

STATISTICAL PLAN HOLDERS

DECEMBER 17, 2020

CRIME AND FIDELITY	SP-CR-2020-001
CYBER	SP-CY-2020-002
GENERAL LIABILITY	SP-GL-2020-004

CYBER POLICY FORMS INTRODUCED AND CODING ESTABLISHED

KEY MESSAGE

This Circular announces enhancements to the Cyber Module of the Commercial Statistical Plan in support of the 2020 ISO Cyber Program.

INTRODUCTION

On December 16, 2020, ISO released Circulars [LI-CY-2020-004](#) and [LI-CY-2020-003](#), "Cyber Multistate Forms / Rules Revision Being Submitted". In these circulars, ISO introduced significant revisions to the ISO Information Security Protection Cyber coverage form (ISP) and Commercial Cyber Insurance coverage form (CCI). Because of the significant number of revisions, ISO is introducing a new ISP form, **CY 00 03** and a new CCI form, **CY 00 02** and withdrawing **CY 00 01** and **CY 00 10**; as well as **CY 00 11**, **CY 00 12** and **CY 00 13**. These policy forms were developed in recognition of the dynamic and changing nature of cyber risk and in response to ongoing changes in the cyber marketplace.

As a result, ISO has made substantial revisions to the Commercial Lines Manual including to the General Rules and the introduction and withdrawal of endorsement forms.

To accommodate these revisions, as well as to incorporate other maintenance-related changes, the Cyber statistical plan is being updated.

ISO ACTION

We are establishing the following four new **Type of Policy** codes (exempt / other than exempt) for reporting the 2020 ISO Cyber Liability forms (or company comparable):

- **5K / 5M** – CY 00 02 Information Security Cyber Protection Policy
- **CD / C3** – CY 00 03 Commercial Cyber Insurance Policy

When reporting these Type of Policy codes, the following applies:

- In **Field Positions 34 – 40**, we are establishing a new **Insuring Agreement Code** to correspond with the coverages and endorsements associated with the 2020 program.
- **Rating Modifier Code** does not apply to this change. **Field Positions 81 – 83** should be left **Blank** when reporting using these Type of Policy codes.

Note that the reporting of Insuring Agreement Code and Rating Modifier Code will remain unchanged if you are reporting the 2017 ISO Cyber Program.

Additionally, the following changes will affect both the 2017 and 2020 program:

- We are introducing additional **Type of Loss** code options.
- We are changing "**deductible**" to "**retention**" throughout the Cyber Module.
- We are making editorial changes to reflect the new ISO cyber policies throughout the module.

COMMENT(S)

These reporting instruction changes:

- Apply to the Commercial Statistical Plan (CSP – Full Level).
- Apply to the Commercial Statistical Plan Plus – Texas (CSP Plus).
- Do not apply to the Commercial Statistical Agent Plan (CSAP).

STATISTICAL REPORTING EFFECTIVE DATE

For statistical reporting purposes, these changes are effective for all transactions with inception dates of **November 1, 2021** and subsequent.

FUTURE ISO ACTION

- We will include these changes in the First Quarter 2021 release of the Company Edit Package (CEP).

NOTE: To monitor the status of the Company Edit Package (CEP) updates, view [Statistical Web Services](#). This link will provide information on the most recent quarterly releases and anticipated release dates of forthcoming edit package updates. You may also sign up for our Statistical Plan Alert feature, which will automatically inform you via email when any of our plans are updated. Please go to the [ISO Statistical Reporting Guide](#) homepage for details.

REFERENCE(S)

- [LI-CY-2020-004](#) (12/16/2020) Cyber Multistate Forms Revision Being Submitted
- [LI-CY-2020-003](#) (12/16/2020) Cyber Multistate Rules Revision Being Submitted

ATTACHMENT(S)

Commercial Statistical Plan pages: CY-i, CY-ii, CY-S-1, CY-2, CY-5, CY-6, CY-7, CY-9, CY-11, CY-15, CY-19, CY-21, CY-23, CY-33, CY-35, CY-41, CY-41.1, CY-41.2, CY-41.3, CY-41.4, CY-41.5, CY-41.6, CY-41.7, CY-41.8, CY-42, CY-43, CY-44, CY-45, CY-46, CY-47, CY-47.1, CY-54, CY-57, CY-73, CY-85, CY-86, CY-94, CY-95, CY-95.1, CY-95.2, CY-96 and CY-97

NOTE: The page(s) attached hereto as "revised page(s)" reflect(s) all revisions to the current statistical plan page(s) associated with the change announced by this circular. These/This page(s) may not reflect changes announced in other circulars that affect the same page(s).

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SCOPE OF THE MODULE

1. This module is applicable to the following commercial line of business:

ISO Cyber Policies rated from the Cyber section of the Commercial Lines Manual:

2020 ISO Cyber Liability Program*~~Cyber~~

- CY 00 02 Information Security Protection Cyber Policy
- CY 00 03 Commercial Cyber Insurance Policy

2017 ISO Cyber Liability Programs

- CY 00 13 Media And Information Security Protection Cyber Policy
- CY 00 11 Financial Institutions Information Security Protection Cyber Policy
- CY 00 10 Information Security Protection Cyber Policy
- CY 00 01 Commercial Cyber Insurance Policy
- Commercial Identity Theft/ Fraud/ Recovery Cyber Insurance Policy or Endorsement

ISO provides assistance in reviewing and providing reporting instructions to companies using non-ISO Cyber programs.

Notes:

* In 2020, ISO released Cyber Liability forms CY 00 02 and CY 00 03.

GENERAL REPORTING REQUIREMENTS

5. Reporting Exceptions

Companies with policies or systems which depart substantially from the manual definitions of rules or forms or cannot be coded in the level of detail required by this module should consult ISO for reporting instructions.

In certain cases, you may be instructed to use specific code exceptions which represent data that is either not applicable or unavailable for reporting purposes. Please note these exceptions may not be available in every jurisdiction, including Texas.

It would also be prudent to discuss these reporting exceptions with ISO prior to use, as incomplete reporting may not allow ISO to fulfill its statistical agent responsibilities on your behalf. Companies may also be subject to loss of statistical credit or other contributory data reporting incentives.

The Exception Code list below provides a unique alpha code value for each field where data cannot be reported.

FIELD	RECORD TYPE	POSITION(S)	EXCEPTION CODE
Global Assets*	Premiums	108-112	XXXXXX
Global Budget or Global Revenue*	Premiums	90-95	XXXXXX
Cause of Loss Code	Losses	71	X
Denial of Service Indicator Code	Losses	46	X
Exposure Indicator Code	Premiums	89	X
Legal Structure of Company Code	Premiums	70-71	XX
Maximum First-party Deductible Retention Code	Premiums	41-42	XX
Maximum First-party Limit Code	Premiums and Losses	66-67	XX
Maximum Third-party Deductible Retention Code	Premiums	43-44	XX
Maximum Third-party Limit Code	Premiums and Losses	68-69	XX
Number of Days Out of Business	Losses	76-78	XXX
Global Number of Employees	Premiums	113-117	XXXXXX
Number of Records Exposed	Losses	34-41	XXXXXXXX
Global Number of Records Stored Code	Premiums	104-105	XX
Number of Years of Credit Monitoring	Losses	79-80	XX
Time Deductible Retention Code	Premiums and Losses	59	X
Type of Loss Code	Losses	70	X
Types of Records Exposed	Losses	94-95	XX
Years in Business Code	Premiums	106-107	XX

LEGEND:

X – Represents Not Available

Note: In certain situations where data cannot be reported, a field may be reported blank with prior approval from ISO.

*** The Global Assets and Global Budget/Revenue fields cannot be reported using exception coding simultaneously. If both these fields are to be exception coded, please contact ISO.**

CYBER PREMIUMS

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
15-16	Transaction Expiration Date (year)	Required	2	The year of a transaction expiration date. Year requires a two-digit code: Third and fourth digits of the year	numeric value code
17-18	State Code	Required	2	The state location of the risk. Refer to the Coding and Rules Section for coding and reporting instructions.	
19-21	Reserved for ISO Use	N/A	3	Blank field.	blank
22-23	Type of Policy Code	Required	2	<p>The type of specialized Cyber program. <u>For non-ISO forms, the closest comparable policy type should be selected. Please refer to the Coding and Rules section for further coding and reporting instructions</u></p> <p><u>2020 ISO Cyber Program:</u> <u>Type of Policy for Exempt Commercial Risks:</u> <u>CY 00 02</u> Information Security Protection Cyber Policy <u>5K</u> <u>CY 00 03</u> Commercial Cyber Insurance Policy <u>CD</u></p> <p><u>Type of Policy for Other Than Exempt Commercial Risks:</u> <u>CY 00 02</u> Information Security Protection Cyber Policy <u>5M</u> <u>CY 00 03</u> Commercial Cyber Insurance Policy <u>C3</u></p> <p><u>2017 ISO Cyber Program:</u> <u>Type of Policy for Exempt Commercial Risks:</u> <u>CY 00 13</u> ISO Cyber Program—Media And Information Security Protection Cyber Policy or company comparable policy EB <u>CY 00 11</u> ISO Cyber Program—Financial Institutions Information Security Protection Cyber Policy or company comparable policy 5E <u>CY 00 10</u> ISO Cyber Program—Information Security Protection Cyber Policy or company comparable policy 5H <u>CY 00 01</u> ISO Cyber Program—Commercial Cyber Insurance Policy or company comparable policy CB Commercial Identity Theft/ Fraud/ Recovery Cyber Insurance CC</p> <p><u>Type of Policy for Other Than Exempt Commercial Risks:</u> <u>CY 00 13</u> ISO Cyber Program—Media And Information Security Protection Cyber Policy or company comparable policy E1 <u>CY 00 11</u> ISO Cyber Program—Financial Institutions Information Security Protection Cyber Policy or company comparable policy 54 <u>CY 00 10</u> ISO Cyber Program—Information Security Protection Cyber Policy or company comparable policy 57</p>	

				CY 00 01 ISO Cyber Program — Commercial Cyber Insurance Policy or company comparable policy	C1
				Commercial Identity Theft/Fraud/Recovery Cyber Insurance	C2

CYBER PREMIUMS

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
41-42	Max First-Party Deductible Retention Code	Required	2	<p>The largest deductible retention applicable to a first-party coverage or insuring agreement.</p> <p>Refer to the Coding and Rules Section for coding and reporting instructions.</p>	<i>code</i>
43-44	Max Third-Party Deductible Retention Code	Required	2	<p>The largest deductible retention applicable to a third-party coverage or insuring agreement.</p> <p>Refer to the Coding and Rules Section for coding and reporting instructions.</p>	<i>code</i>
45	Coverage Code	Required	1	<p>The type of insurance or protection in a policy.</p> <p>Claims-made coverage – basic – with retroactive date</p> <p>Claims-made coverage – supplemental extended reporting period – with retroactive date</p> <p>Occurrence coverage</p> <p>Claims-made coverage – basic – no retroactive date</p> <p>Claims-made coverage – supplemental extended reporting period – no retroactive date</p> <p>Discovery coverage – basic – with retroactive date</p> <p>Discovery coverage – basic – no retroactive date</p> <p>Discovery coverage – supplemental extended reporting period – with retroactive date</p> <p>Discovery coverage – supplemental extended reporting period – no retroactive date</p> <p>Combined Claims-made and Discovery coverage – basic – with retroactive date</p> <p>Combined Claims-made and Discovery coverage – basic – no retroactive date</p> <p>Combined Claims-made and Discovery coverage – supplemental extended reporting period – with retroactive date</p> <p>Combined Claims-made and Discovery coverage – supplemental extended reporting period – no retroactive date</p>	<i>code</i> 1 2 3 4 5 6 7 8 9 A B C D
46	Deductible Retention Indicator Code	Required	1	<p>The code indicating whether the deductible retention applies on an aggregate or per occurrence basis.</p> <p>Aggregate Basis</p> <p>Per Occurrence Basis</p> <p>No Deductible (Full Coverage)</p>	<i>code</i> A P N

CYBER PREMIUMS

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
78-80	Schedule Rating Modification	Required	3	<p>The percentage of unmodified third-party coverage premium.</p> <p>This field is applicable to Texas reporters only.</p> <p>Refer to the Coding and Rules Section for coding and reporting instructions.</p>	<i>code</i>
81-83	Rating Modifier Code	Required	3	<p>The code identifying cyber risk exposures and established data security standards.</p> <p><u>This field is only applicable to the 2017 ISO Cyber Program policy types. Please Refer to the Coding and Rules Section for coding and reporting instructions.</u></p>	<i>code</i>
84	Reserved for Future Use	N/A	1	Blank field.	<i>blank</i>
85-87	Rating Modification Factor	Required	3	<p>The three-digit factor (reported RMF) reflecting the composite effect of all rating modifications.</p> <p>Refer to the Coding and Rules Section for coding and reporting instructions.</p>	<i>code</i>
88	Reserved for Future Use	N/A	1	Blank field.	<i>blank</i>
89	Exposure Indicator Code	Required	1	<p>The code indicating whether the global revenue or global budget is the reported exposure.</p> <p>Exposure Indicator: Global Budget Global Revenue</p>	<i>code</i> B R
90-95	Global Budget or Global Revenue	Required	6	The amount indicating global budget for a non-profit and government organizations or global revenue for other than non-profit and government types of organization or company.	<i>Alpha-numeric value</i>
96-103	Premium Amount	Required	8	<p>Total premium.</p> <p>Divisible Premium Charge Policy Indivisible Premium Charge Policies</p>	 <i>amount</i> <i>amount</i>

CYBER LOSSES

			<u>Type of Policy for Other Than Exempt Commercial Risks:</u> <u>Type of Policy for Other Than Exempt Commercial Risks:</u>	
			<u>CY 00 13 Media And Information Security Protection Cyber Policy</u> ISO Cyber Program — Media And Information Security Protection Cyber Policy or company comparable policy	E1
			<u>CY 00 11 Financial Institutions Information Security Protection Cyber Policy</u> ISO Cyber Program — Financial Institutions Information Security Protection Cyber Policy or company comparable policy	54
			<u>CY 00 10 Information Security Protection Cyber Policy</u> ISO Cyber Program — Information Security Protection Cyber Policy or company comparable policy	57
			<u>CY 00 01 Commercial Cyber Insurance Policy</u> ISO Cyber Program — Commercial Cyber Insurance Policy or company comparable policy	C1
			<u>Commercial Identity Theft/Fraud/Recovery Cyber Insurance</u> Commercial Identity Theft/ Fraud/ Recovery Cyber Insurance	C2

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
57-58	Transaction Identifier Code	Required	2	<p>The types of premium and loss transactions reported, such as endorsements, cancellations, renewals, salvage and subrogation, etc.</p> <p>This field is applicable to Texas reporters only.</p> <p>Loss Transaction:</p> <p>Salvage and Subrogation</p> <p>All Other</p>	<p>55</p> <p>99</p>
59	Time Deductible Retention Code	Required	1	<p>The waiting period associated with the business income and extra expense coverage.</p> <p>Waiting Period (hours):</p> <p>0 (No waiting period applies)</p> <p>2</p> <p>4</p> <p>6</p> <p>8</p> <p>12</p> <p>24</p> <p>48</p> <p>Over 48</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p>
60	Reserved for ISO Use	N/A	1	Blank field.	<i>blank</i>
61-65	Coverage Deductible Retention	Required	5	The deductible retention amount applied to the coverage associated with the loss (in hundreds).	<i>amount</i>
66-67	Max First-Party Limit Code	Required	2	<p>The largest limit applicable to a first-party coverage or insuring agreement.</p> <p>Refer to the Coding and Rules Section for coding and reporting instructions.</p>	<i>code</i>
68-69	Max Third-Party Limit Code	Required	2	<p>The largest limit applicable to a third-party coverage or insuring agreement.</p> <p>Refer to the Coding and Rules Section for coding and reporting instructions.</p>	<i>code</i>

POSITION(S)	FIELD NAME	TYPE	LENGTH	STATISTICS	CODE
79–80	Number of Years of Credit Monitoring	Required	2	The number of years of insured's established credit monitoring service.	<i>numeric value</i>
81–83	Rating Modifier Code	Required	3	The code identifying cyber risk exposures and established data security standards. <u>This field is only applicable to the 2017 ISO Cyber Program policy types.</u> Please Refer to the Coding and Rules Section for coding and reporting instructions.	<i>code</i>
84	Reserved for Future Use	N/A	1	Blank field.	<i>blank</i>
85–87	Reserved for Future Use	N/A	1	Blank field.	<i>blank</i>
88–93	Coverage Limit Amount	Required	6	The limit of coverage responding to a loss, in thousands.	<i>numeric value</i>
94–95	Types of Records Exposed Code	Required	2	The code identifying the types of records and/or data exposed/compromised. Refer to the Coding and Rules Section for coding and reporting instructions.	<i>code</i>
96–103	Loss Amount	Required	8	The amount of the loss.	<i>amount</i>
104–115	Occurrence Identifier	Required	12	The identifier assigned to all the claims arising from a single occurrence.	<i>alpha numeric value</i>
116–117	Claim Identifier	Required	2	The number assigned to the claim by the insurer to uniquely identify that claim arising from a single occurrence.	<i>alpha numeric value</i>

COMMERCIAL STATISTICAL PLAN

PREMIUM RECORD LAYOUT

1		
2	COMPANY	
3	NUMBER	
4		
5	TRANSACTION TYPE	
6	MONTH	ACT.
7	YEAR	DATE
8	MONTH	INC.
9	YEAR	DATE
10		
	TRANSACTION	
1	MONTH	EFF.
2	YEAR	DATE
3		
4	MONTH	EXP.
5	YEAR	DATE
6		
7	STATE	
8		
9		
20	B	
1		
2	TYPE OF	
3	POLICY CODE	
4	ANNUAL STATEMENT	
5	LINE OF BUSINESS	
6	CODE	
7		
8	SUBLINE CODE	
9		
30		
1	NAICS CODE	
2		
3		
4		
5		
6	INSURING	
7	AGREEMENTS CODE	
8		
9		
40		
1	MAX FIRST-PARTY	
2	DEDUCTIBLE RETENTION	
3	CODE	
4	MAX THIRD-PARTY	
5	DEDUCTIBLE RETENTION	
6	CODE	
7	COVERAGE CODE	
8	DEDUCTIBLE RETENTION	
9	INDICATOR CODE	
7	MONTH	RETROACTIVE
8	YEAR	DATE
9		
50		
1	TOTAL POLICY	
2	AGGREGATE LIMIT	
3	AMOUNT	
4		
5		
6	TERRORISM COVERAGE	
7	CODE	
8	TRANS I.D. CODE	
9		
60	RESERVED FOR ISO USE	
1		
2	TOTAL POLICY	
3	AGGREGATE	
4	DEDUCTIBLE RETENTION	
5	AMOUNT	
6		
7	MAX FIRST-PARTY	
8	LIMIT CODE	
9	MAX THIRD-PARTY	
8		

CONTINUED

9	LIMIT CODE	
70	LEGAL	
1	STRUCTURE CODE	
2	TRANS.	DAY
3	EFFECTIVE	OF
4	TRANS.	MONTH
5	EXPIRATION	
6	MGA INDICATOR CODE	
7	DEFENSE LIMIT	
8	INDICATOR CODE	
8	SCHEDULE	
9	RATING	
80	MODIFICATION	
1	RATING	
2	MODIFIER	
3	CODE	
4	B	
5	RATING	
6	MODIFICATION	
7	FACTOR	
8	B	
9	EXPOSURE INDICATOR	
	CODE	
90		
1	GLOBAL BUDGET	
2	OR	
3	GLOBAL	
4	REVENUE	
5		
6		
7		
8		
9	PREMIUM	
100	AMOUNT	
1		
2		
3		
4	GLOBAL NUMBER OF	
5	RECORDS STORED	
6	YEARS IN	
7	BUSINESS	
8		
9		
110	GLOBAL ASSETS	
1		
2		
3		
4	GLOBAL NUMBER	
5	OF	
6	EMPLOYEES	
7		
8		
9		
120		
1		
2		
3	PREMIUM	
4	RECORD	
5	I.D.	
6		
7		
8		
9		
130		
1		
2		
3	RESERVED FOR	
4	COMPANY USE	
8		
9		
150		

B - REPORT BLANK

LOSS RECORD LAYOUT

1		
2	COMPANY	
3	NUMBER	
4		
5	TRANSACTION TYPE	
6	MONTH	ACT.
7	YEAR	DATE
8	MONTH	INC.
9	YEAR	DATE
10		
1	MONTH	LOSS
2	YEAR	DATE
3		
4	DAY	
5		
6	MGA INDICATOR CODE	
7	STATE	
8		
9		
20	B	
1		
2	TYPE OF	
3	POLICY CODE	
4	ANNUAL STATEMENT	
5	LINE OF BUSINESS	
6	CODE	
7		
8	SUBLINE CODE	
9		
30		
1	NAICS CODE	
2		
3		
4		
5	NUMBER	
6	OF	
7	RECORDS	
8	EXPOSED	
9		
40		
1		
2	B	
3	NOTICE OF CLAIM DATE	
4	(DAY)	
5	COVERAGE CODE	
6	DENIAL OF SERVICE	
7	INDICATOR CODE	
8	MONTH	RETROACTIVE
9	YEAR	DATE
50	MONTH	NOTICE OF
1	YEAR	CLAIM
2	DATE	
3	MONTH	NOTICE OF
4	YEAR	OCCURRENCE
5	DATE	
6	TERRORISM COVERAGE	
7	CODE	
8	TRANS I.D. CODE	
9		
60	RESERVED FOR ISO USE	
1		
2	COVERAGE	
3	DEDUCTIBLE RETENTION	
4	AMOUNT	
5		
6	MAX FIRST-PARTY	
7	LIMIT CODE	
8	MAX THIRD-PARTY	
9	LIMIT CODE	

CONTINUED

70	TYPE OF LOSS CODE	
1	CAUSE OF LOSS CODE	
2	CLAIM COUNT	
3	MONTH	DISCOVERY
4	YEAR	DATE
5		
6	NUMBER OF	
7	DAYS	
8	OUT OF	
9	BUSINESS	
80	NUMBER OF	
1	YEARS OF	
2	CREDIT MONITORING	
3	RATING	
4	MODIFIER	
5	CODE	
6	B	
7		
8		
9	COVERAGE	
90	LIMIT	
1	AMOUNT	
2		
3		
4	TYPES OF RECORDS	
5	EXPOSED	
6		
7		
8		
9	LOSS AMOUNT	
100		
1		
2		
3		
4	LOSS RECORD I.D.	
5		
6		
7	OCCURRENCE	
8	I.D.	
9		
110		
1		
2		
3		
4		
5		
6	CLAIM I.D.	
7		
8		
9	PREMIUM	
120	RECORD	
1	I.D.	
2		
3		
4		
5		
6		
7		
8		
9		
130		
1		
2	RESERVED FOR	
3	COMPANY USE	
4		
5		
6		
7		
8		
9		
150		

COVERAGE DEDUCTIBLE RETENTION**1. Field Description**

The deductible-retention amount applied to the coverage associated with the loss.

2. Field Positions

RECORD TYPE	FIELD	POSITIONS
Losses	Coverage Deductible Retention	61–65

3. Coverage Deductible

COVERAGE DEDUCTIBLE RETENTION	CODE
Deductible Retention, in hundreds	amount

DEDUCTIBLE RETENTION INDICATOR CODE**1. Field Description**

The code indicating **when reporting a divisible policy premium record**, whether the max first party or the max third party Insuring Agreement ~~deductible-retention~~ applies on an aggregate or per occurrence basis or, when reporting an **indivisible policy premium record**, whether the policy ~~deductible-retention~~ applies on an aggregate or per occurrence basis.

2. Field Positions

RECORD TYPE	FIELD	POSITION
Premiums	Deductible-Retention Indicator Code	46

3. Reporting Instructions For Policies Charging Divisible Premium

For policies charging premium for each insuring agreement coverage, report the ~~deductible-retention~~ indicator code applicable for that insuring agreement's deductible.

4. Reporting Instructions For Policies Charging Indivisible Premium

For policies charging indivisible premium, report the ~~deductible-retention~~ indicator code applicable to the policy's deductible.

5. ~~Deductible-Retention~~ Indicator Code

DEDUCTIBLE RETENTION INDICATOR	CODE
Aggregate Basis	A
Per Occurrence Basis	P
No Deductible (Full Coverage)	N

INSURING AGREEMENTS CODE

1. Field Description

The Insuring Agreement Code consists of two separate coding matrices that represent the specific coverages corresponding with the ISO policies as outlined below.

Non-ISO programs should be coded using the closest comparable ISO policy form. For assistance in determining coding for non-ISO programs, please contact ISO.

2. Field Positions

RECORD TYPE	FIELD	POSITIONS
Premiums	Insuring Agreements Code	34-40

3. Reporting Instructions for Divisible Premium Charge Policies

For policies charging premium for each insuring agreement coverage, the separate identification and reporting are required for each of the insuring agreements and optional coverage endorsements. This includes the ISO Media, Financial, and Information Security Cyber Policies.

When reporting Insuring Agreements Code, use the value corresponding to the combination of insuring agreements contained in coverage for positions 34 through 40, respectively. ~~None of the positions can be left blank.~~

4. Reporting Instructions for Indivisible Premium Charge Policies

For single premium charge policies, the combination of insuring agreements and coverage endorsements should be reported on one record. This includes the ISO Commercial Cyber Insurance Policies.

When reporting Insuring Agreements Code, use the value corresponding to the combination of insuring agreements contained in coverage for positions 34 through 40, respectively. ~~None of the positions can be left blank.~~

5. Type of Policy Codes and Corresponding Insuring Agreement Matrices**I. Insuring Agreement Matrix A (CSP pages 41.1 to 41.8) applies to the 2020 ISO Cyber Program:**

- CY 00 03 Information Security Protection Cyber Policy (Type of Policy Code 5K/5M)
- CY 00 02 Commercial Cyber Protection Policy (Type of Policy Code CD/C3)

II. Insuring Agreement Matrix B (CSP pages 42 to 47.1) applies to the 2017 ISO Cyber Program:

- CY 00 10 Information Security Protection Cyber Policy (Type of Policy Code 5H/57)
- CY 00 13 Media and Information Protection Cyber Policy (Type of Policy Code EB/E1)
- CY 00 11 Financial Institutions Information Protection Cyber Policy (Type of Policy Code 5E/54)
- CY 00 01 Commercial Cyber Protection Policy (Type of Policy Code CB/C1)
- Commercial Identity Theft / Fraud / Recovery Cyber Insurance Policy or Endorsement (CC/C2)

6. Insuring Agreements Code

For positions 34 through 40, respectively, use the value corresponding to insuring agreements or optional coverage endorsements contained in a coverage. For coding, refer to the insuring agreements matrices listed in the following pages.

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

- I. Insuring Agreements Matrix (Position 34)
- II. Insuring Agreements Matrix (Position 35)
- III. Insuring Agreements Matrix (Position 36)
- IV. Insuring Agreements Matrix (Position 37)
- V. Insuring Agreements Matrix (Position 38)
- VI. Insuring Agreements Matrix (Position 39)

VII. Insuring Agreements Matrix (Position 40)

INSURING AGREEMENTS CODE MATRIX A**I. Insuring Agreements Matrix (Position 34)**

For position 34, use the value corresponding to insuring agreements or coverage endorsements contained in coverage.

Matrix A corresponds with the following Type of Policies (or company comparable policy):

2020 ISO Cyber Program:

- **CY 00 03** Information Security Protection Cyber Policy (Type of Policy Code 5K/5M)
- **CY 00 02** Commercial Cyber Insurance Policy (Type of Policy Code CD/C3)

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

<u>Media Liability</u>	<u>Cyber Incident or Information Security Breach Liability Without Endorsement Limiting Liability for Personally Identifiable Information</u>	<u>Cyber Incident or Information Security Breach Liability With Endorsement Limiting Liability for Personally Identifiable Information</u>	<u>Cyber Incident - Broadened Denial of Service Endorsement</u>	<u>CODE</u>
<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>No</u>	<u>J</u>
<u>Yes</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>K</u>
<u>No</u>	<u>Yes</u>	<u>No</u>	<u>No</u>	<u>L</u>
<u>No</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>9</u>
<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>N</u>
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Q</u>
<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>R</u>
<u>Yes</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>S</u>
<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>T</u>
<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>U</u>
<u>No</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>W</u>
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>Z</u>

INSURING AGREEMENTS CODE MATRIX A**II. Insuring Agreements Matrix (Position 35)**

For position 35, use the value corresponding to insuring agreements or coverage endorsements contained in coverage.

Matrix A corresponds with the following Type of Policies (or company comparable policy):

2020 ISO Cyber Program:

- **CY 00 03** Information Security Protection Cyber Policy (Type of Policy Code 5K/5M)
- **CY 00 02** Commercial Cyber Insurance Policy (Type of Policy Code CD/C3)

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

<u>Replacement Or Restoration Of Electronic Data</u>	<u>Cyber Extortion Events</u>	<u>Business Income And Extra Expense</u>	<u>Business Income And Extra Expense – Waiting Period Endorsement</u>	<u>CODE</u>
<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>No</u>	<u>J</u>
<u>Yes</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>K</u>
<u>No</u>	<u>Yes</u>	<u>No</u>	<u>No</u>	<u>L</u>
<u>No</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>9</u>
<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>M</u>
<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>N</u>
<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>P</u>
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Q</u>
<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>R</u>
<u>Yes</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>S</u>
<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>T</u>
<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>U</u>
<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>V</u>
<u>No</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>W</u>
<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>Y</u>
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>Z</u>

INSURING AGREEMENTS CODE MATRIX A**III. Insuring Agreements Matrix (Position 36)**

For position 36, use the value corresponding to insuring agreements or coverage endorsements contained in coverage.

Matrix A corresponds with the following Type of Policies (or company comparable policy):

2020 ISO Cyber Program:

- **CY 00 03** Information Security Protection Cyber Policy (Type of Policy Code 5K/5M)
- **CY 00 02** Commercial Cyber Insurance Policy (Type of Policy Code CD/C3)

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

<u>Cyber Incident Or Information Security Breach Expenses</u>	<u>Telephone Toll Fraud</u>	<u>Computer And Funds Transfer Fraud</u>	<u>Computer Fraud</u>	<u>CODE</u>
<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>No</u>	<u>J</u>
<u>Yes</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>K</u>
<u>No</u>	<u>Yes</u>	<u>No</u>	<u>No</u>	<u>L</u>
<u>No</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>9</u>
<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>M</u>
<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>N</u>
<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>P</u>
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Q</u>
<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>R</u>
<u>Yes</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>S</u>
<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>I</u>
<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>U</u>
<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>V</u>
<u>No</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>W</u>
<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>Y</u>
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>Z</u>

INSURING AGREEMENTS CODE MATRIX A**IV. Insuring Agreements Matrix (Position 37)**

For position 37, use the value corresponding to insuring agreements or coverage endorsements contained in coverage.

Matrix A corresponds with the following Type of Policies (or company comparable policy):

2020 ISO Cyber Program:

- **CY 00 03** Information Security Protection Cyber Policy (Type of Policy Code 5K/5M)
- **CY 00 02** Commercial Cyber Insurance Policy (Type of Policy Code CD/C3)

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

<u>Bricking Expenses</u>	<u>Betterment Expenses</u>	<u>Technology Errors & Omissions</u>	<u>Social Media Exclusion</u>	<u>CODE</u>
<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>No</u>	<u>J</u>
<u>Yes</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>K</u>
<u>No</u>	<u>Yes</u>	<u>No</u>	<u>No</u>	<u>L</u>
<u>No</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>9</u>
<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>M</u>
<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>N</u>
<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>P</u>
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Q</u>
<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>R</u>
<u>Yes</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>S</u>
<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>T</u>
<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>U</u>
<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>V</u>
<u>No</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>W</u>
<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>Yes</u>	<u>Y</u>
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>Z</u>

INSURING AGREEMENTS CODE MATRIX A**V. Insuring Agreements Matrix (Position 38)**

For position 38, use the value corresponding to insuring agreements or coverage endorsements contained in coverage.

Matrix A corresponds with the following Type of Policies (or company comparable policy):

2020 ISO Cyber Program:

- **CY 00 03** Information Security Protection Cyber Policy (Type of Policy Code 5K/5M)
- **CY 00 02** Commercial Cyber Insurance Policy (Type of Policy Code CD/C3)

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

<u>Identity Theft / Identity Recovery (Fraud)</u>	<u>Regulatory Proceedings Liability Coverage</u>	<u>Regulatory Proceedings Coverage – Defense Costs Only</u>	<u>Dishonest, Malicious, or Fraudulent Acts Committed by Employees</u>	<u>CODE</u>
<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>No</u>	<u>J</u>
<u>Yes</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>K</u>
<u>No</u>	<u>Yes</u>	<u>No</u>	<u>No</u>	<u>L</u>
<u>No</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>9</u>
<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>N</u>
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Q</u>
<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>R</u>
<u>Yes</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>S</u>
<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>T</u>
<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>U</u>
<u>No</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>W</u>
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>Z</u>

INSURING AGREEMENTS CODE MATRIX A**VI. Insuring Agreements Matrix (Position 39)**

For position 39, use the value corresponding to insuring agreements or coverage endorsements contained in coverage.

Matrix A corresponds with the following Type of Policies (or company comparable policy):

2020 ISO Cyber Program:

- **CY 00 03** Information Security Protection Cyber Policy (Type of Policy Code 5K/5M)
- **CY 00 02** Commercial Cyber Insurance Policy (Type of Policy Code CD/C3)

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

<u>Contingent Business Income</u>	<u>Payment Card Industry Coverage</u>	<u>Payment Card Industry Coverage Defense Costs Only</u>	<u>Software Infringement Exclusion Endorsement</u>	<u>CODE</u>
<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>No</u>	<u>J</u>
<u>Yes</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>K</u>
<u>No</u>	<u>Yes</u>	<u>No</u>	<u>No</u>	<u>L</u>
<u>No</u>	<u>No</u>	<u>No</u>	<u>No</u>	<u>9</u>
<u>No</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>N</u>
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Q</u>
<u>Yes</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>R</u>
<u>Yes</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>S</u>
<u>No</u>	<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>I</u>
<u>No</u>	<u>No</u>	<u>No</u>	<u>Yes</u>	<u>U</u>
<u>No</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>W</u>
<u>Yes</u>	<u>No</u>	<u>Yes</u>	<u>Yes</u>	<u>Z</u>

INSURING AGREEMENTS CODE MATRIX A**VII. Insuring Agreements Matrix (Position 40)**

For position 40, report blank.

Matrix A is applicable to the following Type of Policies (or company comparable policy):

2020 ISO Cyber Program:

- **CY 00 03** Information Security Protection Cyber Policy (Type of Policy Code 5K/5M)
- **CY 00 02** Commercial Cyber Insurance Policy (Type of Policy Code CD/C3)

TBD	TBD	<u>TBD</u>	<u>TBD</u>	<u>CODE</u>
				<u>Blank</u>

RESERVED FOR FUTURE USE

INSURING AGREEMENTS CODE MATRIX B**I. Insuring Agreements Matrix (Position 34)**

For position 34, use the value corresponding to insuring agreements or coverage endorsements contained in coverage.

Matrix B corresponds with the following Type of Policies (or company comparable policy):

2017 ISO Cyber Program:

- **CY 00 10** Information Security Protection Cyber Policy (Type of Policy Code 5H/57)
- **CY 00 13** Media and Information Security Protection Cyber Policy (Type of Policy Code EB/E1)
- **CY 00 11** Institutions Information Security Protection Cyber Policy (Type of Policy Code 5E/54)
- **CY 00 01** Commercial Cyber Insurance Policy (Type of Policy Code CC/C2)
- **Commercial Identity Theft / Fraud / Recovery Cyber Insurance Policy or Endorsement (CC/C2)**

Website Publishing Liability applies to both Information Security Protection Cyber Policy and Financial Institutions Information Security Protection Cyber Policy or a company comparable program.

Media Liability applies to Media And Information Security Protection Cyber Policy or company comparable program.

Security Breach Liability Insuring Agreement without and with endorsements limiting coverage on personal information held in the insured computer system cannot be reported simultaneously.

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

Website Publishing/Media Liability	Security Breach Liability <u>Without</u> endorsement limiting coverage on personal information that is held in the insured's computer system	Security Breach Liability <u>With</u> endorsement limiting coverage on personal information that is held in the insured's computer system	Programming Errors And Omissions Liability	CODE
Yes	Yes	No	No	1
Yes	No	No	No	2
No	Yes	No	No	3
No	No	No	No	4
No	No	Yes	No	5
Yes	No	Yes	No	6
Yes	Yes	No	Yes	7
Yes	No	No	Yes	8
No	Yes	No	Yes	A
No	No	No	Yes	B
No	No	Yes	Yes	C
Yes	No	Yes	Yes	D

INSURING AGREEMENTS CODE MATRIX B**II. Insuring Agreements Matrix (Position 35)**

For position 35, use the value corresponding to insuring agreements or coverage endorsements contained in coverage.

Matrix B corresponds with the following Type of Policies (or company comparable policy):**2017 ISO Cyber Program:**

- **CY 00 10** Information Security Protection Cyber Policy (Type of Policy Code 5H/57)
- **CY 00 13** Media and Information Security Protection Cyber Policy (Type of Policy Code EB/E1)
- **CY 00 11** Institutions Information Security Protection Cyber Policy (Type of Policy Code 5E/54)
- **CY 00 01** Commercial Cyber Insurance Policy (Type of Policy Code CC/C2)
- **Commercial Identity Theft / Fraud / Recovery Cyber Insurance Policy or Endorsement (CC/C2)**

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

Replacement Or Restoration Of Electronic Data	Extortion Threats	Business Income And Extra Expense	Public Relations Expense	CODE
Yes	Yes	No	No	1
Yes	No	No	No	2
No	Yes	No	No	3
No	No	No	No	4
No	Yes	Yes	No	5
No	No	Yes	No	6
Yes	Yes	Yes	No	7
Yes	No	Yes	No	8
Yes	Yes	No	Yes	A
Yes	No	No	Yes	B
No	Yes	No	Yes	C
No	No	No	Yes	D
No	Yes	Yes	Yes	E
No	No	Yes	Yes	F
Yes	Yes	Yes	Yes	G
Yes	No	Yes	Yes	H

INSURING AGREEMENTS CODE MATRIX B**III. Insuring Agreements Matrix (Position 36)**

For position 36, use the value corresponding to insuring agreements or coverage endorsements contained in coverage.

Matrix B corresponds with the following Type of Policies (or company comparable policy):2017 ISO Cyber Program:

- **CY 00 10** Information Security Protection Cyber Policy (Type of Policy Code 5H/57)
- **CY 00 13** Media and Information Security Protection Cyber Policy (Type of Policy Code EB/E1)
- **CY 00 11** Institutions Information Security Protection Cyber Policy (Type of Policy Code 5E/54)
- **CY 00 01** Commercial Cyber Insurance Policy (Type of Policy Code CC/C2)
- **Commercial Identity Theft / Fraud / Recovery Cyber Insurance Policy or Endorsement (CC/C2)**

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

Security Breach Expense	Telephone Toll Fraud	Computer And Funds Transfer Fraud	Computer Fraud	CODE
Yes	Yes	No	No	1
Yes	No	No	No	2
No	Yes	No	No	3
No	No	No	No	4
No	Yes	Yes	No	5
No	No	Yes	No	6
Yes	Yes	Yes	No	7
Yes	No	Yes	No	8
Yes	Yes	No	Yes	A
Yes	No	No	Yes	B
No	Yes	No	Yes	C
No	No	No	Yes	D
No	Yes	Yes	Yes	E
No	No	Yes	Yes	F
Yes	Yes	Yes	Yes	G
Yes	No	Yes	Yes	H

INSURING AGREEMENTS CODE MATRIX B**IV. Insuring Agreements Matrix (Position 37)**

For position 37, use the value corresponding to insuring agreements or coverage endorsements contained in coverage.

Matrix B corresponds with the following Type of Policies (or company comparable policy):

2017 ISO Cyber Program:

- **CY 00 10** Information Security Protection Cyber Policy (Type of Policy Code 5H/57)
- **CY 00 13** Media and Information Security Protection Cyber Policy (Type of Policy Code EB/E1)
- **CY 00 11** Institutions Information Security Protection Cyber Policy (Type of Policy Code 5E/54)
- **CY 00 01** Commercial Cyber Insurance Policy (Type of Policy Code CC/C2)
- **Commercial Identity Theft / Fraud / Recovery Cyber Insurance Policy or Endorsement (CC/C2)**

Data Compromise should consist of: Forensic Information Technology (IT) Review, Legal Review, Notification of Affected Individuals, Services to Affected Individuals and Public Relations Services.

Data Compromise with and without defense liability coverage cannot be reported simultaneously.

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

Contingent Business Income	Data Compromise with Defense & Liability Coverage	Data Compromise without Defense & Liability Coverage	Reputational Coverage (Crisis Management)	CODE
Yes	Yes	No	No	1
Yes	No	No	No	2
No	Yes	No	No	3
No	No	No	No	4
No	No	Yes	No	5
Yes	No	Yes	No	6
Yes	Yes	No	Yes	7
Yes	No	No	Yes	8
No	Yes	No	Yes	A
No	No	No	Yes	B
No	No	Yes	Yes	C
Yes	No	Yes	Yes	D

INSURING AGREEMENTS CODE MATRIX B**V. Insuring Agreements Matrix (Position 38)**

For position 38, use the value corresponding to insuring agreements or coverage endorsements contained in coverage.

Matrix B corresponds with the following Type of Policies (or company comparable policy):**2017 ISO Cyber Program:**

- **CY 00 10** Information Security Protection Cyber Policy (Type of Policy Code 5H/57)
- **CY 00 13** Media and Information Security Protection Cyber Policy (Type of Policy Code EB/E1)
- **CY 00 11** Institutions Information Security Protection Cyber Policy (Type of Policy Code 5E/54)
- **CY 00 01** Commercial Cyber Insurance Policy (Type of Policy Code CC/C2)
- **Commercial Identity Theft / Fraud / Recovery Cyber Insurance Policy or Endorsement (CC/C2)**

Payment Card Industry (PCI) including and excluding Fines or Penalties coverage cannot be reported simultaneously.

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

Dishonest, Malicious or Fraudulent Acts Committed by Employees	Payment Card Industry (PCI) providing Coverage for Defense Expenses including Fines or Penalties	Payment Card Industry (PCI) providing Coverage for Defense Expenses excluding Fines or Penalties	Regulatory Proceeding Coverage	CODE
Yes	Yes	No	No	1
Yes	No	No	No	2
No	Yes	No	No	3
No	No	No	No	4
No	No	Yes	No	5
Yes	No	Yes	No	6
Yes	Yes	No	Yes	7
Yes	No	No	Yes	8
No	Yes	No	Yes	A
No	No	No	Yes	B
No	No	Yes	Yes	C
Yes	No	Yes	Yes	D

INSURING AGREEMENTS CODE MATRIX B**VI. Insuring Agreements Matrix (Position 39)**

For position 39, use the value corresponding to insuring agreements or coverage endorsements contained in coverage.

Matrix B corresponds with the following Type of Policies (or company comparable policy):

2017 ISO Cyber Program:

- **CY 00 10** Information Security Protection Cyber Policy (Type of Policy Code 5H/57)
- **CY 00 13** Media and Information Security Protection Cyber Policy (Type of Policy Code EB/E1)
- **CY 00 11** Institutions Information Security Protection Cyber Policy (Type of Policy Code 5E/54)
- **CY 00 01** Commercial Cyber Insurance Policy (Type of Policy Code CC/C2)
- **Commercial Identity Theft / Fraud / Recovery Cyber Insurance Policy or Endorsement (CC/C2)**

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

Data Re-creation Costs	Technology Errors & Omissions	Identity Theft / Identity Recovery (Fraud)	Unintentional Errors And Omissions	CODE
Yes	Yes	No	No	1
Yes	No	No	No	2
No	Yes	No	No	3
No	No	No	No	4
No	Yes	Yes	No	5
No	No	Yes	No	6
Yes	Yes	Yes	No	7
Yes	No	Yes	No	8
Yes	Yes	No	Yes	A
Yes	No	No	Yes	B
No	Yes	No	Yes	C
No	No	No	Yes	D
No	Yes	Yes	Yes	E
No	No	Yes	Yes	F
Yes	Yes	Yes	Yes	G
Yes	No	Yes	Yes	H

INSURING AGREEMENTS CODE MATRIX B**VII. Insuring Agreements Matrix (Position 40)**

For position 40, use the value corresponding to insuring agreement or coverage endorsement contained in coverage.

Matrix B corresponds with the following Type of Policies (or company comparable policy):

2017 ISO Cyber Program:

- **CY 00 10** Information Security Protection Cyber Policy (Type of Policy Code 5H/57)
- **CY 00 13** Media and Information Security Protection Cyber Policy (Type of Policy Code EB/E1)
- **CY 00 11** Institutions Information Security Protection Cyber Policy (Type of Policy Code 5E/54)
- **CY 00 01** Commercial Cyber Insurance Policy (Type of Policy Code CC/C2)
- **Commercial Identity Theft / Fraud / Recovery Cyber Insurance Policy or Endorsement (CC/C2)**

'Yes' indicates insuring agreement or coverage endorsement applies.

'No' indicates insuring agreement or coverage endorsement does not apply.

Whistleblower Expense	Consequential Loss	TBD	TBD	CODE
Yes	No			1
No	No			2
Yes	Yes			3
No	Yes			4

MAXIMUM FIRST-PARTY ~~DEDUCTIBLE~~ RETENTION CODE**1. Field Description**

The code identifying the largest ~~deductible~~ retention applicable to a first-party coverage or insuring agreement.

2. Field Positions

RECORD TYPE	FIELD	POSITIONS
Premiums	Maximum First-party Deductible <u>Retention</u> Code	41–42

3. Maximum First-party ~~Deductible~~ Retention Code

DEDUCTIBLE <u>RETENTION</u> AMOUNT	CODE
No Deductible <u>Retention</u> (Full Coverage)	01
\$ 1,000	02
1,500	03
2,500	04
5,000	05
10,000	06
15,000	07
25,000	08
50,000	09
75,000	10
100,000	11
125,000	12
150,000	13
175,000	14
200,000	15
225,000	16
250,000	17
300,000	18
400,000	19
500,000	20
600,000	21
750,000	22
1,000,000	23
1,250,000	24
1,500,000	25
1,750,000	26
2,000,000	27
Over 2,000,000	28

Note: Any ~~deductible~~ retention different from the amounts listed above shall be coded as the next higher ~~deductible~~ retention amount for which a code is provided.

MAXIMUM THIRD-PARTY ~~DEDUCTIBLE~~-RETENTION CODE**1. Field Description**

The code identifying the largest ~~deductible~~-retention applicable to a third-party coverage or insuring agreement.

2. Field Positions

RECORD TYPE	FIELD	POSITIONS
Premiums	Maximum Third-party Deductible -Retention Code	43–44

3. Maximum Third-party ~~Deductible~~-Retention Code (Field: Positions 43–44)

DEDUCTIBLE RETENTION AMOUNT	CODE
No Deductible -Retention (Full Coverage)	01
\$ 1,000	02
1,500	03
2,500	04
5,000	05
10,000	06
15,000	07
25,000	08
50,000	09
75,000	10
100,000	11
125,000	12
150,000	13
175,000	14
200,000	15
225,000	16
250,000	17
300,000	18
400,000	19
500,000	20
600,000	21
750,000	22
1,000,000	23
1,250,000	24
1,500,000	25
1,750,000	26
2,000,000	27
Over 2,000,000	28

Note: Any ~~deductible~~-retention different from the amounts listed above shall be coded as the next higher ~~deductible~~-retention amount for which a code is provided.

RATING MODIFIER CODE

1. Field Description

The code identifying cyber risk exposures and established data security standards. This field is only applicable to the Type of Policy codes associated with the 2017 ISO Cyber Program as outlined below.

2. Field Positions

RECORD TYPE	FIELD	POSITIONS
Premiums	Rating Modifier Code	81–83
Losses	Rating Modifier Code	81–83

3. Type of Policy requirements

Rating Modifier Code is required for the following Type of Policy codes:

2017 ISO Cyber Program:

- **CY 00 10** Information Security Protection Cyber Policy (Type of Policy Code **5H/57**)
- **CY 00 13** Media and Information Security Protection Cyber Policy (Type of Policy Code **EB/E1**)
- **CY 00 11** Institutions Information Security Protection Cyber Policy (Type of Policy Code **5E/54**)
- **CY 00 01** Commercial Cyber Insurance Policy (Type of Policy Code **CC/C2**)
- Commercial Identity Theft / Fraud / Recovery Cyber Insurance Policy or Endorsement (**CC/C2**)

For all other Type of Policy codes, report **blank**.

4. Rating Modifier Code

For positions 81 through 83, respectively, use the value corresponding to rating modifier determining cybersecurity standards administered by an insured. For coding, refer to the rating modifier matrices listed in the following pages.

'Yes' indicates rating modifier applies.

'No' indicates rating modifier was not established or the existence is unknown.

I. Rating Modifier Matrix (Position 81)**II. Rating Modifier Matrix (Position 82)****III. Rating Modifier Matrix (Position 83)**

TIME DEDUCTIBLE-RETENTION CODE**1. Field Description**

The code indicating the waiting period associated with the business income and extra expense coverage.

2. Field Positions

RECORD TYPE	FIELD	POSITION
Premiums	Time Deductible-Retention Code	59
Losses	Time Deductible-Retention Code	59

3. Time Deductible-Retention Code

WAITING PERIOD (HOURS)	CODE
0 (No waiting period applies)	1
2	2
4	3
6	4
8	5
12	6
24	7
48	8
Over 48	9

Note: If business income and extra expense coverage is written with a waiting period not identified by a specific code, the transaction is to be coded to the next higher waiting period time.

TOTAL POLICY AGGREGATE ~~DEDUCTIBLE~~RETENTION

1. Field Description

The aggregate amount of losses under all insuring agreements for the entire policy period that the insured must pay first before the insurer will pay a claim.

2. Field Positions

RECORD TYPE	FIELD	POSITIONS
Premiums	Total Policy Aggregate Deductible Retention	61–65

3. Total Policy Aggregate ~~Deductible~~Retention

TOTAL POLICY AGGREGATE DEDUCTIBLE Retention	CODE
Deductible Retention, in thousands	amount

TYPE OF LOSS CODE

1. Field Description

The code identifying the coverage associated with the corresponding type of loss.

2. Field Positions

RECORD TYPE	FIELD	POSITION
Losses	Type of Loss Code	70

3. Type of Loss Code

TYPE OF LOSS	CODE
Media Liability/Web Site Publishing Liability (comparable to ISO Insuring Agreement 1)	A
<u>Cyber Incident or Information Security Breach Liability</u> (comparable to ISO Insuring Agreement 2)	B
<u>Programming / Technology Errors And Omissions Liability</u> (comparable to ISO Insuring Agreement 3)	C
Replacement or Restoration of Electronic Data (comparable to ISO Insuring Agreement 4)	D
<u>Cyber Extortion Events/Threats</u> (comparable to ISO Insuring Agreement 5)	E
Business Income and Extra Expense (comparable to ISO Insuring Agreement 6)	F
Public Relations Expense (comparable to ISO Insuring Agreement 7)	G
<u>Cyber Incident or Information Security Breach Expense</u> (comparable to ISO Insuring Agreement 8)	H
Regulatory Proceeding Defense Expenses and Fines or Penalties	J
Payment Card Industry Providing Coverage for Defense Expenses, Including Fines and Penalties	K
Dishonest, Malicious or Fraudulent Acts Committed by Employees	L
Unintentional Errors and Omissions	M
Telephone Toll Fraud	N
Computer And Funds Transfer Fraud	P
Computer Fraud	R
Data Re-creation Costs	S
Payment Card Industry Providing Coverage for Defense Expenses, Excluding Fines and Penalties	T
Contingent Business Income	U
Reputation Protection	1
Identity Recovery	2
Privacy Regulation	3
Corporate Intellectual Property	4
Payment Card Block and Reissuance Coverage	5
<u>Betterment Expenses</u>	<u>6</u>
<u>Bricking Expenses</u>	<u>7</u>
<u>Regulatory Proceedings Liability</u>	<u>V</u>
<u>Payment Card Industry Liability</u>	<u>W</u>
All Other Non-ISO Comparable Insuring Agreement/Coverage Losses	Z

TYPE OF POLICY CODE

1. Field Description

The code identifying the type of specialized Cyber program. Descriptions of each program are listed on the following pages. ISO provides assistance in reviewing and providing reporting instructions to companies using non-ISO cyber programs that have been developed independently by companies and intended to be reportable to ISO.

2. Field Positions

RECORD TYPE	FIELD	POSITIONS
Premiums	Type of Policy Code	22-23
Losses	Type of Policy Code	22-23

3. Type of Policy CodeI. 2020 ISO Cyber Program

	<u>For Exempt Commercial Risks</u>	<u>For Other Than Exempt Commercial Risks</u>
<u>TYPE OF POLICY</u>	<u>CODE</u>	<u>CODE</u>
<u>ISO Information Security Protection Cyber Policy or company comparable policy</u>	<u>5K</u>	<u>5M</u>
<u>ISO Commercial Cyber Insurance Policy or company comparable policy</u>	<u>CD</u>	<u>C3</u>

II. 2017 ISO Cyber Program

	<u>For Exempt Commercial Risks</u>	<u>For Other Than Exempt Commercial Risks</u>
<u>TYPE OF POLICY</u>	<u>CODE</u>	<u>CODE</u>
<u>ISO Media And Information Security Protection Cyber Policy or company comparable policy</u>	<u>EB</u>	<u>E1</u>
<u>ISO Financial Institutions Information Security Protection Cyber Policy or company comparable policy</u>	<u>5E</u>	<u>54</u>
<u>ISO Information Security Protection Cyber Policy or company comparable policy</u>	<u>5H</u>	<u>57</u>
<u>ISO Commercial Cyber Insurance Policy or company comparable policy</u>	<u>CB</u>	<u>C1</u>
<u>Commercial Identity Theft / Fraud / Recovery Cyber insurance policy or endorsement</u>	<u>CC</u>	<u>C2</u>

Notes:

- The 2020 ISO Cyber Program supersedes the 2017 ISO Cyber Program. In the future, coding support for the 2017 program may be removed.
- Exempt commercial risks issued using non-filed rates, rules or forms under the auspices of individual state Exempt Commercial Policyholder ("ECP") laws must be reported with the appropriate Type of Policy code for exempt commercial risks as delineated in each module. Note that Texas exempt commercial risks do not require special coding and should be reported under the "Other Than Exempt Commercial Risks" Type of Policy Codes.
- For the state of Arizona, the following fields are optional when reporting exempt commercial lines risks: Terrorism Coverage Code, Rating Modifier Code, Rating Modification Factor, Exposure Indicator Code, Number of Records Stored, Assets and Number of Employees.

2020 ISO Cyber Program or Company Comparable Program

The 2020 ISO Cyber Program consists of one policy made up of separate insuring agreements. The premiums and losses for each of the insuring agreements and optional coverage endorsements must be reported separately, under the appropriate Cyber Type of Policy Code.

I. **CY 00 02** ISO Information Security Protection Cyber Policy or company comparable policy

Insuring Agreements:

First Party

Cyber Incident Or Information Security Breach Expense

Cyber Extortion Events

Replacement Or Restoration Of Electronic Data

Business Income And Extra Expense

Third Party

Cyber Incident Or Information Security Breach Liability

Regulatory Proceeding Liability

Payment Card Industry Liability

Media Liability

The 2020 ISO Cyber Program also consists of a second policy made up of six insuring agreements offered at a single premium charge. The premiums and losses for the combination of insuring agreements and coverage endorsements must be reported on one record under the appropriate Cyber Type of Policy Code.

II. **CY 00 03** ISO Commercial Cyber Insurance Policy or company comparable policy

Insuring Agreements:

First Party

Cyber Incident Or Information Security Breach Expense

Cyber Extortion Events

Replacement Or Restoration Of Electronic Data

Business Income And Extra Expense

Third Party

Cyber Incident Or Information Security Breach Liability

Regulatory Proceeding Liability

TYPE OF POLICY CODE (cont'd)

4. Program Descriptions and Coverages - 2020 ISO Cyber Program or Company Comparable Program**– CY 00 02 ISO Information Security Protection Cyber Policy or company comparable policy****I.**

The 2020 ISO Information Security Protection Cyber Policy is made up of separate insuring agreements. The premiums and losses for each of the insuring agreements and optional coverage endorsements must be reported separately, under the appropriate Cyber Type of Policy Code.

The Information Security Protection Cyber Policy is designed for, but not limited to, medium to large commercial enterprises, including not-for-profit organizations, governmental entities and financial institutions, which includes banks, savings institutions, securities brokers and dealers, insurance companies, finance companies, credit unions and mortgage bankers.

Insuring Agreements:**First Party**

- Cyber Incident Or Information Security Breach Expense
- Cyber Extortion Events
- Replacement Or Restoration Of Electronic Data
- Business Income And Extra Expense

Third Party

- Cyber Incident Or Information Security Breach Liability
- Regulatory Proceeding Liability
- Payment Card Industry Liability
- Media Liability

II. CY 00 03 ISO Commercial Cyber Insurance Policy or company comparable policy

The 2020 ISO Commercial Cyber Insurance Policy is made up of six insuring agreements offered at a single premium charge. The premiums and losses for the combination of insuring agreements and coverage endorsements must be reported on one record under the appropriate Cyber Type of Policy Code.

The Commercial Cyber Insurance Policy is designed for small to medium commercial enterprises, including not-for-profit organizations and governmental entities, with some form of web presence. It is not intended for entities:

- With an annual revenue of more than \$250,000,000, if for-profit.
- With an annual budget of more than \$125,000,000, if not-for-profit.
- Wishing to purchase coverage with a Policy Aggregate Limit Of Insurance of more than \$5,000,000.
- Wishing to select a Policy Deductible Amount of more than \$10,000.
- That are financial institutions, which includes banks, savings institutions, securities brokers and dealers, insurance companies, finance companies, credit unions and mortgage bankers.

Insuring Agreements:**First Party**

- Cyber Incident Or Information Security Breach Expense
- Cyber Extortion Events
- Replacement Or Restoration Of Electronic Data
- Business Income And Extra Expense

Third Party

- Cyber Incident Or Information Security Breach Liability

- Regulatory Proceeding Liability

TYPE OF POLICY CODE (Cont'd)

5. Program Descriptions and Coverages - 2017 ISO Cyber Program or Company Comparable Program

The 2017 ISO Cyber Program consists of three policies made up of separate insuring agreements. The premiums and losses for each of the insuring agreements and optional coverage endorsements must be reported separately, under the appropriate Cyber Type of Policy Code.

I. CY 00 13 ISO Media And Information Security Protection Cyber Policy or company comparable policy

Commercial medium to large enterprises, including for-profit and not-for-profit organizations and governmental entities, with a media liability exposure including, but not limited to: advertising agencies, advertisers, authors, book publishers, cable television operators, magazine publishers, multimedia organizations, newspaper publishers, printers, radio stations, television stations, electronic publishers and other similar organizations.

II. ~~II.~~ CY 00 11 ISO Financial Institutions Information Security Protection Cyber Policy or company comparable policy

Financial institutions, including for-profit and not-for-profit organizations, governmental entities, banks, savings institutions, securities brokers and dealers, insurance companies, finance companies, credit unions and mortgage bankers.

III. ~~III.~~ CY 00 13 ISO Information Security Protection Cyber Policy or company comparable policy

Commercial medium to large enterprises, including for-profit and not-for-profit organizations and governmental entities, with some form of web presence; not intended for financial institutions, web content providers, advertisers, publishers, broadcasters, Internet access providers, Internet service providers, information technology service providers, managed security service providers, digital certifying authorities or organizations that provide hosting services for others.

Insuring Agreements:

- Web Site Publishing Liability (For Media And Information Security Protection Cyber Policy only, the Insuring Agreement "Web Site Publishing Liability" is replaced by "Media Liability")
- Security Breach Liability
- Programming Errors And Omissions Liability
- Replacement Or Restoration Of Electronic Data
- Extortion Threats
- Business Income And Extra Expense
- Public Relations Expense
- Security Breach Expense

The ISO Cyber Program also consists of a fourth policy made up of six insuring agreements offered at a single premium charge. The premiums and losses for the combination of insuring agreements and coverage endorsements must be reported on one record under the appropriate Cyber Type of Policy Code.

IV. ISO Commercial Cyber Insurance Policy or company comparable policy

Insuring Agreements:

- ~~—~~ Security Breach Expense
- ~~—~~ Extortion Threats
- ~~—~~ Replacement Or Restoration Of Electronic Data
- ~~—~~ Business Income And Extra Expense

CODING AND RULES SECTION

~~— Public Relations Expense~~

~~— Security Breach Liability~~

~~**V. Cyber Programs — Other Than ISO**~~

~~Commercial Identity Theft/Fraud/Recovery Cyber Insurance policy or endorsement.~~

~~For statistical reporting purposes, report the appropriate Type of Policy Code. Follow reporting instructions accordingly.~~

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TYPE OF POLICY CODE (cont'd)

The ISO Cyber Program also consists of a fourth policy made up of six insuring agreements offered at a single premium charge. The premiums and losses for the combination of insuring agreements and coverage endorsements must be reported on one record under the appropriate Cyber Type of Policy Code.

IV. CY 00 01 ISO Commercial Cyber Insurance Policy or company comparable policy

Primarily small to medium commercial enterprises, including for-profit and not-for-profit organizations and governmental entities, with some form of web presence. It is not intended for entities:

- With an annual revenue of more than \$250,000,000, if for-profit.
- With an annual budget of more than \$125,000,000, if not-for-profit.
- Wishing to purchase coverage with a Policy Aggregate Limit Of Insurance of more than \$1,000,000.
- Wishing to select a Policy Deductible Amount of more than \$10,000.

Insuring Agreements:

- Security Breach Expense
- Extortion Threats
- Replacement Or Restoration Of Electronic Data
- Business Income And Extra Expense
- Public Relations Expense
- Security Breach Liability

V. Cyber Programs - Other Than ISO

Commercial Identity Theft/Fraud/Recovery Cyber Insurance policy or endorsement.

For statistical reporting purposes, report the appropriate Type of Policy Code. Follow reporting instructions accordingly.

TYPE OF POLICY CODE

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