 01 |
| Parking - public - shopping centers - maintained by the insured (LRO) | 46607 | 1 | 2 | 1 | 2 | # | 1 | 1 | n/a | 40 |
| Parking - public - shopping centers - maintained by the lessee (LRO) | 46606 | 1 | 2 | 1 | 2 | # | 1 | 1 | n/a | 40 |
| Parks or Playgrounds | 46671 | 2 | 3 | 1 | 2 | 9102 | 2 | 3 | n/a | 84 |
| Pattern Mfg. - Metal | 57808 | 2 | 1 | 2 | 2 | 2790 | 2 | 1 | n/a | 11 |
| Pattern Mfg. - NOC | 57809 | 3 | 1 | 2 | 3 | 2790 | 2 | 2 | n/a | 12 |
| Pattern Mfg. - Paper or Wood | 57810 | 3 | 1 | 2 | 2 | 4282 | 2 | 2 | n/a | 12 |
| Paving - (Driveway, or Street & Road) | # | 1 | # | 2 | # | 1463 | # | # | n/a | # |
| Pawn Shops - (Stores - not food or drink) * | 18437 | 2* | 2 | 2 | 2 | 8008, 8010, 8017, 8018 | 1 | 1 | n/a | 33 |
| Penal Institutions | 46700 | 3 | 3 | 2 | 3 | 7720 | 3 | 3 | n/a | 88 |
| Pencil, Pen, Crayon or Chalk Mfg. | 57871 | 3 | 1 | 2 | 3 | 2735, 2942, 3119, 4432 | 2 | 2 | n/a | 12 |
| Pest Control Services * | 43470 | 1 | 3* | 3* | 3* | 9014 | 2 | 3* | n/a | 07 |
| Pet Food Mfg. | 57913 | 3 | 1 | 2 | 2 | 2111 | 2 | 2 | n/a | 12 |
| Pet Grooming * | 16402 | 1* | 2 | 1 | 2 | 8831 | 1 | 1 | n/a | 32 |
| Pet Stores | 16403 | 1 | 2 | 1 | 2 | 8017 | 1 | 1 | n/a | 32 |
| Pet Training * | 16404 | 1* | 2 | 2 | 2 | 8831 | 1 | 1 | n/a | 32 |
| Photo Finishing Labs or Studios | 57997 | 2 | 1 | 1 | 1 | 4361 | 2 | 1 | n/a | 11 |
| Photographers, X - Professional | 16471 | 1 | 2 | 2 | 2 | 4361 | 1 | 2 | n/a | 28 |
| Photographic Equipment Mfg. | 57998 | 2 | 1 | 1 | 2 | 4923 | 2 | 1 | n/a | 11 |
| Photographic Supplies Mfg. | 57999 | 2 | 1 | 2 | 2 | 4923 | 2 | 1 | n/a | 11 |
| Physicians Office, X - Professional | 66561 | 1 | 2 | 1 | 2 | 8832 | 1 | 1 | 3* | 40 (#) |
| Piano Tuning | 98405 | 1 | 1 | 1 | 2 | 5191 | 1 | 1 | n/a | 06 |
| Picnic Grounds - commercially operated | 46773 | 2 | 2 | 1 | 2 | 9016 | 2 | 2 | n/a | 20 |
| Pile Driving | 98414 | 1 | 3 | 3 | 3 | 6003 | 2 | 3 | n/a | 07 |

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|---|-------|---|----|----|---|------------------|---|----|-----|----|
| Pile Driving - building foundation only | 98413 | 1 | 3 | 3 | 3 | 6003 | 2 | 3 | n/a | 07 |
| Pile Driving - sonic method | 98415 | 1 | 3 | 3 | 3 | 6003 | 2 | 3 | n/a | 07 |
| Pipe Mfg. - tobacco | 58020 | 2 | 2 | 2 | 2 | 2841 | 2 | 3 | n/a | 13 |
| Pipeline Construction - gas | 98423 | 1 | 3 | 3 | 3 | 6233 | 2 | 3 | n/a | 07 |
| Pipeline Construction - oil | 98425 | 1 | 3 | 3 | 3 | 6233 | 2 | 3 | n/a | 07 |
| Pipeline Construction - other (NOC) | 98424 | 1 | 3 | 3 | 3 | 6319 | 2 | 3 | n/a | 07 |
| Pipeline Construction - slurry - nonflammable mixtures | 98426 | 1 | 2 | 2 | 3 | 6233 | 2 | 2 | n/a | 03 |
| Pipelines - operation - gas * | 98427 | 3 | 3* | 3* | 3 | 7515 | 2 | 3* | n/a | 07 |
| Pipelines - operation - NOC | 98428 | 2 | 2 | 2 | 3 | 7515 | 2 | 2 | n/a | 03 |
| Pipelines - operation - oil * | 98429 | 3 | 3* | 3* | 3 | 7515 | 2 | 3* | n/a | 07 |
| Pipelines - operation - slurry - nonflammable mixtures | 98430 | 2 | 2 | 2 | 3 | 7515 | 2 | 2 | n/a | 03 |
| Pipes or Tubes Mfg. - Metal | 58009 | 1 | 1 | 2 | 2 | 3022, 3028 | 2 | 2 | n/a | 12 |
| Pipes or Tubes Mfg. - Plastic | 58010 | 2 | 1 | 2 | 2 | 4459 | 2 | 2 | n/a | 12 |
| Pizza Delivery | # | 2 | 1 | 1 | 2 | # | 3 | 2 | n/a | 30 |
| Plastering or Stucco Work (No EIFS) | 98449 | 1 | 2 | 2 | 2 | 5022, 5480 | 1 | 2 | n/a | 03 |
| Plastic Mfg. - Raw Material | 58056 | 3 | 1 | 2 | 2 | 4459 | 2 | 2 | n/a | 12 |
| Plastic or Rubber Goods Mfg. - household - NOC | 58057 | 3 | 1 | 2 | 2 | 4410, 4484 | 2 | 2 | n/a | 12 |
| Plastic or Rubber Goods Mfg. - other than household - NOC | 58058 | 3 | 1 | 2 | 2 | 4452, 4459, 4484 | 2 | 2 | n/a | 12 |
| Plastic or Rubber Supply Goods Distributors | 16501 | 2 | 1 | 2 | 2 | 8018 | 2 | 2 | n/a | 34 |
| Plumbing - commercial and industrial | 98482 | 1 | 2 | 2 | 2 | 5183 | 2 | 2 | n/a | 03 |
| Plumbing - residential or domestic | 98483 | 1 | 2 | 2 | 2 | 5183 | 2 | 1 | n/a | 06 |
| Plumbing Fixtures Mfg. | 58095 | 2 | 1 | 2 | 2 | 4021, 4484 | 2 | 2 | n/a | 12 |
| Plumbing Supplies and Fixtures Dealers and Distributors | 16527 | 2 | 2 | 2 | 2 | 8018, 8111 | 2 | 1 | n/a | 73 |
| Plumbing Supplies Mfg. - NOC | 58096 | 2 | 1 | 2 | 2 | 3188 | 2 | 2 | n/a | 12 |
| Plywood, Veneer Products Mfg. - NOC | 58301 | 3 | 2 | 2 | 3 | 2714, 2915 | 2 | 2 | n/a | 12 |
| Plywood, Veneer Products Mfg. - without log processing | 58302 | 3 | 2 | 2 | 3 | 2916 | 2 | 2 | n/a | 12 |

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|---|-------|----|----|---|---|------------------------|----|----|-----|---------|
| Podiatrists Office - No Surgery, X - Professional | 66561 | 1 | 2 | 1 | 1 | 8832 | 1 | 1 | 2* | 40 (74) |
| Police Departments - (Governmental or Penal Institutions), X - Professional * | # | 2 | 3* | 2 | 3 | # | 3* | 3* | n/a | 88 |
| Political Campaign Office, X-PI & AI | 46822 | 1 | 2 | 2 | 2 | 9061 | 2 | 2 | n/a | 28 |
| Prefabricated Building Erection | 98502 | 1 | 2 | 2 | 3 | 5403 | 2 | 2 | n/a | 03 |
| Prefabricated Building Mfg. | 58397 | 3 | 2 | 3 | 2 | 2802, 3030 | 2 | 3 | n/a | 13 |
| Printers or Electrotypers Suppliers - Distributors | 16588 | 2 | 2 | 2 | 2 | 8018 | 2 | 2 | n/a | 34 |
| Printing - NFP, X - Professional | 58409 | 2 | 2 | 1 | 2 | 4299, 8810 | 2 | 1 | 2* | 11 (75) |
| Printing - Other Than NFP, X - Professional | 58408 | 2 | 2 | 1 | 2 | 4299, 4308, 4351, 8810 | 2 | 1 | 2* | 11 (75) |
| Produce Handling or Packing | 16604 | 2 | 2 | 2 | 2 | 8102, 8209 | 2 | 2 | n/a | 34 |
| Professional and Trade Organizations - no buildings or premises owned or leased except as office - other than NFP | 46881 | 1 | 1 | 1 | 2 | 9061 | 1 | 1 | n/a | 40 |
| Professional and Trade Organizations - no buildings or premises owned or leased except as offices - NFP | 46882 | 1 | 1 | 1 | 2 | 9061 | 1 | 1 | n/a | 40 |
| Project Management (Construction) (Lacking control of Risk Transfer) | 41620 | 2 | 3 | 3 | 2 | # | 2 | 3 | n/a | 07 |
| Public Livery | # | 2 | 2 | 1 | 2 | # | 3 | 3 | n/a | 07 |
| Publishers - books or magazines - NFP, X-E&O | 58457 | 2 | 2 | 2 | 2 | 8810 | 2 | 1 | n/a | 88 |
| Publishers - books or magazines - other than NFP, X-E&O | 58456 | 2 | 2 | 2 | 2 | 8810 | 2 | 1 | n/a | 11 |
| Publishers - newspapers - NFP, X-E&O | 58459 | 2 | 2 | 2 | 2 | 4304 | 2 | 1 | n/a | 11 |
| Publishers - newspapers - other than NFP, X-E&O | 58458 | 2 | 2 | 2 | 2 | 4304, 7380, 8810 | 2 | 1 | n/a | 11 |
| Pulp Mfg. | 58503 | 3 | 2 | 1 | 3 | 4206, 4207 | 2 | 2 | n/a | 12 |
| Pumps or Compressors Mfg. | 58532 | 2 | 1 | 3 | 2 | 3612 | 2 | 2 | n/a | 12 |
| Quarries | 98555 | 2 | 3 | 2 | 3 | 1624, 1654, 1655 | 3 | 2 | n/a | 12 |
| Race Tracks - motorized vehicles - LRO * | 46913 | 3* | 3 | 2 | 2 | # | 2 | 3 | n/a | 88 |

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|---|-------|----|----|----|----|------------------------------|---|----|-----|---------|
| Race Tracks - motorized vehicles - operators * | 46911 | 3* | 3 | 2 | 3 | 9016 | 2 | 3 | n/a | 88 |
| Race Tracks - motorized vehicles - Sponsor's risk only * | 46915 | 3* | 3 | 2 | 2 | # | 3 | 3 | n/a | 88 |
| Race Tracks - operators - NOC* | 46912 | 3* | 3 | 2 | 3 | 8279, 8720, 8810, 9016 | 2 | 3 | n/a | 88 |
| Racing - LRO - NOC * | 46914 | 3* | 3 | 2 | 2 | # | 2 | 3 | n/a | 88 |
| Racing - sponsor's risk only - NOC * | 46916 | 3* | 3 | 2 | 2 | # | 3 | 3 | n/a | 88 |
| Racquet Sports and Handball Facilities - commercially operated | 16670 | 2 | 2 | 2 | 2 | 9063 | 1 | 2 | n/a | 80 |
| Radio or TV Broadcasting Station - NFP, X-E&O | 98598 | 2 | 2 | 1 | 2 | 7610 | 2 | 1 | n/a | 06 |
| Radio or TV Broadcasting Station - other than NFP, X-E&O | 98597 | 2 | 2 | 1 | 2 | 7610 | 2 | 1 | n/a | 06 |
| Radio, TV or Sound System Mfg. - (Communication or Recording Systems or Equipment Mfg.) | # | 2 | 1 | 2 | 2 | # | 2 | 1 | n/a | 11 |
| Railroad Construction * | 98601 | 2 | 3* | 3* | 3* | 6702, 6703, 6704, 7855 | 2 | 3* | n/a | 07 |
| Railroad or Other Public Conveyance Cars Mfg. * | 58560 | 3* | 2 | 3* | 3* | 3881 | 2 | 3* | n/a | 13 |
| Railroad or Other Public Conveyance Cars Parts Mfg. * | 58561 | 3* | 2 | 3* | 3* | 3082 | 2 | 3* | n/a | 13 |
| Railroads - operation and maintenance - with BI passenger hazard * | 98622 | 2 | 3* | 3* | 3* | 7133, 7151, 7152, 7153, 7382 | 2 | 3* | n/a | 07 |
| Railroads - operation and maintenance - without BI passenger hazard * | 98623 | 2 | 3* | 3* | 3* | # | 2 | 3* | n/a | 07 |
| Railroads - shop operation and maintenance only * | 98624 | 2 | 1 | 3* | 3* | 8385 | 2 | 3* | n/a | 13 |
| Railroads Engine Mfg. * | 58559 | 3* | 1 | 3* | 3* | 3507 | 2 | 3* | n/a | 13 |
| Razor or Razor Blades Mfg. | 58575 | 2 | 1 | 2 | 2 | 3122, 3270 | 2 | 1 | n/a | 11 |
| Real Estate Agents, X-Professional | 47050 | 1 | 2 | 1 | 1 | 8742 | 1 | 1 | 2* | 40 (76) |
| Real Estate and Insurance Agents, X-Professional | 47050 | 1 | 2 | 1 | 1 | 8742 | 1 | 1 | 3* | 40 (59) |

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|---|-------|---|---|---|---|------------------|---|---|-----|---------|
| Real Estate Development Property (use with appropriate subcontractor codes) | 47051 | 1 | 2 | 2 | 2 | # | 2 | 2 | n/a | 43 |
| Real Estate Property Managed, X-Professional if licensed realtors employed | 47052 | 1 | 2 | 2 | 2 | 9015 | 2 | 2 | 2* | 42 (76) |
| Recording Studios | 47103 | 2 | 2 | 1 | 1 | 7610 | 1 | 1 | n/a | 23 |
| Recreational Vehicle Dealers | 16694 | 3 | 3 | 3 | 2 | 8748 | 2 | 3 | n/a | 88 |
| Recycling Collection Centers - NFP | 47147 | 3 | 3 | 3 | 2 | 8264 | 2 | 2 | n/a | 20 |
| Recycling Collection Centers - other than NFP | 47146 | 3 | 3 | 3 | 2 | 8264 | 2 | 2 | n/a | 20 |
| Refrigeration Equipment - Dealers and Distributors only - commercial | 16705 | 2 | 1 | 1 | 2 | 8010 | 2 | 1 | n/a | 73 |
| Refrigeration Equipment Mfg. | 58663 | 2 | 1 | 2 | 2 | 3076, 3179 | 2 | 2 | n/a | 12 |
| Refrigeration Systems or Equipment - dealers, distributors and installation, service or repair - commercial | 98636 | 1 | 2 | 2 | 2 | 3724, 5183, 5190 | 2 | 2 | n/a | 08 |
| Rendering Works | 58682 | 3 | 3 | 3 | 3 | 4665, 4683 | 2 | 3 | n/a | 13 |
| Renovating - outside surfaces of buildings | 98640 | 1 | 3 | 2 | 3 | 5213 | 2 | 3 | n/a | 07 |
| Rental Stores - machinery or equipment - rented to others on a long term basis | 16723 | 2 | 3 | 3 | 2 | 8107 | 2 | 3 | n/a | 27 |
| Rental Stores - NOC | 16722 | 2 | 2 | 3 | 2 | 8044 | 1 | 3 | n/a | 27 |
| Restaurants - operated by concessionaires - NFP (Property = 3 if CCEFP not NFPA compliant) | 16820 | 2 | 2 | 2 | 3 | 9082 | 2 | 2 | n/a | 30 |
| Restaurants - operated by concessionaires - other than NFP (Property = 3 if CCEFP not NFPA compliant) | 16819 | 2 | 2 | 2 | 3 | 9082 | 2 | 2 | n/a | 30 |
| Restaurants - with no sale of alcoholic beverages - with table service (Property = 3 if CCEFP not NFPA compliant) | 16900 | 2 | 2 | 2 | 2 | 9082 | 1 | 2 | n/a | 30 |

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|--|-------|---|---|---|---|------|---|---|-----|------------------|
| Restaurants - with no sale of alcoholic beverages - without table service and seating (Property = 3 if CCEFP not NFPA compliant) | 16901 | 2 | 2 | 2 | 2 | 9083 | 1 | 2 | n/a | 30 |
| Restaurants - with no sales of alcohol beverages - without seating (Property = 3 if CCEFP not NFPA compliant) | 16902 | 2 | 2 | 2 | 2 | 9082 | 1 | 2 | n/a | 30 |
| Restaurants - with sales of alcoholic beverages 75% or more of annual receipts - bar service only (without tables) - without dance floor (Property = 3 if CCEFP not NFPA compliant) (GL & Umb. = 3 with Liquor Liability) | 16941 | 2 | 2 | 2 | 2 | 9082 | 1 | 2 | n/a | 30 [25 w/ LL] |
| Restaurants - with sales of alcoholic beverages 75% or more of annual receipts - bar service only (without tables) with dance floor (Property = 3 if CCEFP not NFPA compliant) (GL & Umb. = 3 with Liquor Liability) | 16940 | 2 | 2 | 2 | 2 | 9082 | 1 | 2 | n/a | 30 [25 w/ LL] |
| Restaurants - with sales of alcoholic beverages 75% or more of annual receipts - with tables - without dance floor - no table service (Property = 3 if CCEFP not NFPA compliant) (GL & Umb. = 3 with Liquor Liability) | 16931 | 2 | 2 | 2 | 2 | 9082 | 1 | 2 | n/a | 30 [25 w/ LL] |
| Restaurants - with sales of alcoholic beverages 75% or more of annual receipts - with tables - without dance floor - with table service (Property = 3 if CCEFP not NFPA compliant) (GL & Umb. = 3 with Liquor Liability) | 16930 | 2 | 2 | 2 | 2 | 9084 | 1 | 2 | n/a | 30 [25 w/ LL] |
| Restaurants - with sales of alcoholic beverages less than 30% of annual receipts - with table service (Property = 3 if CCEFP not NFPA compliant) (GL & Umb. = 3 with Liquor Liability) | 16910 | 2 | 2 | 2 | 2 | 9082 | 1 | 2 | n/a | 30 [25 w/ LL] |

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|---|--------------|-----------|----------|----------|-----------|------|----------|-----------|-----|------------------|
| Restaurants - with sales of alcoholic beverages less than 30% of annual receipts - without table service (Property = 3 if CCEFP not NFPA compliant) (GL & Umb. = 3 with Liquor Liability) | 16911 | 2 | 2 | 2 | 2 | 9082 | 1 | 2 | n/a | 30 [25 w/ LL] |
| Restaurants - with sales of alcoholic beverages more than 30% and less than 75% of annual receipts - with dance floor (GL & Umb. = 3 with Liquor Liability) | 16915 | 2 | 2 | 2 | 2 | 9082 | 1 | 2 | n/a | 30 [25 w/ LL] |
| Restaurants - with sales of alcoholic beverages more than 30% and less than 75% of annual receipts - without dance floor (Property = 3 if CCEFP not NFPA compliant) (GL & Umb. = 3 with Liquor Liability) | 16916 | 2 | 2 | 2 | 2 | 9082 | 1 | 2 | n/a | 30 [25 w/ LL] |
| Restaurants - with sales of alcoholic beverages more than 75% with tables and dance floor, no table service (Property = 3 if CCEFP not NFPA compliant) (GL & Umb. = 3 with Liquor Liability) | 16921 | 2 | 2 | 2 | 2 | 9082 | 1 | 2 | n/a | 30 [25 w/ LL] |
| Restaurants - with sales of alcoholic beverages more than 75% with tables, dance floor and table service (Property = 3 if CCEFP not NFPA compliant) (GL & Umb. = 3 with Liquor Liability) | 16920 | 2 | 2 | 2 | 2 | 9082 | 1 | 2 | n/a | 30 [25 w/ LL] |
| Riding Academies | 47221 | 3 | 3 | 2 | 3 | 8279 | 1 | 3 | n/a | 82 |
| Rifle or Pistol Ranges - indoor | 47253 | 3 | 3 | 3 | 3 | 9180 | 1 | 3 | n/a | 88 |
| Rifle or Pistol Ranges - NOC | 47254 | 3 | 3 | 3 | 3 | 9180 | 2 | 3 | n/a | 88 |
| Rigging - not ship or boat | 98658 | 2 | 3 | 2 | 3 | 9534 | 3 | 3 | n/a | 07 |
| Rigging - ship or boat * | 98659 | 2 | 3 | 2 | 3* | 9534 | 3 | 3* | n/a | 07 |
| Rodeos * | 47318 | 3* | 3 | 2 | 3 | 9016 | 2 | 3 | n/a | 88 |
| Rolling Mills - Cold or Hot Processing | 58713 | 3 | 1 | 2 | 2 | 3027 | 2 | 2 | n/a | 12 |
| Roofing - commercial | 98677 | 1 | 3 | 3 | 3 | 5551 | 2 | 3 | n/a | 07 |

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|--|-------|----|----|----|----|------------------|----|----|-----|----|
| Roofing - residential | 98678 | 1 | 3 | 2 | 3 | 5551 | 2 | 3 | n/a | 07 |
| Rooming Houses- (Boarding and Rooming Houses) | # | 3 | 3 | 2 | 3 | # | 2 | 3 | n/a | 69 |
| Rope Manufacturing | 58737 | 3 | 1 | 3 | 2 | 2220 | 2 | 2 | n/a | 12 |
| Rubber Mfg. | 58756 | 3 | 3 | 3 | 3 | 4410, 4751, 4829 | 2 | 2 | n/a | 12 |
| Rubber Reclaiming | 58757 | 3 | 2 | 1 | 3 | 4410 | 2 | 1 | n/a | 11 |
| Rubber Stamp Mfg. or Assembling | 58759 | 3 | 1 | 1 | 2 | 4299 | 2 | 1 | n/a | 11 |
| Saddles, Harnesses or Horses Furnishings Mfg. | 58802 | 2 | 1 | 3 | 2 | 4902 | 2 | 2 | n/a | 12 |
| Safes or Safe Vaults Mfg. | 58813 | 2 | 1 | 2 | 2 | 3507 | 2 | 2 | n/a | 12 |
| Sail Making | 58822 | 3 | 2 | 2 | 2 | 2576 | 2 | 2 | n/a | 12 |
| Sales Organizations | 47367 | 2 | 2 | 2 | 2 | 8288 | 2 | 2 | n/a | 12 |
| Salt Mfg. | 58840 | 3 | 3 | 3 | 3 | 4568 | 2 | 3 | n/a | 13 |
| Salt, Borax, Potash or Phosphate - producing or refining and drivers - NOC | 58837 | 3 | 3 | 3 | 3 | 4568 | 2 | 3 | n/a | 13 |
| Salvage Operations - NOC | 98698 | 3 | 3 | 3 | 3 | 7394, 7398 | 3 | 3 | n/a | 07 |
| Salvage Operations - removing, sorting, reconditioning and distributing of merchandise in damaged buildings and incidental operations away from such buildings | 98699 | 3 | 3 | 3 | 3 | 5705, 7395 | 3 | 3 | n/a | 07 |
| Sand or Gravel Digging * | 98710 | 1 | 3* | 2 | 3* | 4000 | 3* | 3* | n/a | 07 |
| Sandblasting | 98705 | 1 | 3 | 2 | 3 | 5213 | 1 | 3 | n/a | 07 |
| Saunas and Baths - public | 47420 | 2 | 3 | 2 | 2 | 9586 | 1 | 3 | n/a | 84 |
| Saw Mills or Planing Mills | 58873 | 3 | 1 | 1 | 3 | 2710, 2731 | 2 | 2 | n/a | 12 |
| Scaffolding Contractor (Contractors Equipment) | 11211 | 2 | 3 | 2 | 2 | 8107 | 2 | 3 | n/a | 27 |
| Scale Houses - Truck Weighing | # | 2 | 2 | 1 | 2 | # | 2 | 2 | n/a | 28 |
| Schools - Barbering or Cosmetology | 29959 | 1 | 2 | 2 | 1 | 9586 | 1 | 2 | n/a | 24 |
| Schools - colleges, universities, junior colleges or college prep - NFP * | 67509 | 2* | 2* | 2* | 2* | 9101 | 2 | 2* | n/a | 24 |

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|---|-------|-----|----|----|----|------------|----|----|-----|----|
| Schools - colleges, universities, junior colleges or college prep - other than NFP * | 67508 | 2* | 2* | 2* | 2* | 8868, 9101 | 2 | 2* | n/a | 24 |
| Schools - correspondence | 47468 | 1 | 1 | 2 | 1 | 8868 | 1 | 2 | n/a | 22 |
| Schools - dormitory facilities - NFP | 67511 | 2 | 3 | 2 | 2 | # | 2 | 3 | n/a | 69 |
| Schools - dormitory facilities - other than NFP | 67510 | 2 | 3 | 2 | 2 | # | 2 | 3 | n/a | 69 |
| Schools - Driving | # | 2 | 2 | 2 | 2 | # | 3 | 2 | n/a | 22 |
| Schools - faculty liability for corporal punishment of students | 47469 | N/A | 3 | 2 | # | # | 1 | 2 | n/a | 22 |
| Schools - NFP - NOC | 67513 | 2 | 2 | 2 | 2 | 9101 | 2 | 2 | n/a | 22 |
| Schools - other than NFP - NOC | 67512 | 2 | 2 | 2 | 2 | 9101 | 2 | 2 | n/a | 22 |
| Schools - private - elementary, kindergarten or junior high - NFP | 47476 | 2 | 2 | 2 | 2 | 9101 | 3 | 2 | n/a | 22 |
| Schools - private - high - NFP | 47478 | 2 | 2 | 2 | 2 | 9101 | 3 | 2 | n/a | 22 |
| Schools - private - high - other than NFP | 47477 | 2 | 2 | 2 | 2 | 9101 | 3 | 2 | n/a | 22 |
| Schools - public - elementary, kindergarten or junior high - NFP * | 47471 | 2* | 2 | 2 | 2 | 8868, 9101 | 3 | 2 | n/a | 22 |
| Schools - public - high * | 47473 | 2* | 2 | 2 | 2 | 9101 | 3 | 2 | n/a | 22 |
| Schools- private - elementary, kindergarten or junior high - other than NFP | 47475 | 2 | 2 | 2 | 2 | 9101 | 3 | 2 | n/a | 22 |
| Schools- Trade or Vocational | 47474 | 2 | 3 | 2 | 2 | 9101 | 2 | 2 | n/a | 24 |
| Secondhand or Salvage Dealers | 16881 | 3 | 3 | 3 | 2 | 8263 | 2 | 3 | n/a | 29 |
| Security and Patrol Agencies * X-PI/AI, X-Prof, X-Discharge of Firearms | 98751 | 1 | 3* | 2 | 3 | 7720 | 3* | 3* | n/a | 07 |
| Seed Merchants - erroneous delivery and error in mixture, excluding germination failure | 16892 | 3 | 3 | 3 | 2 | 8102 | 2 | 3 | n/a | 87 |
| Seed Merchants - erroneous delivery, error in mixture and germination failure | 16891 | 3 | 3 | 3 | 2 | 8102 | 2 | 3 | n/a | 87 |
| Seed Merchants - excluding erroneous delivery, error in mixture and germination failure | 16890 | 3 | 2 | 2 | 2 | 8102 | 2 | 2 | n/a | 85 |

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|--|--------------|-----------|-----------|-----------|-----------|------------------|---|----|-----|---------|
| Septic Tank Systems - cleaning w/Total Pollution Exclusion | 98805 | 1 | 2 | 2 | 2 | 9402 | 2 | 2 | n/a | 03 |
| Septic Tank Systems - installation, servicing or repair w/Total Pollution Exclusion | 98806 | 1 | 2 | 2 | 3 | 6229 | 2 | 2 | n/a | 03 |
| Sewage Disposal - plant operations w/Total Pollution Exclusion | 98810 | 2 | 2 | 2 | 2 | 7580 | 2 | 2 | n/a | 03 |
| Sewage Treatment Plants - (Sewage Disposal - plant operations) w/ Total Pollution Exclusion | 98810 | 2 | 2 | 2 | 2 | 7580 | 2 | 2 | n/a | 03 |
| Sewer Cleaning w/Total Pollution Exclusion | 98813 | 2 | 2 | 2 | 3 | 5183, 9402 | 2 | 2 | n/a | 03 |
| Sewer Mains or Connections Construction w/Total Pollution Exclusion | 98820 | 1 | 2 | 2 | 3 | 6306 | 2 | 3 | n/a | 07 |
| Sewers, w/ Total Pollution Exclusion | 48039 | 1 | 2 | 2 | 2 | # | 2 | 2 | n/a | 18 |
| Sewing Machines Mfg. - commercial | 58903 | 2 | 1 | 2 | 2 | 3574, 3643, 3724 | 2 | 2 | n/a | 12 |
| Sewing Machines Mfg. - household | 58904 | 2 | 1 | 2 | 2 | 3574 | 2 | 1 | n/a | 11 |
| Shaft Sinking * | 98871 | 2 | 3* | 3* | 3* | 6252 | 2 | 3* | n/a | 13 |
| Sheet Metal Work - outside | 98884 | 1 | 2 | 1 | 2 | 5538 | 2 | 1 | n/a | 06 |
| Sheet Metal Work--Shop Only | 58922 | 2 | 1 | 2 | 2 | 3066 | 2 | 1 | n/a | 11 |
| Shelters, mission, Settlement or Halfway House - not church or office building | 67017 | 3 | 3 | 3 | 3 | 9110 | 2 | 3 | 2 | 88 (77) |
| Ship Ceiling or Scaling * | 98914 | 2 | 3* | 3* | 3* | 6874, 6884 | 2 | 3* | n/a | 07 |
| Ship Chandler Stores * | 18078 | 2 | 2 | 3 | 2* | 8010 | 1 | 2* | n/a | 28 |
| Ship Repair or Conversion * | 98949 | 3* | 3* | 3* | 3* | 6872, 6882 | 2 | 3* | n/a | 07 |
| Shoe Repair Shops | 18109 | 2 | 2 | 2 | 2 | 8017 | 1 | 1 | n/a | 32 |
| Shoe Stores | 18110 | 1 | 2 | 1 | 1 | 8008 | 1 | 1 | n/a | 32 |
| Shoe, Boot or Slipper Mfg. | 59005 | 3 | 1 | 2 | 2 | 2651, 2660, 4410 | 2 | 1 | n/a | 11 |

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|---|-------|-----|----|----|----|------------------------------------|---|----|-----|----|
| Shopping Centers - buildings or premises not occupied by the insured (LRO) (Add parking charge if appropriate.) * | 67635 | 2* | 2 | 1 | 2 | # | 2 | 2 | n/a | 42 |
| Shopping Centers - indoor malls - buildings or premises not occupied by the insured (LRO) (Add parking charge if appropriate.) * | 67634 | 2* | 2* | 1 | 2 | # | 2 | 2* | n/a | 42 |
| Siding Installation (Not EIFS) | 98967 | 1 | 2 | 2 | 2 | 5403, 5645, 5651 | 1 | 2 | n/a | 03 |
| Sign Erection, Installation or Repair | 98993 | 1 | 2 | 2 | 3 | 9521, 9554 | 2 | 2 | n/a | 03 |
| Sign Mfg. - electrical | 59057 | 2 | 1 | 2 | 2 | 3064 | 2 | 2 | n/a | 12 |
| Sign Mfg. - NOC | 59058 | 2 | 1 | 1 | 2 | 2501, 2812, 2881, 3064, 4299, 9051 | 2 | 1 | n/a | 11 |
| Sign Painting or Lettering - inside of buildings | 99003 | 2 | 2 | 1 | 2 | 9501 | 1 | 1 | n/a | 06 |
| Sign Painting or Lettering - on buildings or structures | 99004 | 2 | 2 | 2 | 3 | 9554 | 2 | 2 | n/a | 03 |
| Silverware Mfg. - (Metal Goods Mfg. NOC) | 56911 | 2 | 1 | 2 | 2 | # | 2 | 1 | n/a | 11 |
| Sisters Homes - (Convents or Monasteries) | 41680 | 2 | 1 | 1 | 2 | 8868 | 2 | 1 | n/a | 14 |
| Skating Rinks - ice | 48177 | 3 | 3 | 2 | 2 | 9016 | 2 | 2 | n/a | 83 |
| Skating Rinks - roller | 48178 | 3 | 3 | 2 | 2 | 9093 | 2 | 2 | n/a | 83 |
| Skeet Shooting or Trap Shooting Ranges | 48206 | 3 | 3 | 2 | 3 | 9180 | 2 | 3 | n/a | 84 |
| Ski Lifts, Tows or Runs | 48252 | 3 | 3 | 2 | 3 | 9052 | 2 | 3 | n/a | 84 |
| Slate Milling | 59188 | 2 | 1 | 2 | 3 | 1803 | 2 | 2 | n/a | 12 |
| Slate Splitting or Slate Roofing Mfg. | 59189 | 2 | 1 | 2 | 3 | 1624 | 2 | 2 | n/a | 12 |
| Snow and Ice Removal - (Street Cleaning) w/ PD Ded. | 99303 | 1 | 2 | 2 | 2 | 9402 | 2 | 2 | n/a | 03 |
| Soap Box Derbies | 48441 | N/A | 3 | 2 | 2 | # | 2 | 2 | n/a | 83 |
| Soap Mfg. * | 59223 | 3 | 2* | 3* | 3* | 4720 | 2 | 3* | n/a | 13 |

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|--|-------|-----|----|---|---|------------|---|---|-----|---------|
| Social Gatherings and Meetings - on premises not owned or operated by insured - NFP | 48558 | N/A | 2 | 2 | 2 | # | 2 | 1 | n/a | 79 |
| Social Gatherings and Meetings - on premises not owned or operated by insured - other than NFP | 48557 | N/A | 2 | 2 | 2 | # | 2 | 1 | n/a | 79 |
| Social Services - consulting services only - operated by the private sector, X - Professional | 48600 | 1 | 2 | 2 | 2 | 8810 | 2 | 2 | 2 | 20 (77) |
| Solar Energy Contractors | 99080 | 1 | 2 | 3 | 2 | # | 2 | 2 | n/a | 03 |
| Sororities - (Boarding or Rooming House for property and Clubs for GL) | # | 3 | 3 | 2 | 3 | # | 2 | 3 | n/a | 69 |
| Spas or Personal Enhancement Facilities | 18200 | 1 | 2 | 1 | 3 | 9063 | 2 | 2 | n/a | 80 |
| Sponge Processing | 59257 | 2 | 2 | 1 | 2 | # | 2 | 1 | n/a | 11 |
| Sporting Goods or Athletic Equipment Distributors | 18205 | 2 | 2 | 2 | 2 | 8018 | 2 | 2 | n/a | 34 |
| Sporting Goods or Athletic Equipment Mfg. | 59306 | 2 | 1 | 3 | 3 | 3146, 4902 | 2 | 2 | n/a | 12 |
| Sporting Goods or Athletic Equipment Stores | 18206 | 1 | 2 | 2 | 2 | 8017 | 1 | 1 | n/a | 33 |
| Sports or Outdoor Activities - commercially operated | 48610 | 1 | 3 | 3 | 2 | # | 2 | 3 | n/a | 84 |
| Stables - boarding, livery or racing | 99111 | 3 | 3 | 2 | 3 | 8279 | 2 | 3 | n/a | 07 |
| Stadiums - operated by insured - NFP * | 48638 | 2* | 3* | 2 | 2 | 9182 | 2 | 3 | n/a | 88 |
| Stadiums - operated by insured - other than NFP * | 48637 | 2* | 3* | 2 | 2 | 9182 | 2 | 3 | n/a | 88 |
| Stationary or Paper Products Stores | 18335 | 2 | 2 | 1 | 1 | 8017 | 1 | 1 | n/a | 32 |
| Steam Heating or Steam Power Companies | 99160 | 2 | 3 | 3 | 3 | 7539 | 2 | 3 | n/a | 07 |
| Steam Mains or Connections Construction | 99163 | 2 | 3 | 3 | 3 | 6319 | 2 | 3 | n/a | 07 |
| Steam Pipe or Boiler Insulation | 99165 | 2 | 3 | 3 | 2 | 5183 | 2 | 3 | n/a | 07 |
| Steel or Iron Erection - (Metal Erection) | # | 2 | # | # | # | # | 2 | # | n/a | # |
| Steel or Iron Merchants & Drivers - (Metal Dealers or Distributors) | # | 2 | 2 | # | 2 | 8106 | 2 | # | n/a | # |
| Steel Wool or Wire Wool Mfg. | 59378 | 2 | 1 | 2 | 2 | 3255 | 2 | 1 | n/a | 11 |

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|---|-------|---|----|----|----|------------------------|----|----|-----|----|
| Stevedoring - by hand or by means of hand trucks exclusively - no hoisting of cargo* | 99220 | 1 | 3 | 2 | 3* | 7317 | 2 | 2* | n/a | 03 |
| Stevedoring - handling explosives or ammunition - under contract * | 99221 | 1 | 3* | 2* | 3* | 7350, 7360 | 3* | 3* | n/a | 07 |
| Stevedoring - NOC * | 99222 | 1 | 3 | 2 | 3* | 7309, 7327, 7350, 7360 | 2 | 2* | n/a | 09 |
| Stevedoring - tallyers or checking clerks engaged in connection with stevedoring work * | 99223 | 1 | 3 | 2 | 3* | 8709, 8719, 8726 | 2 | 2* | n/a | 08 |
| Stockbrokers (Building - Office), X-Professional | # | 1 | 2 | 1 | 1 | # | 1 | 1 | n/a | 69 |
| Stockyards | 48636 | 3 | 3 | 3 | 3 | 8288 | 2 | 3 | n/a | 88 |
| Stone Crushing | 59481 | 2 | 2 | 2 | 3 | 1710 | 2 | 3 | n/a | 13 |
| Stone Cutting | 59482 | 1 | 2 | 2 | 3 | 1803 | 2 | 2 | n/a | 12 |
| Stores - food or drink - NFP - NOC | 18436 | 1 | 2 | 2 | 2 | 8006 | 2 | 2 | n/a | 81 |
| Stores - food or drink - other than NFP - NOC | 18435 | 1 | 2 | 2 | 2 | 8006 | 2 | 2 | n/a | 81 |
| Stores - no food or drink - NFP - NOC | 18438 | 1 | 2 | 2 | 2 | 8017 | 2 | 1 | n/a | 33 |
| Stores - no food or drink - other than NFP - NOC | 18437 | 1 | 2 | 2 | 2 | 8008, 8010, 8017, 8018 | 2 | 1 | n/a | 33 |
| Straw and Straw Products - (Feed, Grain or Hay Dealers) | 12583 | 3 | 2 | 2 | 3 | 8215 | 2 | 3 | n/a | 87 |
| Street Cleaning w/ PD Ded. | 99303 | 1 | 2 | 2 | 2 | 9402 | 2 | 2 | n/a | 03 |
| Street or Road Construction or Reconstruction | 99315 | 1 | 3 | 2 | 3 | 5507, 5508 | 3 | 3 | n/a | 07 |
| Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping | 99321 | 1 | 3 | 2 | 3 | 5506, 8350 | 3 | 3 | n/a | 07 |
| Streets, Roads, Highways or Bridges - existence and maintenance hazard only * | 48727 | 1 | 2* | 2 | 2 | # | 2 | 2* | n/a | 18 |
| Student Housing - off campus | # | 3 | 3 | 2 | 2 | # | 2 | 3 | n/a | 69 |
| Student Housing - on campus (Fraternities, Schools-dormitories, Sororities) | # | # | 3 | 2 | 2 | # | 2 | 3 | n/a | 69 |

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|---|-------|---|---|---|---|------|---|---|-----|----|
| Subway Construction | 99445 | 1 | 3 | 3 | 3 | # | 2 | 3 | n/a | 07 |
| Sugar Refining | 59537 | 3 | 2 | 2 | 2 | 2021 | 2 | 2 | n/a | 09 |
| Sun Tanning Salons, X - Tanning | 48808 | 2 | 2 | 2 | 2 | 9586 | 2 | 2 | n/a | 28 |
| Supermarkets | 18501 | 2 | 2 | 2 | 2 | 8033 | 1 | 2 | n/a | 81 |
| Surveyors - land - not engaged in actual construction, X-Professional | 99471 | 1 | 2 | 1 | 2 | 8601 | 2 | 1 | n/a | 06 |
| Swimming Pools - NOC | 48925 | 2 | 2 | 2 | 2 | 9015 | 2 | 3 | n/a | 84 |
| Swimming Pool Servicing | 99505 | 2 | 2 | 2 | 2 | 5223 | 2 | 2 | n/a | 03 |
| Swimming Pools - commercially operated | 48924 | 2 | 3 | 2 | 2 | 9063 | 2 | 3 | n/a | 84 |
| Swimming Pools - installation, servicing or repair - above ground | 99506 | 2 | 3 | 3 | 3 | 5223 | 2 | 3 | n/a | 07 |
| Swimming Pools - installation, servicing or repair - below ground | 99507 | 2 | 3 | 3 | 3 | 5223 | 2 | 3 | n/a | 07 |
| Swimming Pools or Accessories Mfg. | 59601 | 2 | 2 | 3 | 2 | 4484 | 2 | 2 | n/a | 12 |
| Syrups or Molasses - refining, blending or mfg. | 59647 | 2 | 2 | 2 | 2 | 2021 | 2 | 2 | n/a | 09 |
| Tailor Merchants - men or boys | 18506 | 2 | 2 | 2 | 1 | 8017 | 1 | 1 | n/a | 32 |
| Tailor or Dressmaking Establishments - custom | 18507 | 2 | 2 | 2 | 2 | 2503 | 1 | 1 | n/a | 11 |
| Tank Building or Mfg. - metal - not pressurized, w/ Total Pollution Exclusion | 59660 | 2 | 2 | 2 | 3 | 3620 | 2 | 2 | n/a | 12 |
| Tank Building or Mfg. - metal - pressurized, w/ Total Pollution Exclusion | 59661 | 2 | 2 | 3 | 3 | 3620 | 2 | 3 | n/a | 13 |
| Tank Construction, Installation, Erection or Repair - metal - pressurized - within buildings exclusively, w/ Total Pollution Exclusion | 99573 | 2 | 2 | 3 | 3 | 3726 | 2 | 3 | n/a | 07 |
| Tank Construction, Installation, Erection or Repair - metal - pressurized, w/ Total Pollution Exclusion | 99571 | 2 | 2 | 3 | 3 | 5040 | 2 | 3 | n/a | 07 |
| Tank Construction, Installation, Erection or Repair - metal - not pressurized - NOC, w/ Total Pollution Exclusion | 99570 | 2 | 2 | 2 | 3 | 5040 | 2 | 2 | n/a | 03 |

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|---|-------|---|----|---|---|------------------------|---|----|-----|----|
| Tank Construction, Installation, Erection or Repair - metal - not pressurized - within buildings exclusively, w/ Total Pollution Exclusion | 99572 | 2 | 2 | 2 | 3 | 3726 | 2 | 2 | n/a | 03 |
| Tanning - animal hides | 59693 | 2 | 2 | 2 | 2 | 2623 | 2 | 1 | n/a | 11 |
| Tattoo Parlors | 18570 | 2 | 2 | 3 | 2 | 9586 | 1 | 2 | n/a | 83 |
| Taxicab Companies | 68001 | 1 | 2 | 1 | 3 | 7370, 7382, 8385 | 3 | 3 | n/a | 88 |
| Taxidermists | 49005 | 2 | 2 | 2 | 2 | 9600 | 1 | 2 | n/a | 83 |
| Telecommunication Equipment Mfg. | 59695 | 2 | 1 | 2 | 2 | 3681 | 2 | 2 | n/a | 12 |
| Telecommunication Equipment Providers | 18575 | 2 | 2 | 2 | 2 | 8901 | 2 | 2 | n/a | 34 |
| Telecommunication Service Providers, X-E&O * | 99600 | 2 | 2* | 2 | 2 | 7600, 8901 | 2 | 2* | n/a | 03 |
| Telegraph Companies | 99614 | 2 | 2 | 2 | 3 | 7600 | 2 | 2 | n/a | 83 |
| Telephone, Telegraph or Cable Television Line Construction w/ PD Ded. | 99613 | 2 | 2 | 2 | 3 | 7601, 7611, 7612, 7613 | 2 | 2 | n/a | 03 |
| Teleproduction Studios (post production) | 99620 | 2 | 2 | 2 | 2 | 4360 | 2 | 2 | n/a | 83 |
| Television or Radio Receiving Set Installation Repair | 99650 | 2 | 2 | 1 | 2 | 9516 | 2 | 1 | n/a | 06 |
| Television Picture Tube Mfg. | 59701 | 2 | 1 | 2 | 2 | 4112 | 2 | 1 | n/a | 11 |
| Tennis Clubs - (Clubs - racket sports and handball) | 41665 | 2 | 2 | 2 | 2 | 9063 | 1 | 2 | n/a | 80 |
| Tent or Canopy Mfg. | 59713 | 3 | 2 | 3 | 2 | 2576 | 2 | 3 | n/a | 13 |
| Tent or Canvas Goods - erection, removal or repair | 99709 | 2 | 3 | 3 | 2 | 5102 | 2 | 3 | n/a | 07 |
| Tents or Canopies - loaned or rented to others | 49111 | 3 | 3 | 2 | 2 | 8010 | 2 | 3 | n/a | 27 |
| Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing or Silk Screening - New Goods | 59722 | 3 | 3 | 3 | 3 | 2413, 2416 | 2 | 2 | n/a | 12 |
| Textile Coating or Impreginating | 59723 | 3 | 3 | 3 | 2 | 4493 | 2 | 2 | n/a | 12 |
| Textile Mfg. - impregnated or coated | 59724 | 3 | 3 | 3 | 2 | 4493 | 2 | 2 | n/a | 12 |
| Textile Products Mfg. - fabricated | 59725 | 3 | 2 | 3 | 2 | 2501 | 2 | 2 | n/a | 12 |

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|---|-------|-----|----|----|---|------------------------------|---|----|-----|----|
| Textile Spinning, Weaving or Knitting Mills | 59726 | 3 | 3 | 3 | 3 | 2220, 2286, 2300, 2501, 4493 | 2 | 2 | n/a | 12 |
| Theaters - Drive-Ins | 49181 | 3 | 2 | 2 | 2 | 9154 | 1 | 2 | n/a | 83 |
| Theaters - Motion Pictures | 49183 | 2 | 2 | 2 | 2 | 9154 | 1 | 2 | n/a | 83 |
| Theaters - NFP - NOC | 49185 | 2 | 2 | 2 | 2 | 9154 | 1 | 2 | n/a | 83 |
| Theaters - other than NFP - NOC | 49184 | 2 | 2 | 2 | 2 | 9154, 9156 | 1 | 2 | n/a | 83 |
| Theatrical Companies - traveling | 99718 | N/A | 2 | 1 | 3 | 9154 | 2 | 2 | n/a | 83 |
| Ticket Agencies | 68439 | 1 | 2 | 1 | 1 | 8810 | 1 | 1 | n/a | 32 |
| Tie, Post or Pole Yard | 59738 | 3 | 2 | 3 | 3 | 2960 | 2 | 2 | n/a | 12 |
| Tile, Stone, Marble Mosaic or Terrazzo Work - interior construction | 99746 | 1 | 2 | 2 | 2 | 5348 | 1 | 1 | n/a | 06 |
| Tire Dealers | 18616 | 2 | 2 | 2 | 2 | 8046, 8380 | 2 | 2 | n/a | 01 |
| Tire Mfg. - auto, bus and truck | 59750 | 3 | 3 | 3 | 3 | 4420 | 2 | 3 | n/a | 13 |
| Tire Mfg. - not auto, bus or truck | 59751 | 3 | 3 | 3 | 3 | 4420 | 2 | 3 | n/a | 13 |
| Tire Retreading or Recapping | 49239 | 3 | 3 | 3 | 3 | 8380 | 2 | 3 | n/a | 13 |
| Tobacco Products Distributors | 18707 | 3 | 2 | 3 | 2 | 8018 | 2 | 3 | n/a | 29 |
| Tobacco Products Mfg. - cigars or cigarettes, X-health hazards * | 59773 | 3 | 2* | 3* | 2 | 2172 | 2 | 3* | n/a | 13 |
| Tobacco Products Mfg. - NOC, X-health hazards * | 59774 | 3 | 2* | 3* | 2 | 2172 | 2 | 3* | n/a | 13 |
| Tobacco Products Mfg. - plug or snuff, X-health hazards * | 59775 | 3 | 2* | 3* | 2 | 2172 | 2 | 3* | n/a | 13 |
| Tobacco Products Stores | 18708 | 2 | 2 | 2 | 2 | 8017 | 1 | 2 | n/a | 81 |
| Tobacco Rehandling or Warehousing | 99760 | 3 | 2 | 3 | 2 | 2174 | 2 | 2 | n/a | 45 |
| Toll Bridges * | 49292 | 3* | 3* | 2 | 2 | 9019 | 2 | 3* | n/a | 88 |
| Tool Mfg. - accessories - NOC | 59781 | 2 | 1 | 2 | 2 | 3110, 3113, 3114 | 2 | 2 | n/a | 12 |
| Tool Mfg. - hand type - not powered | 59782 | 2 | 1 | 2 | 2 | 3110, 3118, 3126 | 2 | 2 | n/a | 12 |
| Tool Mfg. - hand type - powered | 59783 | 2 | 1 | 3 | 2 | 3110 | 2 | 3 | n/a | 13 |
| Tool Mfg. - power equipment - household type - outdoor or workshop | 59784 | 2 | 1 | 3 | 2 | 3110 | 2 | 3 | n/a | 13 |

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|--|-------|----|----|---|----|------------------------------------|---|----|-----|---------|
| Towing Services - Marine * | # | 3 | 3 | 2 | 3* | # | 3 | 2* | n/a | 01 |
| Towing Services (auto - class-II) | # | 2 | 3 | 2 | 3 | # | 3 | 2 | n/a | 01 |
| Townhouses or Similar Associations - association risk only | 68500 | 2 | 2 | 1 | 2 | # | 2 | 2 | n/a | 37 |
| Toy Distributors | 18833 | 2 | 2 | 3 | 2 | 8018 | 2 | 3 | n/a | 29 |
| Toy Stores | 18834 | 1 | 2 | 2 | 2 | 8017 | 1 | 1 | n/a | 33 |
| Toys or Games Mfg. | 59790 | 2 | 2 | 3 | 2 | 2501, 2841 | 2 | 3 | n/a | 13 |
| Trailer Dealers | 19795 | 2 | 2 | 2 | 2 | 8748 | 2 | 2 | n/a | 01 |
| Trailer Mfg. | 59798 | 2 | 2 | 3 | 2 | 3808 | 2 | 3 | n/a | 13 |
| Trailer Rental Agencies | 19796 | 2 | 3 | 3 | 2 | 8002 | 2 | 3 | n/a | 27 |
| Travel Agency (No tours) | 49333 | 1 | 1 | 1 | 1 | 8810 | 1 | 1 | n/a | 40 |
| Travel Agency Tours | 49333 | 1 | 3 | 2 | 2 | 8742 | 3 | 3 | n/a | 88 |
| Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating w/PD Ded. | 99777 | 1 | 3 | 2 | 3 | 0106 | 2 | 2 | n/a | 03 |
| Truck Mfg. or Assembling | 59806 | 2 | 1 | 3 | 2 | 3808 | 2 | 3 | n/a | 13 |
| Truckers | 99793 | 2 | 2 | 1 | 3 | 7222, 7228, 7230, 7232, 7229, 8380 | 3 | 3 | n/a | 02 |
| Tunneling | 99798 | 2 | 3 | 3 | 3 | 6251, 6260 | 2 | 3 | n/a | 07 |
| Tunnels * | N/A | 3* | 3* | 2 | 2 | # | 2 | 3* | n/a | 88 |
| Turpentine or Resin Mfg. | 59867 | 3 | 3 | 3 | 3 | 1472 | 2 | 3 | n/a | 13 |
| Twine or Cordage Mfg. | 59886 | 3 | 1 | 2 | 2 | 2220 | 2 | 1 | n/a | 11 |
| Typesetting Shops (Printing) | # | 2 | 2 | 1 | 2 | # | 2 | 1 | 2 | 11 (75) |
| Umbrella or Cane Mfg. | 59889 | 3 | 2 | 2 | 2 | 2501 | 2 | 1 | n/a | 11 |
| Underpinning Buildings or Structures | 99803 | 1 | 3 | 3 | 3 | 5703 | 2 | 3 | n/a | 13 |
| Union Halls - (Labor Unions), w/ Labor Union exclusion | 65007 | 2 | 2 | 2 | 2 | 8755 | 2 | 2 | n/a | 20 |
| Upholstering - NOC | 99826 | 3 | 2 | 2 | 2 | 9522 | 2 | 1 | n/a | 06 |
| Upholstering - shop only | 99827 | 3 | 2 | 2 | 2 | 9521 | 2 | 1 | n/a | 06 |
| Vacant Buildings - factories | 68604 | 3 | 3 | 2 | 2 | # | 2 | 2 | n/a | 44 |
| Vacant Buildings - not factories - NFP | 68607 | 3 | 3 | 2 | 2 | # | 2 | 2 | n/a | 44 |

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|---|-------|-----|---|---|---|------------|---|---|-----|---------|
| Vacant Buildings - not factories - other than NFP | 68606 | 3 | 3 | 2 | 2 | # | 2 | 2 | n/a | 44 |
| Vacant Land - NFP | 49452 | N/A | 2 | 2 | 2 | # | 2 | 2 | n/a | 44 |
| Vacant Land - other than NFP | 49451 | N/A | 2 | 2 | 2 | # | 2 | 2 | n/a | 44 |
| Valves Mfg. | 59892 | 2 | 1 | 3 | 2 | 3634 | 2 | 3 | n/a | 13 |
| Variety Stores - NFP | 18912 | 2 | 2 | 1 | 2 | 8050 | 1 | 1 | n/a | 32 |
| Variety Stores - other than NFP | 18911 | 2 | 2 | 1 | 2 | 8050 | 1 | 1 | n/a | 32 |
| Vegetable and Fruit Packing - (Produce Handling and Packing) | 16604 | 2 | 2 | 2 | 2 | 8102, 8209 | 2 | 2 | n/a | 09 |
| Vegetable Oil Mfg. - by solvent extraction | 59904 | 3 | 2 | 2 | 2 | 4686 | 2 | 2 | n/a | 09 |
| Vegetable Oil Mfg. - NOC | 59905 | 3 | 2 | 2 | 2 | 4670, 4683 | 2 | 2 | n/a | 09 |
| Vending Machine Operations - confection, food, beverage | 49617 | 2 | 2 | 2 | 2 | 5192 | 1 | 1 | n/a | 32 |
| Vending Machine Operations - NOC | 49619 | 2 | 2 | 2 | 2 | 5192 | 1 | 1 | n/a | 32 |
| Vending Machine Operations - tobacco products | 49618 | 2 | 2 | 2 | 2 | 5192 | 2 | 2 | n/a | 28 |
| Vending Machines Mfg. | 59915 | 2 | 1 | 2 | 2 | 3559 | 2 | 1 | n/a | 11 |
| Venetian Blinds Mfg. | 59917 | 2 | 1 | 2 | 2 | 2881 | 2 | 1 | n/a | 11 |
| Veterinarian or Veterinary Hospitals, X - Professional | 99851 | 1 | 2 | 1 | 2 | 8831 | 2 | 1 | 1 | 06 (78) |
| Video Stores | 18920 | 2 | 2 | 2 | 1 | 8072 | 1 | 1 | n/a | 31 |
| Videotaping Services, X- Professional | # | 2 | 2 | 1 | 2 | # | 1 | 1 | n/a | 06 |
| Wall and Ceiling (Contractors) - (Drywall or Ceiling) | 92338 | 1 | 1 | 2 | 3 | 5445 | 2 | 1 | n/a | 06 |
| Warehouse/ Superstores | # | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 81 |
| Warehouses - cold individual storage lockers | 49763 | 2 | 2 | 2 | 2 | 8291 | 2 | 2 | n/a | 45 |
| Warehouses - cold storage - public | 99917 | 2 | 2 | 2 | 2 | 8291 | 2 | 2 | n/a | 45 |
| Warehouses - mini-warehouses | 18991 | 2 | 2 | 2 | 2 | 9015 | 2 | 2 | n/a | 45 |
| Warehouses - NOC | 99938 | 2 | 2 | 2 | 2 | 8292, 8293 | 2 | 2 | n/a | 45 |
| Warehouses - occupied by multiple interests (LRO) | 68702 | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 45 |
| Warehouses - occupied by single interests (LRO) | 68703 | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 45 |

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|--|--------------|----------|-----------|-----------|-----------|------------|----------|-----------|-----|----|
| Warehouses - private - NFP | 68707 | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 45 |
| Warehouses - private - other than NFP | 68706 | 2 | 2 | 2 | 2 | # | 2 | 2 | n/a | 45 |
| Washing Machines, Dryers or Ironers - coin meter type | 19007 | 1 | 2 | 1 | 2 | # | 1 | 1 | n/a | 33 |
| Waste And Reclaimed materials (Junk Dealers) | 45380 | 3 | 3 | 3 | 3 | 8263 | 3 | 3 | n/a | 88 |
| Watch or Watch Case Mfg. | 59923 | 2 | 1 | 1 | 2 | 3383, 3385 | 2 | 1 | n/a | 11 |
| Water Bottling - in siphons | 59925 | 2 | 1 | 2 | 2 | 2157 | 2 | 2 | n/a | 09 |
| Water Bottling - spring or well - not sparkling or carbonated | 59926 | 2 | 1 | 2 | 2 | 2157 | 2 | 2 | n/a | 09 |
| Water Bottling - spring or well - sparkling or carbonated | 59927 | 2 | 1 | 2 | 2 | 2157 | 2 | 2 | n/a | 09 |
| Water Companies * | 99943 | 2 | 3* | 3* | 3* | 7520 | 2* | 3* | n/a | 07 |
| Water Mains or Connections Construction | 99946 | 1 | 2 | 2 | 3 | 6319 | 2 | 2 | n/a | 03 |
| Water Retention Basins - existence and maintenance hazard only | 20400 | N/A | 2 | 2 | 2 | # | 1 | 2 | n/a | 20 |
| Water Softening Equipment - installation, servicing or repair w/ PD Ded. | 99948 | 1 | 2 | 3 | 2 | 5183 | 1 | 2 | n/a | 03 |
| Water Softening Equipment - rented to others, w/ PD Ded | 19051 | 1 | 2 | 2 | 2 | 8010 | 1 | 2 | n/a | 28 |
| Water Treatment Plants - (Water Companies), w/ Total Pollution Exclusion* | 99943 | 2 | 3* | 3* | 3* | 7520 | 2 | 3* | n/a | 07 |
| Water Well Drilling - (Drilling - water) | 92102 | 1 | 2 | 2 | 3 | 6204 | 2 | 1 | n/a | 06 |
| Waterproofing - by pressure apparatus w/ PD Ded. | 99952 | 1 | 2 | 3 | 2 | 5213 | 2 | 3 | n/a | 07 |
| Waterproofing - by trowel - exterior | 99953 | 1 | 2 | 3 | 2 | 5022 | 2 | 3 | n/a | 07 |
| Waterproofing - by trowel - interior or insulation work | 99954 | 1 | 2 | 3 | 2 | 5480 | 2 | 3 | n/a | 07 |
| Waterproofing - NOC | 99955 | 1 | 2 | 3 | 2 | 5474 | 2 | 3 | n/a | 07 |
| Wax or Wax Products Mfg. - NOC | 59931 | 3 | 2 | 3 | 3 | 4557 | 2 | 2 | n/a | 12 |
| Wax, Wax Products or Polish Mfg. - floor | 59932 | 3 | 2 | 3 | 3 | 4557 | 2 | 2 | n/a | 12 |
| Web-site Designers, X - Professional | 96930 | 1 | 2 | 3 | 1 | 8810 | 1 | 3 | n/a | 88 |

| | | | | | | | | | | |
|---|--------------|-----------|-----------|----------|-----------|------------|----|-----------|-----|----|
| Weighers, Samplers or Inspectors of Merchandise - on vessels or docks, or at railway station or warehouse * | 99963 | N/A | 2* | 2* | 3* | 8709, 8719 | 1* | 2* | n/a | 03 |
| Weight Control Services | # | 1 | 2 | 3 | 2 | # | 1 | 2 | n/a | 83 |
| Welding or Cutting | 99969 | 3 | 3 | 3 | 3 | 3365 | 2 | 3 | n/a | 07 |
| Welding Supplies - (incl. rod Mfg. or distr.) | # | 3 | 2 | 3 | 3 | # | 2 | 3 | n/a | 29 |
| Wharf and Waterfront Property - ferry docks or terminals * | 49800 | 3* | 3* | 2* | 3* | # | 2* | 3* | n/a | 88 |
| Wharf and Waterfront Property - not occupied by the insured * | 49802 | 3* | 3* | 2* | 2* | # | 2* | 3* | n/a | 88 |
| Wharf and Waterfront Property - occupied by the insured for both freight and passenger purposes * | 49801 | 3* | 3* | 2* | 3* | # | 2* | 3* | n/a | 88 |
| Wharf and Waterfront Property - occupied by the insured for freight purposes exclusively * | 49803 | 3* | 3* | 2* | 3* | # | 2* | 3* | n/a | 88 |
| Wheel Mfg. | 59941 | 2 | 1 | 3 | 2 | 2841 | 2 | 3 | n/a | 13 |
| Wicker Rattan, Willow or Twisted Fiber Products Mfg. | 59947 | 3 | 1 | 2 | 2 | 2913 | 2 | 1 | n/a | 11 |
| Wigs or Hair Pieces Mfg. | 59955 | 3 | 2 | 2 | 2 | 2534 | 2 | 1 | n/a | 11 |
| Windmill Dealers and Installers (Contractors) | # | 3 | 3 | 3 | 3 | # | 2 | 3 | n/a | 07 |
| Window Cleaning | 99975 | 1 | 2 | 2 | 3 | 9014 | 2 | 2 | n/a | 03 |
| Window Decorating | 49840 | 1 | 2 | 2 | 2 | 9521 | 1 | 2 | n/a | 83 |
| Wine Mfg. - sparkling (GL & Umb. = 3 with Liquor Liability) | 59963 | 2 | 2 | 2 | 2 | 2143 | 2 | 2 | n/a | 09 |
| Wine Mfg. - still (GL & Umb. = 3 with Liquor Liability) | 59964 | 2 | 2 | 2 | 2 | 2143 | 2 | 2 | n/a | 09 |
| Wire Cloth Mfg. | 59970 | 2 | 1 | 3 | 3 | 3255 | 2 | 2 | n/a | 12 |
| Wire Drawing | 59973 | 2 | 1 | 2 | 2 | 1924, 3241 | 2 | 2 | n/a | 12 |
| Wire Goods Mfg. - NOC | 59975 | 2 | 1 | 2 | 2 | 3257, 3300 | 2 | 2 | n/a | 12 |
| Wire Rope or Cable Mfg. - metal | 59977 | 2 | 2 | 2 | 3 | 3240 | 2 | 2 | n/a | 12 |
| Wood and Coal Stove Dealers (Heating & Heating & Air Conditioning) | # | 1 | 1 | 3 | 2 | # | 2 | 2 | n/a | 34 |

| | | | | | | | | | | |
|---|--------------|----------|-----------|----------|-----------|------------------------|-----------|-----------|-----|----|
| Wood Preserving | 59984 | 3 | 3 | 3 | 3 | 2841, 2960 | 2 | 3 | n/a | 13 |
| Wood Products Mfg. - NOC | 59985 | 3 | 1 | 2 | 3 | 2790, 2881, 2883, 4239 | 2 | 1 | n/a | 11 |
| Wood Turned Products Mfg. | 59986 | 3 | 1 | 2 | 3 | 2735, 2841 | 2 | 1 | n/a | 11 |
| Wool Combing, Scouring or Separating from Cotton | 59988 | 3 | 1 | 2 | 2 | 2211 | 2 | 1 | n/a | 11 |
| Wool Pulling | 59989 | 3 | 1 | 2 | 2 | 2623 | 2 | 1 | n/a | 11 |
| Wrecking - buildings or structures - NOC * | 99986 | 1 | 3* | 2 | 3* | 5022, 5057, 6003 | 3* | 3* | n/a | 07 |
| Wrecking - dismantling of prefabricated dwellings not exceeding three stories for re-erection | 99987 | 1 | 3 | 2 | 3 | 5213, 5403 | 3 | 2 | n/a | 03 |
| Wrecking - marine * | 99988 | 1 | 3 | 3 | 3* | 7394, 7395, 7398 | 3 | 3* | n/a | 07 |
| Yard Storage | # | 2 | 2 | 1 | 2 | # | 2 | 2 | n/a | 06 |
| YMCA/YWCA | 49870 | 2 | 3 | 1 | 2 | 8742, 9063 | 2 | 3 | n/a | 82 |
| Youth Recreation Programs - NFP | 49891 | 2 | 3 | 1 | 2 | 9063 | 2 | 3 | n/a | 82 |
| Youth Recreation Programs - other than NFP | 49890 | 2 | 3 | 1 | 2 | 9063 | 2 | 3 | n/a | 82 |
| Zoos - NFP | 49903 | 2 | 3 | 2 | 3 | 9102 | 2 | 3 | n/a | 84 |
| Zoos - other than NFP | 49902 | 2 | 3 | 2 | 3 | 9102 | 2 | 3 | n/a | 84 |

TERRORISM HIGH HAZARD CLASSIFICATION GUIDELINES

All risks or exposures are considered low hazard unless they appear on the list below. If a policy contains any of the classes or exposures noted in the high hazard list, then the entire policy (all applicable lines and coverages - refer to rating rule) should be rated as high hazard. **EXCEPTION:** If 80% or more of the policy exposure is low hazard, there may be consideration for using the low hazard rate. This exception may be applied to the geographic tiers as well, ie: for policies with exposures in multiple geographic tiers, use the highest rated tier unless 80% of the exposure is in a lower tier, then there may be consideration for use of the lower tier.

| NAICS Codes | ISO Code: | Class Definition (all coverages unless otherwise noted): |
|--|-----------|---|
| | | Based on Property Exposure or Description: |
| Various | Various | Any risk with property exposures exceeding \$75 Mil. in (4-wall) values |
| Various | Various | New risks with property exposures exceeding \$50 Mil. in 4-wall values |
| Various | Various | Any risk with or in property exposures owned, tenant or managed exceeding 25 stories |
| 921190 | 0701 | Governmental Offices |
| 621110 | 0851 | Hospitals |
| 721120, 713290, 713210 | 0951 & 2 | Gambling – casinos |
| 611110, 611310 | 1052 | Public Schools and Universities |
| 922120, 221320, 921190 | 1070 | Fire Depts., Police, Sewage & Water Works & other Public Buildings |
| 488310, 483210, 488490 | 1200 | Piers, Wharves, Bridges |
| 488410 | 1211 | Freight Terminals |
| 221210, 486210 | 1751 & 2 | Oil Distributing, Oil Terminals and LPG Tank Farms |
| | | Based on Casualty Exposure or Description: |
| 333415, 336391 | 51116 | Air Conditioning Equipment Mfg. |
| 336411, 336412, 336413, 541710 | 51201 | Aircraft or Aircraft Parts Manufacturing |
| 488119 | 40026 | Airport - lessees of portions of airports engaged in the sale of aircraft or accessories, servicing or repairing of aircraft, or pilot Instructions |
| 488111 | 40020 | Airport Control Towers - not operated exclusively by Civil Aeronautics Authority |
| 488111, 488119, 488190, 561720 | 40010 | Airports - commercial |
| 488111, 488119, 488190, 561720 | 40015 | Airports - private |
| 238210, 561621, 561790 | 91127 | Alarm and Alarm Systems - installation, servicing or repair |
| 334519, 334290 | 51206 | Alarm Manufacturing - fire or smoke |
| 561611, 561612, 561613 | 91130 | Alarms - security systems - monitoring |
| 621910, 624230 | 40031 | Ambulance Service, First Aid or Rescue Squads – (For profit) |
| 621910, 624230 | 40032 | Ambulance Service, First Aid or Rescue Squads – (Not for profit) |
| 332992, 332993, 332994, 332995, 325920 | 51211 | Ammunition Manufacturing |
| 711310, 711320, 713120, 713990 | 10015 | Amusement Centers |
| 713110 | 10020 | Amusement Parks |
| 325613 | 10038 | Anhydrous Ammonia Dealers and Distributors |
| 711211, 711310, 711410, 711320 | 40063 | Athletic or Sports Contests - in buildings - lessees (For-Profit) |
| 711211, 711310, 711410, 711320 | 40064 | Athletic or Sports Contests - in buildings - lessees (Not-For-Profit) |

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|---|------------------|--|
| 711211, 711310, 711410, 711320 | 40069 | Athletic Teams - professional or semi-professional |
| NAICS Codes | ISO Code: | Class Definition (all coverages unless otherwise noted): |
| 238910 | 91210 | Blasting Operations |
| 336611, 336612, 488390 | 51400 | Boat or Ship Building - inboard and inboard/outboard |
| 237310 | 91266 | Bridge or Elevated Highway Construction - concrete |
| 237310 | 91265 | Bridge or Elevated Highway Construction - iron or steel |
| 488490 | 41210 | Bus Stations or Terminals |
| 711190, 713990 | 10375 | Carnivals or Circus Companies |
| 424690 | 11101 | Chemical Distributors |
| 325414, 325613 | 51850 | Chemicals Manufacturing - Commercial or industrial - NOC |
| 325613 | 51852 | Chemicals Manufacturing - Commercial or industrial - primarily flammable, explosive or reactive – NOC |
| 325998 | 51851 | Chemicals Manufacturing - Commercial or industrial - toxic and either flammable, explosive or reactive – NOC |
| 325998 | 51853 | Chemicals Manufacturing - Commercial or industrial- primarily toxic or presenting a health hazard – NOC |
| 325998 | 51855 | Chemicals Manufacturing – Household - Not Otherwise Classified |
| 325998 | 51856 | Chemicals Manufacturing – Household - primarily flammable, explosive or reactive - NOC |
| 325998 | 51857 | Chemicals Manufacturing – Household - primarily toxic or presenting a health hazard - NOC |
| 325998 | 51854 | Chemicals Manufacturing – Household - toxic and either flammable, explosive or reactive – NOC |
| 238210, 811213 | 91551 | Communication Equipment Installation - industrial or commercial |
| 334210, 334418 | 51926 | Communication or Recording Systems or Equipment Manufacturing - industrial or commercial |
| 541511 | 41673 | Computer Consulting or Programming |
| 518210 | 43151 | Computer Data Processing – operations |
| 518210 | 43152 | Computer Data Processing – time sharing |
| 333313, 334111, 334112, 334119, 334310, 334412, 334418 | 51941 | Computer Manufacturing |
| 334119 | 51942 | Computer Software Manufacturing – Pre-packaged |
| 115112 | 91606 | Crop Spraying - by contractors |
| 238910, 237990, 236210 | 91618 | Dam or Reservoir Construction |
| 221 - - - | 41700 | Dam, Levee or Dike - existence hazard only |
| 722410 | 11274 | Dance Halls, Ballrooms or Discotheques - (Not For Profit) |
| 722410 | 11273 | Dance Halls, Ballrooms or Discotheques - (For Profit) |
| 236210, 237990 | 91641 | Dike, Levee or Revetment Construction |
| 488390, 488490 | 43007 | Drawbridges - existence hazard only |
| 3254412, 325414 | 52341 | Drug Manufacturing – biological products |
| 325412, 325413 | 52342 | Drug, Medicine or Pharmaceutical Preparations Manufacturing – for animal use |
| 325411, 325412, 325413 | 52343 | Drug, Medicine or Pharmaceutical Preparations Manufacturing |
| 221122, 221113, 221111, 221112, 221119, 221121 | 92445 | Electric Light or Power Companies |
| 531120, 561591, 711310 | 63215 | Exhibition or Convention Buildings (For-Profit) |
| 531120, 561591, 711310 | 63216 | Exhibition or Convention Buildings (Not-For-Profit) |
| 325920 | 52876 | Explosives or Fireworks Manufacturing |

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|--------------------------------|------------------|---|
| 424910, 444220 | 12683 | Fertilizer Dealers and Distributors |
| 325311, 325312, 325314 | 53077 | Fertilizer Manufacturing |
| NAICS Codes | ISO Code: | Class Definition (all coverages unless otherwise noted): |
| 922160 | 43550 | Fire Departments - Not Otherwise Classified |
| 922160 | 43551 | Fire Departments - volunteer |
| 561790 | 94304 | Fire Extinguishers - servicing, refilling or testing |
| 332919, 332999 | 53147 | Fire Extinguishers Manufacturing |
| 561790, 238220 | 94381 | Fire Suppression Systems - installation, servicing or repair |
| 332919, 314999 | 53229 | Fire Suppression Systems Manufacturing |
| 332994, 332995 | 53271 | Firearms Manufacturing |
| 238990, 562910 | 94404 | Fireproofing - structures |
| 488991, 488999, 488510, 488210 | 94617 | Freight Forwarders or Handlers - Not Otherwise Classified |
| 488991, 488510, 541614 | 94638 | Freight Forwarders or Handlers - packing, handling or shipping explosives or ammunition under contract |
| 454319, 424720 | 13204 | Fuel Oil or Kerosene Dealers |
| 454319, 424720 | 13205 | Fuel Oil or Kerosene Distributors |
| 713210 | 43990 | Gambling – casinos |
| 721120, 713210 | 43991 | Gambling - incidental to other operations |
| 221210 | 95306 | Gas Companies - natural gas - local distribution |
| 221210 | 95305 | Gas Companies - Not Otherwise Classified |
| 454312, 221210 | 13410 | Gas Dealers – LPG |
| 424720 | 13411 | Gas Dealers or Distributors |
| 454312, 221210 | 13412 | Gas Distributors – LPG |
| 237110, 237120, 237130 | 95310 | Gas Mains or Connections Construction |
| 325120, 324110 | 53904 | Gas Manufacturing - primarily flammable, explosive or reactive |
| 325120, 324110 | 53905 | Gas Manufacturing - primarily toxic or presenting a health hazard |
| 325120, 324110 | 53901 | Gas Manufacturing - toxic and either flammable, explosive or reactive |
| 424720 | 53907 | Gasoline Distributors |
| 921190 | 44108 | Governmental Subdivisions - not federal or state - Counties or Parishes - Population under 10,000 |
| 921190 | 44109 | Governmental Subdivisions - not federal or state - Counties or Parishes - Population 10,001-25,000 |
| 921190 | 44110 | Governmental Subdivisions - not federal or state - Counties or Parishes - Population 25,001-50,000 |
| 921190 | 44111 | Governmental Subdivisions - not federal or state - Counties or Parishes - Population 50,001-100,000 |
| 921190 | 44112 | Governmental Subdivisions - not federal or state - Counties or Parishes - Population 100,001-250,000 |
| 921190 | 44113 | Governmental Subdivisions - not federal or state - Counties or Parishes - Population over 250,000 |
| 921190, 922120 | 44100 | Governmental Subdivisions - not federal or state - Municipalities – boroughs, cities, towns, townships, villages, etc. - Population under 2,500 |
| 921190 | 44101 | Governmental Subdivisions - not federal or state - Municipalities – boroughs, cities, towns, townships, villages, etc. - Population 2,501-10,000 |
| 921190 | 44102 | Governmental Subdivisions - not federal or state - Municipalities – boroughs, cities, towns, townships, villages, etc. - Population 10,001-25,000 |
| 921190 | 44103 | Governmental Subdivisions - not federal or state - Municipalities – boroughs, cities, towns, townships, villages, etc. - Population 25,001-50,000 |
| 921190 | 44104 | Governmental Subdivisions - not federal or state - Municipalities – boroughs, cities, towns, townships, villages, etc. - Population 50,001-100,000 |
| 921190 | 44105 | Governmental Subdivisions - not federal or state - Municipalities – boroughs, cities, towns, townships, villages, etc. - Population 100,001-250,000 |
| 921190 | 44106 | Governmental Subdivisions - not federal or state - Municipalities – boroughs, cities, towns, townships, villages, etc. - Population over 250,000 |
| 622110, 622310 | 44436 | Health Care Facilities - hospitals - (Not For Profit) |
| 622110, 622210, | 44435 | Health Care Facilities - hospitals - (For Profit) |

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|-----------------------------------|------------------|--|
| 622310 | | |
| 333415, 333618, 335129, 335999 | 55011 | Heating Equipment Mfg - electric |
| NAICS Codes | ISO Code: | Class Definition (all coverages unless otherwise noted): |
| 333414 | 55012 | Heating Equipment Mfg - fuel oil or kerosene |
| 333414 | 55013 | Heating Equipment Mfg - gas or liquified petroleum gas |
| 721110, 721120, 721191, 721199 | 45191 | Hotels and Motels - with pools or beaches - four stories or more |
| 721110, 721120, 721191 | 45193 | Hotels and Motels - without pools or beaches - four stories or more |
| 925110 | 64500 | Housing Projects - federal, state, local |
| 517110, 518111 | 47600 | Internet Access Providers |
| 517110, 518111 | 47610 | Internet Service Providers |
| 541380 | 97002 | Laboratories - research, development or testing (For-Profit) |
| 541380 | 97003 | Laboratories - research, development or testing (Not-For-Profit) |
| 221 - - - | 45523 | Lakes or Reservoirs - existence hazard only (For-Profit) |
| 221 - - - | 45524 | Lakes or Reservoirs - existence hazard only (Not-For-Profit) |
| 56191 | 15070 | Mail Box or Packaging Stores |
| 712110, 712120 | 46427 | Museums - (Not For Profit) (Including Historical Sites, monuments, etc.) |
| 712110, 712120 | 46426 | Museums - (For Profit) (Including Historical Sites, monuments, etc.) |
| 313221, 314991 | 57411 | Net Manufacturing - safety nets |
| 7224 | 15656 | Nightclubs, Caberets and Comedy Clubs |
| 211111, 211112 | 98150 | Oil or Gas Lease Operations - natural gas |
| 213111, 213112 | 98151 | Oil or Gas Lease Operations - natural gas - within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf or bay |
| 324110 | 15733 | Oil Refineries |
| 237120, 237110, 237130 | 98423 | Pipeline Construction - gas |
| 237110, 237120, 237130 | 98425 | Pipeline Construction - oil |
| 486210 | 98427 | Pipelines - operation - gas |
| 486110, 486910 | 98429 | Pipelines - operation - oil |
| 813940 | 46822 | Political Campaign Headquarters or Offices |
| 51112, 51113 | 58456 | Publishers – books or magazines (For Profit) |
| 51112, 51113 | 58457 | Publishers – books or magazines (Not For Profit) |
| 511110 | 58458 | Publishers – newspapers (For Profit) |
| 511110 | 58459 | Publishers – newspapers (Not For Profit) |
| 711212 | 46913 | Race Tracks - motorized vehicles - (lessor's risk only) |
| 711212, 711219 | 46911 | Race Tracks - motorized vehicles - operators |
| 711310, 711212 | 46915 | Race Tracks - motorized vehicles (sponsor's risk only) |
| 711212, 711219 | 46912 | Race Tracks - Not Otherwise Classified - operators |
| 711212 | 46914 | Racing - Not Otherwise Classified - (lessor's risk only) |
| 711310 | 46916 | Racing - Not Otherwise Classified - (sponsor's risk only) |
| 515111, 515112, 515120 | 98597 | Radio or TV Broadcasting Stations (For Profit) |
| 515111, 515112, 515120 | 98598 | Radio or TV Broadcasting Stations (Not For Profit) |
| 482111, 485112 | 98622 | Railroads - operation and maintenance - with BI passenger hazard |
| 531311, 531390, 531312 | 47052 | Real Estate Property Managed |
| 611310, 611110 | 67508 | Schools - colleges, universities, junior colleges or college prep - (for-Profit) |
| 611310, 611110 | 67509 | Schools - colleges, universities, junior colleges or college prep - (not-for-Profit) |
| 561612, 561611, 561613 | 98751 | Security and Patrol Agencies |
| 221320 | 48039 | Sewers |
| 531120 | 67634 | Shopping Centers - indoor malls - buildings or premises not occupied by the insured (lessor's risk only) |

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| 711219 | 48610 | Sports or Outdoor Activities – commercially operated |
| NAICS Codes | ISO Code: | Class Definition (all coverages unless otherwise noted): |
| 711211, 531120, 711310, 711320, 711410 | 48637 | Stadiums - operated by the insured (For-Profit) |
| 711211, 531120, 711310, 711320, 711410 | 48638 | Stadiums - operated by the insured (Not-For-Profit) |
| 488490 | 48727 | Streets, Roads, Highways or Bridges - existence and maintenance hazard only |
| 236210, 237990 | 99445 | Subway Construction |
| 334210, 334220 | 59695 | Telecommunication Equipment Manufacturing |
| 334290 | 18575 | Telecommunications Equipment Providers |
| 517110 | 99600 | Telecommunications Service Providers |
| 711110, 711130 | 49185 | Theaters - (Not For Profit) |
| 711110, 711130 | 49184 | Theaters - (For Profit) |
| 512131 | 49183 | Theaters - motion pictures |
| 488490, 488390 | 49292 | Toll Bridges |
| 561520 | 49333 | Travel Agency Tours |
| 237990, 237310 | 99798 | Tunneling |
| 236210 | 99803 | Underpinning Buildings or Structures |
| 221310 | 99943 | Water Companies |
| 4832, 488310, 488320 | 49800 | Wharf and Waterfront Property - ferry docks or terminals |
| 531120 | 49802 | Wharf and Waterfront Property - not occupied by the insured (lessor's risk only) |
| 488310, 488320 | 49801 | Wharf and Waterfront Property - occupied by the insured for both freight and passenger purposes |
| 488310, 488320 | 49803 | Wharf and Waterfront Property - occupied by the insured for freight purposes exclusively |
| | | |

Cincinnati Insurance Companies

California

Cyber Risk

Objection Response

The following objections have been forwarded to me. Responses are below.

- 1. Countrywide premium subject to Prop 103 does not match with the figures in the annual statement (NAIC code 2445, Cincinnati Ins Grp) for all three years.**

Exhibits 3.1, 3.2, 4.1, and 4.2 have been revised to include calendar year 2017. Countrywide premium subject to Prop 103 matches our premium on the Cincinnati Insurance Group IEE's for lines subject to Prop 103.

- 2. Countrywide premium NOT subject to Prop 103 does not match with the figures in the annual statement (NAIC code 2445, Cincinnati Ins Grp) for years 2016 and 2014.**

Exhibits 3.1, 3.2, 4.1, and 4.2 have been revised to include calendar year 2017. Countrywide premium NOT subject to Prop 103 matches our premium on the Cincinnati Insurance Group IEE's for lines NOT subject to Prop 103.

- 3. Total advertising does not match with the figure in the annual statement (NAIC code 2445, Cincinnati Ins Grp) for year 2014.**

The Total Advertising line on Exhibit 4.1 has been revised to include calendar year 2017. The amounts match the amount on the Cincinnati Insurance Group IEE's.

Rick Workman, ACAS, MAAA
Commercial Lines Actuary

THE CINCINNATI INSURANCE COMPANIES
CYBER RISK
FORMS FILING MEMORANDUM

The Cincinnati Insurance Companies are proposing to introduce Cincinnati Data Defender™ Coverage to our product portfolio.

Cincinnati Data Defender™ Coverage Form - HC 102 and ML 102

Description of Coverage

The Data Defender Coverage Part provides coverage for specified expenses arising from a "personal data compromise" involving "personally identifying information" or "personally sensitive information" of "affected individuals".

"Affected individuals" are any persons whose "personally identifying information" or "personally sensitive information" has been compromised in a "personal data compromise".

The Data Defender Coverage Part is in three sections. The first section, Response Expenses coverage, includes the following coverage components:

1. Forensic IT Review - Coverage for the cost to hire outside computer experts to determine the nature and extent of the breach. Refer to the Data Defender Coverage Rate Table for sublimits.
2. Legal Review - Coverage for the cost to obtain professional legal advice. Refer to the Data Defender Coverage Rate Table for sublimits.
3. Notification to Affected Individuals - Coverage for reimbursement of expenses associated with the notification of those whose personal information was breached.
4. Services to Affected Individuals - Coverage for the cost of providing services (packet of informational materials, toll-free help line, one year of credit monitoring and identity restoration case management) to affected individuals for 12 months from the date of the notice.
5. Public Relations Services - Coverage for the cost to implement public relations recommendations of a professional public relations firm. This may include advertising and special promotions designed to retain the relationship with affected individuals. Refer to the Data Defender Coverage Rate Table for sublimits.

The second section, Defense and Liability coverage, supplements the program by providing coverage for defense and settlement costs in the event that the insured is sued because of a "personal data compromise".

The third section, Identity Recovery (IDR) coverage, provides coverage for Identity Recovery caused by an "identity theft" of an "identity recovery insured" first discovered during the policy period.

Coverage includes Expense Reimbursement and Case Management Service.

The Cincinnati Insurance Companies are proposing to introduce Cincinnati Network Defender™ Coverage to our product portfolio.

Cincinnati Network Defender™ Coverage Form - HC 103 and ML 103

Description of Coverage (see Coverage Part for exact description, limitations)

The Network Defender Coverage Part is comprised of two coverage components - first party Computer Attack coverage and third party Network Security and Electronic Media Liability coverage.

Computer Attack Coverage consists of the following coverage components:

1. **Data Restoration Costs** - Coverage for the cost of a professional firm hired by the insured to replace lost or corrupted data from electronic sources.
2. **Data Re-creation Costs** - Coverage for the cost of a professional firm hired by the insured to research, re-create and replace lost or corrupted data from non-electronic sources.
3. **System Restoration Costs** - Coverage for the cost of a professional firm hired by the insured to restore its computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of the insured's computer system.
4. **Loss of Business** - Coverage for business income lost by the insured and extra expenses incurred by the insured during the period of time when system and data recovery activities are taking place. Subject to a sublimit of 50% of the Computer Attack Limit.
5. **Public Relations Services** - Coverage for assistance from a professional public relations firm in communicating with outside parties concerning the Computer Attack and the insured's response. Subject to a sublimit of 50% of the Computer Attack Limit.
6. **Cyber Extortion** - provides coverage for the cost of an investigator retained in connection with the extortion threat and coverage for any amount paid by the insured in response to the threat. Subject to a sublimit of \$10,000 when the computer attack limit is \$100,000 and a \$25,000 sublimit when the computer attack limit is \$250,000 or higher. Discovery of the threat must occur during the policy period.

Discovery of the attack must occur during the policy period. Coverage does not apply to breaches that occur prior to the first inception of the coverage.

Network Security and Electronic Media Liability Coverage provides coverage for:

1. The breach of third party business information
2. The unintended propagation or forwarding of malware
3. The unintended abetting of a denial of service attack
4. Enumerated personal injury offenses arising from websites and email

There need not be a covered loss under the first party Computer Attack coverage in order for there to be a loss under the third party Network Security and Electronic Media Liability coverage.

The Network Security and Electronic Media Liability limit is separate from that afforded under the Computer Attack coverage. Limits cannot be combined or stacked. Only the limit in force during the policy period when notice of the suit was first received by the insured will apply.

Receipt of notice of the suit must occur during the policy period, and the suit must arise from an event that occurs after the first inception of the coverage.

The coverage will be defense within the limits.

The Cincinnati Insurance Companies are proposing to introduce Cincinnati Cyber Defense™ Coverage to our product portfolio.

Cincinnati Cyber Defense™ Coverage Form - HC 104 and ML 104

Description of Coverage

The Cyber Defense coverage is comprised of seven coverage components - Response Expenses, Computer Attack, Cyber Extortion, Identity Recovery, Data Compromise Liability, Network Security Liability and Electronic Media Liability.

Insuring Agreement A - Response Expenses Coverage provides coverage for specified expenses arising from a "personal data compromise" involving "personally identifying information" or "personally sensitive information" of "affected individuals". "Affected individuals" are any persons whose "personally identifying information" or "personally sensitive information" has been compromised in a "personal data compromise".

Response Expenses Coverage includes the following coverage components:

1. Forensic IT Review - Coverage for the cost to hire outside computer experts to determine the nature and extent of the breach.
2. Legal Review - Coverage for the cost to obtain professional legal advice.
3. Notification to Affected Individuals - Coverage for reimbursement of expenses associated with the notification of those whose personal information was compromised.
4. Services to Affected Individuals - Coverage for the cost of providing services (packet of informational materials, toll-free help line, one year of credit monitoring and identity restoration case management) to affected individuals for 12 months from the date of the notice.
5. Public Relations Services - Coverage for the cost to implement public relations recommendations of a professional public relations firm. This may include advertising and special promotions designed to retain the relationship with affected individuals.

Insuring Agreement B - Computer Attack Coverage provides coverage for specified expenses arising from a "computer attack" on the "computer system".

Computer Attack Coverage consists of the following coverage components:

1. Data Restoration Costs - Coverage for the cost of a professional firm hired by the insured to replace lost or corrupted data from electronic sources.
2. Data Re-creation Costs - Coverage for the cost of a professional firm hired by the insured to research, re-create and replace lost or corrupted data from non-electronic sources.
3. System Restoration Costs - Coverage for the cost of a professional firm hired by the insured to restore its computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of the insured's computer system.
4. Loss of Business - Coverage for business income lost by the insured and extra expenses incurred by the insured during the period of time when system and data recovery activities are taking place.
5. Public Relations Services - Coverage for assistance from a professional public relations firm in communicating with outside parties concerning the Computer Attack and the insured's response.

Discovery of the attack must occur during the policy period.

Insuring Agreement C - Cyber Extortion Coverage provides coverage for the cost of an investigator retained in connection with the extortion threat and coverage for any amount paid by the insured in response to the threat.

Discovery of the threat must occur during the policy period.

Insuring Agreement D - Identity Recovery provides coverage for Identity Recovery caused by an "identity theft" of an "identity recovery insured" first discovered during the policy period.

Coverage includes Expense Reimbursement and Case Management Service.

Insuring Agreement E - Data Compromise Liability Coverage supplements Response Expenses Coverage by providing coverage for defense and settlement costs in the event the insured is sued because of a "personal data compromise". Only the limit in force during the policy period when notice of the suit was first received by the insured will apply. Receipt of notice of the suit must occur during the policy period. The coverage will be defense within the limits. The coverage is available only if Insuring Agreement A is purchased and the Limit of Liability must match that of Insuring Agreement

A. Coverage is also included for:

1. Regulatory Fines and Penalties - Coverage for the cost of any fine or penalty imposed under state or federal law as well as defense expenses, to the extent such fine or penalty is legally insurable.
2. Payment Card Industry Fines and Penalties - Coverage for the cost of any PCI fine or penalty imposed under contract to which the insured is a party.

Insuring Agreement F - Network Security Liability Coverage provides coverage for defense and settlement costs in the event that a third party claimant sues the insured because of a "network security incident".

A "network security incident" may be:

1. The breach of third party business information
2. The unintended propagation or forwarding of malware
3. The unintended abetting of a denial of service attack
4. The inability of an authorized third party user to access the insured's computer system

Only the limit in force during the policy period when notice of the suit was first received by the insured will apply. Receipt of notice of the suit must occur during the policy period. The coverage will be defense within the limits.

Insuring Agreement G - Electronic Media Liability Coverage provides coverage for defense and settlement costs in the event that a third party claimant sues the insured alleging that the insured's electronic communications resulted in defamation, violation of a person's right of privacy, interference with a person's right of publicity or infringement of copyright or trademark.

Only the limit in force during the policy period when notice of the suit was first received by the insured will apply. Receipt of notice of the suit must occur during the policy period. The coverage will be defense within the limits.

Additional Insured Endorsements

1. Additional Insured - Grantor of Franchise - HC 4132

This endorsement is used to add a franchisor to a franchisee's Cyber Risk coverage form as an additional insured. It applies to all three Cyber Risk coverage forms (Cyber Defense, Data Defender and Network Defender).

2. Additional Insured - HC 4131

This endorsement is used to add any other entity other than a franchisor to a Cyber Risk coverage form as an additional insured. It applies to all three Cyber Risk coverage forms (Cyber Defense, Data Defender and Network Defender).

Supplemental Extended Reporting Period Endorsements

If the event of cancellation or nonrenewal, the Named Insured has the right, upon payment of an additional premium to buy a Supplemental Extended Reporting Period endorsement.

This applies only to:

Insuring Agreement B - Defense and Liability Coverage of the Data Defender Coverage Form;

Insuring Agreement B - Network Security Liability Coverage of the Network Defender Coverage Form; and

Insuring Agreements E - Data Compromise Liability, F - Network Security Liability and G - Electronic Media Liability of the Cyber Defense Coverage Form.

Use Supplemental Extended Reporting Period Endorsement **HC 455** with the Data Defender Coverage Part and the Network Defender Coverage Part.

Use Supplemental Extended Reporting Period Endorsement **HC 456** with the Cyber Defense Coverage Part.

The Cincinnati Insurance Companies

Data Defender Coverage

Rate Filing Memorandum

The Cincinnati Insurance Companies are proposing to introduce Data Defender Coverage to our product portfolio. The rates for this product have been developed in the absence of credible data specific to the applicable coverages. The Hartford Steam Boiler Inspection and Insurance Company (HSB) developed these charges primarily from publicly available data about events that would be covered by this program; various studies conducted by the U.S. Government Accountability Office, Ponemon Group, and Gartner; and a recent study commissioned by the Federal Trade Commission (FTC).

Our Data Defender coverage is comprised of three coverage components – first party Response Expenses coverage, third party Defense and Liability coverage and Identity Recovery coverage.

I. Response Expenses Coverage

Our Response Expenses coverage includes \$50,000 of Named Malware coverage and the following additional coverage components:

- Forensic IT Review – Coverage for the cost to hire outside computer experts to determine the nature and extent of the breach.
- Legal Review – Coverage for the cost to obtain professional legal advice.
- Notification to Affected Individuals – Coverage for reimbursement of expenses associated with the notification of those whose personal information was compromised.
- Services to Affected Individuals – Coverage for the cost of providing services (Packet of informational materials, Toll-free help line, One year of credit monitoring and Identity restoration case management) to affected individuals for 12 months from the date of the notice.
- Public Relations Services – Coverage for the cost to implement public relations recommendations of a professional public relations firm. This may include advertising and special promotions designed to retain the relationship with affected individuals.
- Regulatory Fines and Penalties – Coverage for the cost of any fine or penalty imposed under state and federal law, to the extent such fine or penalty is legally insurable.
- Payment Card Industry (PCI) Fines and Penalties - Coverage for the cost of any PCI fine or penalty imposed under contract to which the insured is a party.

Rate Development

Frequency was developed from a recent U.S. Census Data and various public accounts. Severities were calculated using data drawn from the U.S. Government Accountability Office, Ponemon Group, and Gartner. This was supplemented by research conducted with agents, small commercial entities, and the National Center for Educational Statistics (which cites data from the U.S. Department of Education).

The following factors were used to develop the Response Expenses loss costs:

\$50,000 Limit

| Tier | 1 | 2 | 3 | 4 | 5 |
|-----------|----------|----------|----------|----------|----------|
| Frequency | 0.1660% | 0.2470% | 0.3180% | 0.5510% | 0.8490% |
| Severity | \$22,400 | \$26,000 | \$27,500 | \$29,780 | \$32,000 |
| Loss Cost | \$37.18 | \$64.22 | \$87.45 | \$164.09 | \$271.68 |

\$100,000 Limit

| Tier | 1 | 2 | 3 | 4 | 5 |
|-----------|----------|----------|----------|----------|----------|
| Frequency | 0.1660% | 0.2470% | 0.3180% | 0.5510% | 0.8490% |
| Severity | \$35,300 | \$40,100 | \$42,800 | \$46,220 | \$56,060 |
| Loss Cost | \$58.60 | \$99.05 | \$136.10 | \$254.67 | \$475.95 |

**The Cincinnati Insurance Companies
Data Defender Coverage
Rate Filing Memorandum**

\$250,000 Limit

| Tier | 1 | 2 | 3 | 4 |
|-----------|----------|----------|----------|----------|
| Frequency | 0.1660% | 0.2470% | 0.3180% | 0.5510% |
| Severity | \$56,600 | \$81,800 | \$87,380 | \$89,000 |
| Loss Cost | \$93.96 | \$202.05 | \$277.87 | \$490.39 |

\$500,000 Limit

| Tier | 1- 3 |
|-----------|-----------|
| Frequency | 0.3180% |
| Severity | \$141,700 |
| Loss Cost | \$450.61 |

\$1,000,000 Limit

| Tier | 1- 3 |
|-----------|-----------|
| Frequency | 0.3180% |
| Severity | \$200,000 |
| Loss Cost | \$636.00 |

Tier 1: Businesses whose primary personal information is relative to employees

Tier 2: Businesses that keep financial or account number information on individual customers but do not keep customers' Social Security numbers

Tier 3: Businesses with customers' Social Security numbers.

Tier 4: Educational Institutions

Tier 5: Municipalities

II. Defense and Liability Coverage

The second coverage section provides Defense and Liability Coverage which supplements the program by providing coverage for defense and settlement costs in the event that an "affected individual," whose personal information has been breached by the insured, brings an action against the insured.

Rate Development

Frequency was developed from a recent U.S. Census Data and various public accounts. Severities were calculated using data drawn from the U.S. Government Accountability Office, Ponemon Group, and Gartner. This was supplemented by research conducted with agents, small commercial entities, and the National Center for Educational Statistics (which cites data from the U.S. Department of Education).

A nationwide search of data breach related court cases returned no statistically relevant data. There are also breaches that result in settlements prior to resulting in a court action. There is no repository that identifies these often private settlements. Therefore the loss costs were derived using our best estimate to select frequency and severity.

Severity is mainly a function of the volume of data breached. The larger the number of records breached, the larger the number of affected individuals that may bring an action against the insured. Such actions against an insured can result in three potential outcomes: settlement, motion to dismiss, or a verdict.

The Cincinnati Insurance Companies

Data Defender Coverage

Rate Filing Memorandum

We recognized that legal fees can vary greatly by geography, and we estimated an appropriate cost to achieve a motion to dismiss. This may represent the minimum costs involved to address a dispute. It is anticipated that the majority of actions will result in an out of court settlement.

The following factors were used to develop the Defense and Liability loss costs:

\$50,000 Limit

| Tier | 1 | 2 | 3 | 4 | 5 |
|-----------|----------|----------|----------|----------|----------|
| Frequency | 0.0664% | 0.0988% | 0.1272% | 0.2204% | 0.3396% |
| Severity | \$21,000 | \$26,000 | \$26,000 | \$29,500 | \$32,300 |
| Loss Cost | \$13.94 | \$25.69 | \$33.07 | \$65.02 | \$109.69 |

\$100,000 Limit

| Tier | 1 | 2 | 3 | 4 | 5 |
|-----------|----------|----------|----------|----------|----------|
| Frequency | 0.0664% | 0.0988% | 0.1272% | 0.2204% | 0.3396% |
| Severity | \$37,000 | \$40,000 | \$42,000 | \$46,000 | \$56,000 |
| Loss Cost | \$24.57 | \$39.52 | \$53.42 | \$101.38 | \$190.18 |

\$250,000 Limit

| Tier | 1 | 2 | 3 | 4 |
|-----------|----------|----------|----------|----------|
| Frequency | 0.0664% | 0.0988% | 0.1272% | 0.2204% |
| Severity | \$58,000 | \$82,000 | \$88,000 | \$89,000 |
| Loss Cost | \$38.51 | \$81.02 | \$111.94 | \$196.16 |

\$500,000 Limit

| Tier | 1- 3 |
|-----------|-----------|
| Frequency | 0.1272% |
| Severity | \$142,000 |
| Loss Cost | \$180.62 |

\$1,000,000 Limit

| Tier | 1- 3 |
|-----------|-----------|
| Frequency | 0.1272% |
| Severity | \$200,500 |
| Loss Cost | \$255.04 |

III. Identity Recovery Coverage (IDR)

Since this is our initial offering of this coverage component, the proposed rates and rules reflect our research and are our best evaluation of the identity theft exposure. According to a recent study commissioned by the Federal Trade Commission, 90% of "All ID Theft" out of pocket expenses are \$1,200 or less. With a \$250 deductible, this equates to a net severity of \$950. While we do not have significant experience with this coverage, we believe that the availability of case management restoration services will reduce this severity to approximately \$175. The same FTC-commissioned report suggests a frequency of 3.7%. Thus, our loss content is expected to be \$6.50. Loss-related expenses (toll-free help-line and case management service) are expected to be \$3.50, resulting in a total loss cost of \$10.00.

IV. Factor for insureds holding more than 25,000 personal records

Our base premiums for Data Defender coverage contemplate an insured holding up to 25,000 personal records. If they exceed 25,000 records, we estimated that number as 30,000 and computed the modifying factor as 1.2 (30,000 / 25,000).

Expense & Profit Load

Lastly, we applied our expense and profit load of 30% to arrive at our gross premiums.

The Cincinnati Insurance Companies

Network Defender Coverage

Rate Filing Memorandum

The Cincinnati Insurance Companies are proposing to introduce Network Defender Coverage to our product portfolio. This product includes coverages that address damage to data and systems from a computer attack and the liability that may arise from insufficient systems security.

The rates for this product have been developed in the absence of credible data specific to the applicable coverages. The Hartford Steam Boiler Inspection and Insurance Company (HSB) developed these charges primarily from publicly available data about events that would be covered by this program; various studies conducted by the Computer Security Institute Computer Crime and Security Survey, Ponemon Group, Graziado Business Review, National Cyber Security Alliance and Symantec; and expert elicitation.

Our Network Defender coverage comprises two coverage components: first party Computer Attack coverage and third party Network Security Liability coverage. These two coverage components are independent and can be offered separately or together.

I. Computer Attack Coverage

This first party coverage is triggered by the insured's discovery that a computer attack has affected a computer system owned or leased by the insured and under the insured's control.

A computer attack may be:

- A hacking event or other instance of an unauthorized person gaining access to the computer system
- An attack against the system by a virus or other malware
- A denial of service attack against the insured's system

Discovery of the attack must occur during the policy period. Coverage does not apply to breaches that occur prior to the first inception of the coverage.

Computer Attack Coverage consists of the following coverage components:

- Data Restoration Costs - Coverage for the cost of a professional firm hired by the insured to replace lost or corrupted data from electronic sources.
- Data Recreation Costs - Coverage for the cost of a professional firm hired by the insured to research, recreate and replace lost or corrupted data from non-electronic sources.
- System Restoration Costs - Coverage for the cost of a professional firm hired by the insured to restore its computer system to its pre-attack level of functionality by replacing or reinstalling software, removing malicious code and correcting the configuration of the insured's computer system.
 - Loss of Business - Coverage for business income lost by the insured and extra expenses incurred by the insured during the period of time when system and data recovery activities are taking place. Subject to a sublimit of 50% of the Computer Attack coverage limit.
 - Public Relations Services - Coverage for assistance from a professional public relations firm in communicating with outside parties concerning the Computer Attack and the insured's response. Subject to a sublimit of 50% of the Computer Attack coverage limit.
- Cyber Extortion - Coverage for the cost of an investigator retained in connection with the extortion threat and coverage for any amount paid by the insured in response to the threat.

Rate Development

Frequency was derived from data gathered from the 2011 Computer Security Institute Computer Crime and Security Survey and from the HSB/Ponemon survey. Severities were calculated for three of the sub-coverages (data restoration, data recreation and systems restoration) using data drawn from the HSB/Ponemon survey and from the 2003 Graziado Business Review which were then combined with dollar amounts that represented the costs of repairing various kinds of covered damages. These costs were obtained from a variety of IT repair resources, including surveys and published rates.

The Cincinnati Insurance Companies

Network Defender Coverage

Rate Filing Memorandum

The following factors were used to develop the Computer Attack and Cyber Extortion loss costs:

| | | | | | |
|-----------|----------|-----------|-----------|-----------|-------------|
| Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1,000,000 |
| Frequency | .200% | .200% | .101% | .101% | .101% |
| Severity | \$37,500 | \$49,500 | \$174,000 | \$264,000 | \$305,500 |
| Loss Cost | \$75.00 | \$99.00 | \$175.74 | \$266.64 | \$308.56 |

II. Network Security and Electronic Media Liability Coverage

This third party coverage is triggered by the insured's receipt of notice of a network security liability suit. The network security liability suit can be a civil action, an alternate dispute resolution proceeding or a written demand for money. The network security liability suit must be initiated by a third party who alleges that a systems security failure on the part of the insured allowed one or more of the following to happen:

- The breach of third party business information
- The unintended propagation or forwarding of malware
- The unintended abetting of a denial of service attack

Electronic Media Liability – Coverage is provided for defense and settlement costs in the event that a third party claimant sues the insured alleging that the insured's electronic communications resulted in defamation, violation of a person's right of privacy, interference with a person's right of publicity or infringement of copyright or trademark.

There need not be a covered loss under the first party Computer Attack coverage in order for there to be a loss under the third party Network Security and Electronic Media Liability coverage.

The Network Security and Electronic Media Liability limit is separate from that afforded under the Computer Attack Coverage. Limits cannot be combined or stacked. Only the limit in force during the policy period when notice of the suit was first received by the insured will apply. The coverage is defense within the limits.

Receipt of notice of the suit must occur during the policy period, and the suit must arise from an event that occurs after the first inception of the coverage.

Rate Development

Frequency for each of the kinds of disputes that are covered was based on how often these disputes arose in the public realm and were adjudicated. HSB began with an initial frequency for each of the coverages. For example, a dispute about the transmission of malware always begins with the insured itself suffering a malware attack; a dispute about the insured's participation in a denial of service attack also always begins with the insured itself suffering a malware attack; and a dispute about a breach of third party business information always begins with such a breach. A frequency for each of these initial events was obtained from the Ponemon and Computer Security Institute surveys and from a 2012 survey conducted by the National Cyber Security Alliance and Symantec.

HSB interviewed several lawyers that focus their practices in the cyber area and asked them to quantify, for each kind of dispute, how much it costs to take it to summary judgment, what percentage of disputes go beyond summary judgment, how much it costs to take the dispute to trial, etc. This expert elicitation process produced the severity estimates.

The following factors were used to develop the Network Security and Electronic Media Liability loss costs:

| | | | | | |
|-----------|----------|-----------|-----------|-----------|-------------|
| Limit | \$50,000 | \$100,000 | \$250,000 | \$500,000 | \$1,000,000 |
| Frequency | .171% | .171% | .165% | .165% | .165% |
| Severity | \$32,750 | \$41,500 | \$85,400 | \$112,800 | \$124,000 |
| Loss Cost | \$56.00 | \$70.97 | \$140.91 | \$186.12 | \$204.60 |

Expense & Profit Load

Lastly, we applied our expense and profit load of 30% to arrive at our gross premiums.

The Cincinnati Insurance Companies

Cyber Defense Coverage

Explanatory Memorandum

The Cyber Defense coverage is comprised of seven coverage components – Response Expenses, Computer Attack, Cyber Extortion, Identity Recovery, Data Compromise Liability, Network Security Liability and Electronic Media Liability.

The rates for this program have been developed in the absence of data specific to this coverage. No credible data exists today for the exposure covered by this new coverage. The Hartford Steam Boiler Inspection and Insurance Company (HSB) developed these charges primarily from publicly available data about events that would be covered by this program; various studies conducted by the U.S. Government Accountability Office, Ponemon Group, and Gartner; and expert elicitation.

Insuring Agreement A - Response Expenses Coverage provides coverage for specified expenses arising from a personal data compromise involving personally identifying information of affected individuals. Affected individuals may be customers, clients, members, directors or employees of the insured entity.

Discovery of the breach must occur during the policy period.

Insuring Agreement B - Computer Attack Coverage provides coverage for specified expenses arising from a computer attack on the computer system.

Discovery of the attack must occur during the policy period.

Insuring Agreement C - Cyber Extortion Coverage provides coverage for the cost of an investigator retained in connection with the extortion threat and coverage for any amount paid by the insured in response to the threat.

Discovery of the threat must occur during the policy period.

Insuring Agreement D - Identity Recovery provides coverage for Identity Recovery caused by an identity theft of an identity recovery insured first discovered during the policy period.

Coverage includes expense reimbursement and case management service.

Insuring Agreement E - Data Compromise Liability Coverage supplements Response Expenses Coverage by providing coverage for defense and settlement costs in the event that affected individuals or a government entity sue the insured because of a personal data compromise.

Only the limit in force during the policy period when notice of the suit was first received by the insured will apply. Receipt of notice of the suit must occur during the policy period. The coverage will be defense within the limits. The coverage is available only if Insuring Agreement A is purchased and the limit of liability must match that of Insuring Agreement A.

Insuring Agreement F - Network Security Liability Coverage provides coverage for defense and settlement costs in the event that a third party claimant sues the insured because of a network security incident.

A network security incident may be:

- The breach of third party business information
- The unintended propagation or forwarding of malware
- The unintended abetting of a denial of service attack
- The inability of an authorized third party user to access the insured's computer system

The Cincinnati Insurance Companies
Cyber Defense Coverage
Explanatory Memorandum

Only the limit in force during the policy period when notice of the suit was first received by the insured will apply. Receipt of notice of the suit must occur during the policy period. The coverage will be defense within the limits.

Insuring Agreement G - Electronic Media Liability Coverage provides coverage for defense and settlement costs in the event that a third party claimant sues the insured alleging that the insured's electronic communications resulted in defamation, violation of a person's right of privacy, interference with a person's right of publicity or infringement of copyright or trademark.

Only the limit in force during the policy period when notice of the suit was first received by the insured will apply. Receipt of notice of the suit must occur during the policy period. The coverage will be defense within the limits.

We have packaged the components of our Cyber Defense coverage into the following combinations:

- Insuring Agreements A & D
- Insuring Agreements B & C
- Insuring Agreement E
- Insuring Agreements F & G

The Cincinnati Insurance Companies

Cyber Defense Coverage

Explanatory Memorandum

Premium Development – Insuring Agreements A & D

Base Rates by Annual Revenue

Base rates were developed in a two step approach:

1. We developed a Response Expenses loss cost for the \$1,000,000 limit using the following factors:

| | |
|-----------|-------------|
| Limit | \$1,000,000 |
| Frequency | .247% |
| Severity | \$278,800 |
| Loss Cost | \$688.64 |

Frequency was developed from a recent U.S. Census Data and various public accounts. Severities were calculated using data drawn from the U.S. Government Accountability Office, Ponemon Group, and Gartner. This was supplemented by research conducted with agents, small commercial entities, and the National Center for Educational Statistics (which cites data from the U.S. Department of Education).

According to a recent study commissioned by the U.S Department of Justice Victims of Identity Theft-2014, 82.5% of total financial loss due to identity theft losses are \$1,000 or less. We believe that the availability of case management restoration services will reduce this severity to approximately \$18. The same DOJ report suggests a frequency of 7.0%. Thus, our loss content is expected to be \$1.23. Loss related expenses (toll-free help-line and case management services) are expected to be \$3.00, resulting in a total IDR loss cost of \$4.23.

We added the loss costs together and applied our expense and profit load of 30% to arrive at our gross premium of \$990.

2. We applied revenue band factors based on competitor filings to generate the gross rates for the remainder of the revenue bands.

Increased Limits by Industry Hazard Factors

Based upon the insured's occupancy code, a hazard factor will be used to modify the base rate. The hazard factors were derived based on a review of competitor filings and expert elicitation.

Hazard Class 6 Risk Modifiers

The base rate for each Hospital and Nursing Home candidate for the Response Expenses coverage will be further modified based upon number of beds.

The modification factors were derived based on publicly available data pertaining to the average distribution of beds for Hospitals and Nursing Homes.

Limit Factors

The development of the Response Expenses Coverage contemplated two limit packages for the applicable coverage components. For a more customizable product, separate Limit Factors were added for Forensic IT Review; Legal Review; Regulatory Fines and Penalties; and Payment Card Industry Fines and Penalties. The modified base rate will be further multiplied by the applicable limit factors, which were derived based on data drawn from the U.S. Government Accountability Office, Ponemon Group, and Gartner.

Deductible Factors

The modified base rate will be further multiplied by the applicable deductible factor.

The deductible factors were derived based on data drawn from the U.S. Government Accountability Office, Ponemon Group, and Gartner.

The Cincinnati Insurance Companies
Cyber Defense Coverage
Explanatory Memorandum

Individual Risk Modifier

The modified base rate will be further modified by the application of a factor based on the individual risk characteristics of the candidate for coverage. The individual risk modifier will be an aggregate factor calculated based on the candidate's response to application questions.

The risk characteristics and factors we will use were based on a review of competitor applications and expert elicitation.

The Cincinnati Insurance Companies

Cyber Defense Coverage

Explanatory Memorandum

Premium Development – Insuring Agreements B & C

Base Rates by Annual Revenue

Base rates were developed in a two step approach:

1. We developed a loss cost for the \$1,000,000 limit using the following factors:

| | |
|-----------|-------------|
| Limit | \$1,000,000 |
| Frequency | .101% |
| Severity | \$622,500 |
| Loss Cost | \$628.73 |

Frequency was derived from data gathered from the 2011 Computer Security Institute Computer Crime and Security Survey and from the HSB/Ponemon survey. Severities were calculated for three of the sub-coverages (data restoration, data recreation and systems restoration) using data drawn from the HSB/Ponemon survey and from the 2003 Graziado Business Review which were then combined with dollar amounts that represented the costs of repairing various kinds of covered damages. These costs were obtained from a variety of IT repair resources, including surveys and published rates.

We also drew upon data from a Carnegie Mellon University research thesis; a 2014 Fox IT CryptoLocker Ransomware Intelligence Report; a 2014 Dell SecureWorks Ransomware Threat Analysis; and several media reports about various instances of cyber extortion.

We applied our expense and profit load of 30% to arrive at our gross premium of \$898.

2. We applied revenue band factors based on competitor filings to generate the gross rates for the remainder of the revenue bands.

Industry Hazard Factors

Based upon the insured's occupancy code, a hazard factor will be used to modify the base rate. The hazard factors were derived from the Ponemon 2013 Cost of Cyber Crime Study.

Increased Limit Factors

Limits up to \$10,000,000 are available, and the modified base rate will be further adjusted by the application of increased limit factors.

These factors were derived from data drawn from the HSB/Ponemon survey and from the 2003 Graziado Business Review.

Limit Factors

We have provided additional Cyber Extortion Limit Factors to expand the eleven limit packages developed for Insuring Agreements B & C.

The modified base rate will be further multiplied by the applicable limit factors, which were derived based on data drawn from the U.S. Government Accountability Office, Ponemon Group, and Gartner.

Deductible Factors

The modified base rate will be further multiplied by the applicable deductible factor.

The deductible factors were derived based on data drawn from the U.S. Government Accountability Office, Ponemon Group, and Gartner.

Individual Risk Modifier

The modified base rate will be further modified by the application of a factor based on the individual risk characteristics of the candidate for coverage. The individual risk modifier will be an aggregate factor calculated based on the candidate's response to application questions.

The risk characteristics and factors we will use were based on a review of competitor applications and expert elicitation.

The Cincinnati Insurance Companies

Cyber Defense Coverage

Explanatory Memorandum

Premium Development – Insuring Agreement E

Base Rates by Annual Revenue

Base rates were developed in a two step approach:

1. We developed a loss cost for the \$1,000,000 limit using the following factors:

| | |
|-----------|-------------|
| Limit | \$1,000,000 |
| Frequency | .0988% |
| Severity | \$419,000 |
| Loss Cost | \$413.97 |

Frequency was developed from a recent U.S. Census Data and various public accounts. Severities were calculated using data drawn from the U.S. Government Accountability Office, Ponemon Group, and Gartner. This was supplemented by research conducted with agents, small commercial entities, and the National Center for Educational Statistics (which cites data from the U.S. Department of Education).

Severity is mainly a function of the volume of data breached. The larger the number of records breached, the larger the number of affected individuals that may bring an action against the insured. Such actions against an insured can result in three potential outcomes: settlement, motion to dismiss, or a verdict.

We recognized that legal fees can vary greatly by geography, and we estimated an appropriate cost to achieve a motion to dismiss. This may represent the minimum costs involved to address a dispute. It is anticipated that the majority of actions will result in an out of court settlement.

We applied our expense and profit load of 30% to arrive at our gross premium of \$591.

2. We applied revenue band factors based on competitor filings to generate the gross rates for the remainder of the revenue bands.

Increased Limits by Industry Hazard Factors

Based upon the insured's occupancy code, a hazard factor will be used to modify the base rate. The hazard factors were derived based on a review of competitor filings and expert elicitation.

Hazard Class 6 Risk Modifiers

The base rate for each Hospital and Nursing Home candidate for the Response Expenses coverage will be further modified based upon number of beds.

The modification factors were derived based on publicly available data pertaining to the average distribution of beds for Hospitals and Nursing Homes.

Deductible Factors

The modified base rate will be further multiplied by the applicable deductible factor.

The deductible factors were derived based on data drawn from the U.S. Government Accountability Office, Ponemon Group, and Gartner.

Claims Made Factors

The modified base rate will be further multiplied by the applicable claims made factor.

These factors were derived based on an analysis of competitor Cyber filings.

Individual Risk Modifier

The modified base rate will be further modified by the application of a factor based on the individual risk characteristics of the candidate for coverage. The individual risk modifier will be an aggregate factor calculated based on the candidate's response to application questions.

The risk characteristics and factors we will use were based on a review of competitor applications and expert elicitation.

The Cincinnati Insurance Companies

Cyber Defense Coverage

Explanatory Memorandum

Premium Development – Insuring Agreements F & G

Base Rates by Annual Revenue

Base rates were developed in a two step approach:

1. We developed a loss cost for the \$1,000,000 limit using the following factors:

| | |
|-----------|-------------|
| Limit | \$1,000,000 |
| Frequency | .165% |
| Severity | \$334,800 |
| Loss Cost | \$552.42 |

Frequency for each of the kinds of disputes that are covered was based on how often these disputes arose in the public realm and were adjudicated. HSB began with an initial frequency for each of the coverages. For example, a dispute about the transmission of malware always begins with the insured itself suffering a malware attack; a dispute about the insured's participation in a denial of service attack also always begins with the insured itself suffering a malware attack; and a dispute about a breach of third party business information always begins with such a breach. A frequency for each of these initial events was obtained from the Ponemon and Computer Security Institute surveys and from a 2012 survey conducted by the National Cyber Security Alliance and Symantec.

HSB interviewed several lawyers that focus their practices in the cyber area and asked them to quantify, for each kind of dispute, how much it costs to take it to summary judgment, what percentage of disputes go beyond summary judgment, how much it costs to take the dispute to trial, etc. This expert elicitation process produced the severity estimates.

We applied our expense and profit load of 30% to arrive at our gross premium of \$789.

2. We applied revenue band factors based on competitor filings to generate the gross rates for the remainder of the revenue bands.

Industry Hazard Factors

Based upon the insured's occupancy code, a hazard factor will be used to modify the base rate. The hazard factors were derived from the Ponemon 2013 Cost of Cyber Crime Study.

Increased Limit Factors

Limits up to \$10,000,000 are available, and the modified base rate will be further adjusted by the application of increased limit factors.

These factors were derived from data drawn from the HSB/Ponemon survey and from the 2003 Graziado Business Review.

Limit Factors

We have provided additional Electronic Media Liability Limit Factors to expand the eleven limit packages developed for Insuring Agreements F & G.

The modified base rate will be further multiplied by the applicable limit factors, which were derived based on data drawn from the U.S. Government Accountability Office, Ponemon Group, and Gartner.

Deductible Factors

The modified base rate will be further multiplied by the applicable deductible factor.

The deductible factors were derived based on data drawn from the U.S. Government Accountability Office, Ponemon Group, and Gartner.

The Cincinnati Insurance Companies
Cyber Defense Coverage
Explanatory Memorandum

Claims Made Factors

The modified base rate will be further multiplied by the applicable claims made factor. These factors were derived based on an analysis of competitor Cyber filings.

Individual Risk Modifier

The modified base rate will be further modified by the application of a factor based on the individual risk characteristics of the candidate for coverage. The individual risk modifier will be an aggregate factor calculated based on the candidate's response to application questions.

The risk characteristics and factors we will use were based on a review of competitor applications and expert elicitation.

The Cincinnati Insurance Companies
Cyber Defense Coverage
Explanatory Memorandum

Premium Calculation – Coverage for Third Party Systems

The premiums for Insuring Agreements B, C, F and G are modified by the Third Party Systems Factor which represents the aggregate risk level assessed for all third party systems, as a group subject to the definition of “computer group”.

The associated factors were derived based upon expert elicitation.

| | | | |
|-----------------------------|---|------------------------------|--------------------------------------|
| State: | California | First Filing Company: | The Cincinnati Casualty Company, ... |
| TOI/Sub-TOI: | 05.0 CMP Liability and Non-Liability/05.0000 CMP Sub-TOI Combinations | | |
| Product Name: | Cyber Risk | | |
| Project Name/Number: | /Initial Cyber Filing | | |

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date | Schedule Item Status | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|---------------|----------------------|---------------------|-------------------------------------|---------------------------|--|
| 03/08/2019 | | Supporting Document | New Prior Approval Rate Application | 03/26/2019 | DOI FORMS MEMO.pdf CYBER APPLICATION.xlsm (Superceded) CYBER APPLICATION- signed.pdf (Superceded) Exhibit 16 - Cyber.pdf CYBER PRIOR APP RATE TEMPLATE REVISED.xlsm CYBER PRIOR APP RATE TEMPLATE REVISED.pdf MEMO exhibit 18 rules.pdf exhibit 18 FORMS MEMO.pdf |