

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

**Section II.**  
**HSB Total Cyber™ Rates and Rules**

**Cyber Risk Coverage Form (HTC 201)**

**1. Description of Coverage** (see coverage form for exact description, limitations)

The Cyber coverage is comprised of seven coverage components – Data Compromise Response Expenses, Identity Recovery, Computer Attack, Cyber Extortion, Data Compromise Liability, Network Security Liability and Electronic Media Liability.

**Coverage 1 – Data Compromise Response Expenses** 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.

Data Compromise Response Expenses includes the following coverage components:

- Forensic IT Review – Coverage for the cost to hire outside computer experts to determine the nature and extent of the breach. Subject to a sublimit.
- Legal Review – Coverage for the cost to obtain professional legal advice. Subject to a sublimit.
- 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 – 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. Subject to a sublimit.
- Regulatory Fines and Penalties – Coverage for the cost of any fine or penalty imposed under state or Federal law, to the extent such fine or penalty is legally insurable. Subject to a sublimit.
- PCI Fines and Penalties - Coverage for the cost of any payment card industry (pci) fine or penalty imposed under contract to which the insured is a party. Subject to a sublimit.

**Coverage 2 - 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.**

**Coverage 3 - Computer Attack** provides coverage for specified expenses arising from a “computer attack” on the “computer system.”

Computer Attack coverage consists of the following coverage components:

- Data Restoration - Coverage for the cost of a professional firm hired by the insured to replace lost or corrupted data from electronic sources.
- Data Re-creation - 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. Subject to a sublimit.
- System Restoration - 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.
- Public Relations - 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.

Discovery of the attack must occur during the policy period.

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**Coverage 4 - 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.

Discovery of the threat must occur during the policy period.

**Coverage 5 - Data Compromise Liability** supplements the Data Compromise 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 Coverage 1 is purchased and the Limit of Liability must match that of Coverage 1.

**Coverage 6 - Network Security Liability** 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

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.

**Coverage 7 - Electronic Media Liability** 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.

**2. 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.

**3. Coverage Limits and Sublimits**

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

**4. Deductible**

Refer to the Cyber rate tables for available deductibles.

**5. Supplemental Extended Reporting Period**

Upon payment of an additional premium of 100% of the full annual premium associated with the relevant coverage, a Supplemental Extended Reporting Period of one year immediately following the expiration date of the Automatic Extended Reporting Period may be purchased. This applies only to Coverages 5, 6 and 7.

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

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**6. Premium Determination**

Please refer to the Cyber rate tables.

**7. Cyber Rate Tables**

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

Premiums may be prorated for short or odd term policies.

Cyber policies will be priced based on the base rates by revenue band set forth below. The 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).

**8. Minimum Premium**

This coverage is subject to a minimum premium of \$250.

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Premium Calculation for Coverages 1 and 2

**Base Rates by Annual Revenue or Net Operating Expenses**

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$0 - \$10,000,000	\$0 - \$10,000,000	\$1,913.91	\$1,626.72
\$10,000,001 - \$20,000,000	\$10,000,001 - \$20,000,000	\$2,602.92	\$2,212.33
\$20,000,001 - \$50,000,000	\$20,000,001 - \$50,000,000	\$3,502.46	\$2,976.89
\$50,000,001 - \$100,000,000	\$50,000,001 - \$100,000,000	\$5,224.98	\$4,440.93
\$100,000,001 - \$150,000,000	\$100,000,001 - \$150,000,000	\$6,966.64	\$5,921.25
\$150,000,001 - \$200,000,000	\$150,000,001 - \$200,000,000	\$8,708.30	\$7,401.56
\$200,000,001 - \$250,000,000	\$200,000,001 - \$250,000,000	\$10,622.21	\$9,028.27

**Industry Hazard Factors**

Each applicant for the Cyber 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.

**Hazard Class 2 Classes**

Businesses that keep financial or account number information on individual customers but do not keep customers' Social Security numbers.

**Hazard Class 3 Classes**

Businesses with customers' Social Security numbers.

**Hazard Class 4 Classes**

Entities that collect and store a high volume of particularly sensitive personal information, are at high risk of loss or theft of that information and are subject to structural restraints on their security spending.

**Hazard Class 5 Classes**

Municipalities

**Hazard Class 6 Classes**

Hospitals and Nursing Homes

Hazard Class	Factor
1	.804
2	1.000
3	1.497
4	1.905
5	5.370
6	10.740

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**Increased Limit Factors**

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

Limit	Factor
\$500,000	0.809
\$1,000,000	1.000
\$2,000,000	1.132
\$3,000,000	1.245
\$4,000,000	1.371
\$5,000,000	1.405
\$6,000,000	1.545
\$7,000,000	1.698
\$8,000,000	1.866
\$9,000,000	2.052
\$10,000,000	2.260

The following limits and sublimits associated with Coverages 1 and 2 are not variable:

Identity Recovery:	\$25,000
Public Relations Sublimit:	\$25,000

Other sublimits associated with Coverages 1 and 2 are variable and will be calculated as follows.

**Forensic Information Technology Sublimit Factors**

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

Forensic Information Technology Sublimit	Factor
\$100,000	1.00
\$200,000	1.01
\$250,000	1.02
\$300,000	1.03
\$400,000	1.04
\$500,000	1.05

**Legal Review Sublimit Factors**

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

Legal Review Sublimit	Factor
\$100,000	1.00
\$200,000	1.01
\$250,000	1.02
\$300,000	1.03
\$400,000	1.04
\$500,000	1.05

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**PCI Fines and Penalties Sublimit Factors**

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

<b>PCI Fines and Penalties Sublimit</b>	<b>Factor</b>
\$100,000	1.00
\$200,000	1.02
\$250,000	1.03
\$300,000	1.04
\$400,000	1.05
\$500,000	1.07

**Regulatory Fines and Penalties Sublimit Factors**

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

<b>Regulatory Fines and Penalties Sublimit</b>	<b>Factor</b>
\$100,000	1.00
\$200,000	1.03
\$250,000	1.04
\$300,000	1.07
\$400,000	1.10
\$500,000	1.14

**Deductible Factors**

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

<b>Deductible</b>	<b>Factor</b>
\$10,000	1.00
\$25,000	.95
\$50,000	.89
\$100,000	.82
\$250,000	.75

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.

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**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 applicant for coverage. The individual risk modifier will be an aggregate factor calculated based on the applicant'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 .35 or greater than 3.5.

Individual Risk Modification	Range of Modifications	
	Credit	Debit
Complexity of Insured's Operation	.9	1.1
Kind and Quantity of Data Held	.9	1.1
Relationships with Third Parties	.9	1.1
Internal Policies and Compliance with Standards	.9	1.1
Management of Privacy Exposures	.9	1.1
Encryption	.9	1.1
System Security Budget	.9	1.1
Computer System Controls	.9	1.1
Employees and Physical Security	.9	1.1
Security Testing and Auditing	.9	1.1
Backup and Archiving	.9	1.1
Business Continuity and Incident Response Planning	.9	1.1
Content Controls	.9	1.1
Security Incident and Loss History	.9	1.1
Prior Insurance	.9	1.1

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**Premium Calculation for Coverages 3 and 4**

**Base Rates by Annual Revenue or Net Operating Expenses**

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$0 - \$10,000,000	\$0 - \$10,000,000	\$4,558.58	\$3,874.53
\$10,000,001 - \$20,000,000	\$10,000,001 - \$20,000,000	\$6,199.67	\$5,269.37
\$20,000,001 - \$50,000,000	\$20,000,001 - \$50,000,000	\$8,342.20	\$7,090.40
\$50,000,001 - \$100,000,000	\$50,000,001 - \$100,000,000	\$12,444.93	\$10,577.48
\$100,000,001 - \$150,000,000	\$100,000,001 - \$150,000,000	\$16,593.23	\$14,103.30
\$150,000,001 - \$200,000,000	\$150,000,001 - \$200,000,000	\$20,741.54	\$17,629.13
\$200,000,001 - \$250,000,000	\$200,000,001 - \$250,000,000	\$25,300.12	\$21,503.66

**Industry Hazard Factors**

Each applicant for the Cyber coverage will be placed into one of two hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which, 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, Utilities & Energy

High Risk

Defense, Financial Institutions, Utilities & Energy

Hazard Class	Factor
Low	1.00
High	2.17

**Increased Limit Factors**

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

Limit	Factor
\$500,000	.56
\$1,000,000	1.0
\$2,000,000	1.44
\$3,000,000	1.57
\$4,000,000	1.71
\$5,000,000	1.87
\$6,000,000	1.95
\$7,000,000	2.04
\$8,000,000	2.13
\$9,000,000	2.24
\$10,000,000	2.34



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The Public Relations sublimit associated with Coverage 3 is \$25,000 and is not variable.

The Data Re-Creation sublimit associated with Coverage 3 is 5% of the Computer Attack limit.

Other limits and sublimits associated with Coverages 3 and 4 are variable and will be calculated as follows.

**Loss of Business Sublimit Factors**

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

<b>Loss of Business Sublimit</b>	<b>Factor</b>
\$100,000	1.0
\$200,000	1.02
\$250,000	1.03
\$300,000	1.04
\$400,000	1.06
\$500,000	1.09
\$600,000	1.11
\$700,000	1.14
\$800,000	1.17
\$900,000	1.20
\$1,000,000	1.24

**Cyber Extortion Limit Factors**

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

<b>Cyber Extortion Sublimit</b>	<b>Factor</b>
\$100,000	1.0
\$200,000	1.02
\$250,000	1.03
\$300,000	1.04
\$400,000	1.06
\$500,000	1.09
\$600,000	1.11
\$700,000	1.14
\$800,000	1.17
\$900,000	1.20
\$1,000,000	1.24

**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 applicant.

<b>Deductible</b>	<b>Factor</b>
\$10,000	1.00
\$25,000	.95
\$50,000	.89
\$100,000	.82
\$250,000	.75

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.

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**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 applicant for coverage. The individual risk modifier will be an aggregate factor calculated based on the applicant'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 .35 or greater than 3.5.

Individual Risk Modification	Range of Modifications	
	Credit	Debit
Complexity of Insured's Operation	.9	1.1
Kind and Quantity of Data Held	.9	1.1
Relationships with Third Parties	.9	1.1
Internal Policies and Compliance with Standards	.9	1.1
Management of Privacy Exposures	.9	1.1
Encryption	.9	1.1
System Security Budget	.9	1.1
Computer System Controls	.9	1.1
Employees and Physical Security	.9	1.1
Security Testing and Auditing	.9	1.1
Backup and Archiving	.9	1.1
Business Continuity and Incident Response Planning	.9	1.1
Content Controls	.9	1.1
Security Incident and Loss History	.9	1.1
Prior Insurance	.9	1.1

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Premium Calculation for Coverage 5

**Base Rates by Annual Revenue or Net Operating Expenses**

Select base rate

Annual Revenue	Net Operating Expenses	Annual Gross Base Premiums	Annual Net of Commission Base Premiums
\$0 - \$10,000,000	\$0 - \$10,000,000	\$2,182.60	\$1,855.08
\$10,000,001 - \$20,000,000	\$10,000,001 - \$20,000,000	\$2,968.33	\$2,522.91
\$20,000,001 - \$50,000,000	\$20,000,001 - \$50,000,000	\$3,994.15	\$3,394.80
\$50,000,001 - \$100,000,000	\$50,000,001 - \$100,000,000	\$5,958.49	\$5,064.37
\$100,000,001 - \$150,000,000	\$100,000,001 - \$150,000,000	\$7,944.65	\$6,752.50
\$150,000,001 - \$200,000,000	\$150,000,001 - \$200,000,000	\$9,930.81	\$8,440.62
\$200,000,001 - \$250,000,000	\$200,000,001 - \$250,000,000	\$12,113.41	\$10,295.70

**Industry Hazard Factors**

Each applicant for the Cyber 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.

**Hazard Class 2 Classes**

Businesses that keep financial or account number information on individual customers but do not keep customers' Social Security numbers.

**Hazard Class 3 Classes**

Businesses with customers' Social Security numbers.

**Hazard Class 4 Classes**

Entities that collect and store a high volume of particularly sensitive personal information, are at high risk of loss or theft of that information and are subject to structural restraints on their security spending.

**Hazard Class 5 Classes**

Municipalities

**Hazard Class 6 Classes**

Hospitals and Nursing Homes

Hazard Class	Factor
1	.804
2	1.000
3	1.497
4	1.905
5	5.370
6	10.740

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**Increased Limit Factors**

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

<b>Limit</b>	<b>Factor</b>
\$500,000	0.809
\$1,000,000	1.000
\$2,000,000	1.132
\$3,000,000	1.245
\$4,000,000	1.371
\$5,000,000	1.405
\$6,000,000	1.545
\$7,000,000	1.698
\$8,000,000	1.866
\$9,000,000	2.052
\$10,000,000	2.260

**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 applicant.

<b>Deductible</b>	<b>Factor</b>
\$10,000	1.00
\$25,000	.95
\$50,000	.89
\$100,000	.82
\$250,000	.75

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.

**Claims Made Factors**

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

<b>Years</b>	<b>Factor</b>
1	.85
2	.90
3 or more	1.0

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**Individual Risk Modifier**

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Individual Risk Modification	Range of Modifications	
	Credit	Debit
Complexity of Insured's Operation	.9	1.1
Kind and Quantity of Data Held	.9	1.1
Relationships with Third Parties	.9	1.1
Internal Policies and Compliance with Standards	.9	1.1
Management of Privacy Exposures	.9	1.1
Encryption	.9	1.1
System Security Budget	.9	1.1
Computer System Controls	.9	1.1
Employees and Physical Security	.9	1.1
Security Testing and Auditing	.9	1.1
Backup and Archiving	.9	1.1
Business Continuity and Incident Response Planning	.9	1.1
Content Controls	.9	1.1
Security Incident and Loss History	.9	1.1
Prior Insurance	.9	1.1

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**Premium Calculation for Coverages 6 & 7**

**Base Rates by Annual Revenue or Net Operating Expenses**

Select base rate

<b>Annual Revenue</b>	<b>Net Operating Expenses</b>	<b>Annual Gross Base Premiums</b>	<b>Annual Net of Commission Base Premiums</b>
\$0 - \$10,000,000	\$0 - \$10,000,000	\$3,582.75	\$3,045.13
\$10,000,001 - \$20,000,000	\$10,000,001 - \$20,000,000	\$4,872.54	\$4,141.38
\$20,000,001 - \$50,000,000	\$20,000,001 - \$50,000,000	\$6,556.43	\$5,572.59
\$50,000,001 - \$100,000,000	\$50,000,001 - \$100,000,000	\$9,780.90	\$8,313.21
\$100,000,001 - \$150,000,000	\$100,000,001 - \$150,000,000	\$13,041.20	\$11,084.28
\$150,000,001 - \$200,000,000	\$150,000,001 - \$200,000,000	\$16,301.51	\$13,855.35
\$200,000,001 - \$250,000,000	\$200,000,001 - \$250,000,000	\$19,884.25	\$16,900.48

**Industry Hazard Factors**

Each applicant for the Cyber coverage will be placed into one of two hazard classes based upon the insured's occupancy code. Each class will be assigned a factor which, 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, Utilities & Energy, Media, Broadcasting, Publishing

High Risk

Defense, Financial Institutions, Utilities & Energy, Media, Broadcasting, Publishing

<b>Hazard Class</b>	<b>Factor</b>
Low	1.0
High	2.17

**Increased Limit Factors**

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

<b>Limit</b>	<b>Factor</b>
\$500,000	.78
\$1,000,000	1.0
\$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

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**Electronic Media Liability 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 applicant.

<b>Electronic Media Liability Limit</b>	<b>Factor</b>
\$100,000	1.00
\$200,000	1.22
\$250,000	1.27
\$300,000	1.32
\$400,000	1.39
\$500,000	1.49
\$600,000	1.59
\$700,000	1.69
\$800,000	1.76
\$900,000	1.84
\$1,000,000	1.89

**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 applicant.

<b>Deductible</b>	<b>Factor</b>
\$10,000	1.00
\$25,000	.95
\$50,000	.89
\$100,000	.82
\$250,000	.75

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.

**Claims Made Factors**

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

<b>Years</b>	<b>Factor</b>
1	.85
2	.90
3 or more	1.0

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**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 applicant for coverage. The individual risk modifier will be an aggregate factor calculated based on the applicant'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 .35 or greater than 3.5.

Individual Risk Modification	Range of Modifications	
	Credit	Debit
Complexity of Insured's Operation	.9	1.1
Kind and Quantity of Data Held	.9	1.1
Relationships with Third Parties	.9	1.1
Internal Policies and Compliance with Standards	.9	1.1
Management of Privacy Exposures	.9	1.1
Encryption	.9	1.1
System Security Budget	.9	1.1
Computer System Controls	.9	1.1
Employees and Physical Security	.9	1.1
Security Testing and Auditing	.9	1.1
Backup and Archiving	.9	1.1
Business Continuity and Incident Response Planning	.9	1.1
Content Controls	.9	1.1
Security Incident and Loss History	.9	1.1
Prior Insurance	.9	1.1



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

**Premium Calculation for Optional Coverage for Third Party Computer Systems Endorsement**

**Base Rates**

The Coverage for Third Party Computer Systems endorsement modifies the coverage and the premiums for Coverages 3, 4, 6 and 7.

Multiply the calculated premium for Coverages 3 & 4 and the calculated premium for Coverages 6 & 7 by the Third Party Computer Systems Factor in order to calculate the premiums for those Coverages with the Optional Coverage for Third Party Computer Systems endorsement.

**Third Party Computer Systems Factor**

First assign each third party service provider identified in the coverage application a risk tier and an associated risk multiplier.

Risk Tier	Multiplier
1	.2
2	.4
3	.6

Add the risk multipliers associated with each third party service provider together and then add one to that sum in order to create the Third Party Computer Systems Factor.

**TRIA (Terrorism Risk Insurance Act) Premium Determination**

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