2016 SPECIAL CALL FOR CYBER INSURANCE DATA ISSUED

KEY MESSAGE

This circular announces the establishment and implementation of a Special Data Call to identify and collect industrywide Cyber insurance premium and loss detail information.

BACKGROUND

In 2005, ISO introduced a stand-alone Cyber insurance program (titled E-Commerce). Since that time, ISO has established two additional E-Commerce/Cyber stand alone programs which increase focus on the importance of identifying and segregating Cyber insurance related business and detail.

With the introduction of ISO's E-Commerce/Cyber program, modifications to the Commercial Statistical Plans were necessary to allow for the reporting of E-Commerce/Cyber coverage data through the Liability (Third Party) and Crime (First Party) modules.

INTRODUCTION

Cyber insurance has become a major topic of interest in the insurance industry, and with federal and state regulators. It is one of the fastest growing and rapidly evolving lines of insurance.

Insurers continue to express that the greatest need in the Cyber insurance market is for more detailed underwriting and rating information.

This need has gained the attention from governmental regulatory agencies due to possible national security issues. Their areas of concern include:

- Lack of aggregated data for pricing;

- Silos of data across different industry sectors; and

- Rate filings based on actuarial judgment.

In an effort to capture and uniquely identify coverages relating to Cyber insurance policies, ISO has developed a Voluntary Cyber Special Data Call for release to Cyber Insurance policy writers. ISO's Special Data Call will identify additional coverage and policy details written on Cyber insurance risks. The Data Call consists of premium and loss record detail for Cyber Liability and First Party Data Elements.

ISO ACTION

We are:

- attaching the ISO Special Data Call for Cyber Insurance Policies (Liability and First Party).

- providing premium and loss record layouts for each Data Call, with associated reporting instructions.

- including a description of each requested data element reported on the Special Data Call.

Note: ISO requires the use of the electronic submission process for the submission of data under each Special Call. No other submission media will be accepted.

SPECIAL DATA CALL EFFECTIVE DATE

ISO would like to capture the premium and loss data information for Liability and First Party coverages on all policies written beginning January 1, 2010 and subsequent, up to December 31, 2014 (i.e., ending December 31, 2015). For capturing and identifying Cyber Loss data, please evaluate the losses up to March 31, 2016.

The due date for responding to the ISO Cyber Special Data Call is September 30, 2016.

COMPANY ACTION

All companies who participate should submit using SecureTransport File Transfer Protocol (SFTP). Companies who do not already have an SFTP account for submitting the Cyber Special Data Call, can request one by sending an e-mail to CyberSpecialCallRequest@verisk.com with the subject Cyber Special Data Call account request. The e-mail must contain the contact person's name, e-mail address, physical address (street, city, state & ZIP code) and telephone number and the name and ISO company or group number that will be included in the submission.

IMPORTANT NOTE(S)

This Special Data Call applies to all Cyber and Cyber-related coverage business and is Voluntary.

REFERENCE(S)

SD-CL-2016-002/SP-CL-2016-003 (03/11/2016) 2016 Special Call For Cyber Insurance Data Issued

ATTACHMENT(S)

- Cyber Special Data Call, includes: i) Liability Data Elements – Premium and Loss, and ii) First Party Data Elements – Premium and Loss.

- Record Layout instruction information, includes: i) Liability Data Elements (Premium and Loss Records), and ii) First Party Data Elements (Premium and Loss Records).

PERSON(S) TO CONTACT

- To respond to the Special Call, set up a SecureTransport FTP account, or to obtain the technical requirements, please contact:

  Richard Schulz, CPCU, CIDM
  Strategic Data Collection
  201-469-2227
  Richard.Schulz@verisk.com

- For further information on ISO's E-Commerce/Cyber insurance program, please contact:

  Shawn Dougherty
  Commercial Lines Coverage Products, Cyber
  201-469-2816
  Shawn.Dougherty@verisk.com

- For other issues for this circular, please contact Customer Support:

  E-mail: info@verisk.com
  Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.iso.com. To keep abreast of the latest Data Collection Services updates, view www.verisk.com/dcs/.

IMPORTANT NOTICE FOR USERS OF
ISO PRODUCTS AND SERVICES

Please make sure that your company has authorized your use of this product and has complied with the requirements applicable in the jurisdiction where you plan to use it.

We distribute both state-specific and multi-state products and services. We do not distribute all the multi-state products and services for use in every jurisdiction due to corporate policy, regulatory preference, or variations or lack of clarity in state laws.

We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

Copyright Explanation

Edition 11-03

CYBER INSURANCE SPECIAL CALL

BACKGROUND

Insurers continue to express that the greatest need in the Cyber insurance market is for more detailed underwriting and rating information.

This need has gained the attention of government and their areas of concern include:

- Lack of aggregated data for pricing;
- Silos of data across different industry sectors; and
- Rate filings based on actuarial judgment.

If voluntary data sharing is not successful, the threat of a government mandate in the name of National Security exists.

In an effort to capture additional Cyber data, ISO has developed a Voluntary Special Data Call to capture details on Cyber insurance risks.

SPECIAL DATA CALL

Attached are the details of the ISO Special Data Call for Cyber Insurance Policies including the data elements and valid values. ISO is looking to capture Premium and Loss information for Liability and First Party Coverages on all policies beginning January 1, 2010 through December 31, 2014 (i.e., ending December 31, 2015). Please evaluate the losses as of March 31, 2016.

The Special Call data must be submitted and received by ISO via SecureTransport File Transfer Protocol (SFTP). A special SFTP mailbox account will be setup for your company in order to submit this information.

Due Date for responding to the Cyber Special Data Call is September 30, 2016.

CONTACT INFORMATION

To respond to the Cyber Special Data Call, setup an SFTP account and to obtain the technical requirements, please contact:

> **Richard Schulz, CPCU, CIDM**
> Business Consultant, Strategic Data Collection
> Verisk Analytics | ISO Solutions
> 545 Washington Blvd
> Jersey City, NJ 07310-1686
> t - 201.469.2227
> f - 201.748.1904
> rschulz@iso.com

For further information on ISO's Cyber insurance program, please contact:

Shawn Dougherty
Director – Cyber
Commercial Lines Coverage Products
Verisk Analytics | ISO Solutions
545 Washington Blvd
Jersey City, NJ 07310-1686
t - 1.201.469.2816
sdougherty@iso.com

ISO ADVISORY NOTE

The cyber insurance exposure is constantly evolving. Don't be caught short without the necessary information for more detailed underwriting and rating information.

Today's cyber risks may not necessarily be tomorrow's. A broad spectrum of current, up-to-date and ancillary data will help in better pricing of insurance coverage against the true cyber exposures.

INSTRUCTIONS - RECORD LAYOUT FOR LIABILITY - PREMIUM RECORD

1. **Record ID (Field: Position 1)**
   Identifies record as Liability - Premium Record.
2. **Company ID (Field: Positions 2 - 6)**
   Report the National Association of Insurance Commissioners (NAIC) number.
3. **Company /Business (Field: Position 7)**
   Report Admitted and Non-Admitted/ISO reporting or Non-ISO reporting business.
4. **State of Domicile (Field: Positions 8 - 9)**
   Report the Insured organization's Home Office state.
5. **Policy Type (Field: Position 10)**
   Report the appropriate Policy Type Code.
6. **Primary /Excess Indicator (Field: Position 11)**
   Report "P" for policy written as Primary Coverage or "E" for policy written as Excess coverage.
7. **Effective Date (Field: Positions 12 -19)**
   Report the policy effective date.
8. **Expiration Date (Field: Positions 20 - 27)**
   Report the policy expiration date.
9. **Coverage (Field: Positions 28 - 29)**
   Report the appropriate Insuring Agreement or Liability Endorsement that applies.
10. **Coverage Type (Field: Position 30)**
    Report the appropriate Coverage Code.
11. **Retroactive Date (Field: Positions 31 - 38)**
    Report the Retroactive Date, if applicable.
12. **Classification Code (Field: Positions 39 - 43)**
    Report the appropriate Industry Classification Code.
13. **Policy Limit Type ((Field: Position 44)**
    Report the applicable policy limit type.
14. **Per Occurrence / Risk Policy Limit (Field: Positions 45 - 52)**
    Report the occurrence/risk limit per the Policy Limit Type identified
15. **Aggregate Policy Limit (Field: Positions 53 - 60)**
    Report the aggregate policy limit.
16. **Defense Cost Indicator (Field: Position 61)**
    Report whether Defense Costs are within policy limits or in addition to the policy limits.
17. **Deductible Amount /Excess Coverage Attachment Point (Field: Positions 62 - 69)**
    Report the deductible amount. When applicable, report the attachment point amount.
18. **Exposure Basis Indicator (Field: Position 70)**
    Report the basis of the policy's exposure.
19. **Exposure Amount (Field: Positions 71 - 78)**
    Report the exposure amount, when applicable.
20. **Premium Amount (Field: Positions 79 - 86)**
    Report the premium charged.
21. **Hazard Group Assessment (Field: Position 87)**
    Report the applicable risk identification based on criteria specified in each hazard group.
22. **Cyber Rating Modifier Considerations (Field: Positions 88 - 95)**
    Report a 'Y' to indicate applicable Rating Modifier Considerations, otherwise report 'N'.
23. **Policy Identifier (Field: Positions 155 - 168)**
    Report the policy number or any other alphanumeric identification which will make it possible to locate all records pertaining to the policy. It must be unique to a particular policy and must be the same on all records for a particular policy.
24. **Comments / Description (Field: Positions 169 - 268)**
    A short description of the policy/exposure situation not otherwise already reflected.

INSTRUCTIONS - RECORD LAYOUT FOR LIABILITY - LOSS RECORD

1. **Record ID (Field: Position 1)**
    Identifies record as Liability - Loss Record.
2. **Company ID (Field: Positions 2 - 6)**
    Report the National Association of Insurance Commissioners (NAIC) number.
3. **Company /Business (Field: Position 7)**
    Report Admitted and Non-Admitted/ISO reporting or Non-ISO reporting business.
4. **State of Domicile (Field: Positions 8 - 9)**
    Report the Insured organization's Home Office state.
5. **Policy Type (Field: Position 10)**
    Report the appropriate Policy Type Code.
6. **Primary /Excess Indicator (Field: Position 11)**
    Report "P" for policy written as Primary Coverage or "E" for policy written as Excess coverage.
7. **Effective Date (Field: Positions 12 -19)**
    Report the policy effective date.
8. **Expiration Date (Field: Positions 20 - 27)**
    Report the policy expiration date.
9. **Coverage (Field: Positions 28 - 29)**
    Report the appropriate Insuring Agreement or Liability Endorsement that applies.
10. **Coverage Type (Field: Position 30)**
    Report the appropriate Coverage Code.
11. **Retroactive Date (Field: Positions 31 - 38)**
    Report the Retroactive Date, if applicable.
12. **Classification Code (Field: Positions 39 - 43)**
    Report the appropriate Industry Classification Code.
13. **Policy Limit Type ((Field: Position 44)**
    Report the applicable policy limit type.
14. **Per Occurrence / Risk Policy Limit (Field: Positions 45 - 52)**
    Report the occurrence/risk limit per the Policy Limit Type identified
15. **Aggregate Policy Limit (Field: Positions 53 - 60)**
    Report the aggregate policy limit.
16. **Defense Cost Indicator (Field: Position 61)**
    Report whether Defense Costs are within policy limits or in addition to the policy limits.
17. **Deductible Amount /Excess Coverage Attachment Point (Field: Positions 62 - 69)**
    Report the deductible amount. When applicable, report the attachment point amount.
18. **Exposure Basis Indicator (Field: Position 70)**
    Report the basis of the policy's exposure.
19. **Exposure Amount (Field: Positions 71 - 78)**
    Report the exposure amount, when applicable.
20. **Hazard Group Assessment (Field: Position 87)**
    Report the applicable risk identification based on criteria specified in each hazard group.
22. **Cyber Rating Modifier Considerations (Field: Positions 88 - 95)**
    Report a 'Y' to indicate applicable Rating Modifier Considerations, otherwise report 'N'.
23. **Loss Amount (Field: Positions 96 - 105)**
    Report the amount of the loss.
24. **Loss Transaction Type (Field: Position 106)**
    Report the appropriate Transaction Type Code
25. **Occurrence Date (Field: Positions 107 - 114)**
    Report the date on which the loss occurred.
26. **Claim Notice Date (Field: Positions 115 - 122)**
    Report the date of 1st notice by the insured of an occurrence resulting in a claim.

INSTRUCTIONS - RECORD LAYOUT FOR LIABILITY - LOSS RECORD (cont'd)

27. **Claim Report Date (Field: Positions 123 - 130)**
    Report the data the injured party's claim is received and recorded by insured or insurer, whichever is first.
28. **Claim Settlement Date (Field: Positions 131- 138)**
    Report the date the claim was actually paid when a Paid Indemnity Loss transaction. Report only when Final loss/claim payment has been made.
29. **Types /Causes of Loss (Field: Positions 139 - 140)**
    Report the appropriate two position Type and Cause of Loss Codes.
30. **Claim Identifier (Field: Positions 141 - 154)**
    Report the claim identifier used to distinguish claims arising from a single occurrence.
31. **Policy Identifier (Field: Positions 155 - 168)**
    Report the policy number or any other alphanumeric identification which will make it possible to locate all records pertaining to the policy. It must be unique to a particular policy and must be the same on all records for a particular policy.
32. **Comments / Description (Field: Positions 169 - 268)**
    A short description of the policy/exposure situation not otherwise already reflected.

INSTRUCTIONS - RECORD LAYOUT FOR FIRST PARTY - PREMIUM RECORD

1. **Record ID (Field: Position 1)**
   Identifies record as First Party - Premium Record.
2. **Company ID (Field: Positions 2 - 6)**
   Report the National Association of Insurance Commissioners (NAIC) number.
3. **Company /Business (Field: Position 7)**
   Report Admitted and Non-Admitted/ISO reporting or Non-ISO reporting business.
4. **State of Domicile (Field: Positions 8 - 9)**
   Report the insured organization's Home Office state.
5. **Policy Type (Field: Position 10)**
   Report the appropriate Policy Type Code.
6. **Primary /Excess Indicator (Field: Position 11)**
   Report "P" for policy written as Primary Coverage or "E" for policy written as Excess coverage.
7. **Effective Date (Field: Positions 12 -19)**
   Report the policy effective date.
8. **Expiration Date (Field: Positions 20 - 27)**
   Report the policy expiration date.
9. **Coverage (Field: Positions 28 - 29)**
   Report the appropriate Insuring Agreement or First Party Endorsement that applies.
10. **Classification Code (Field: Positions 39 - 43)**
    Report the appropriate Industry Classification Code.
11. **Policy Limit Type ((Field: Position 44)**
    Report the applicable policy limit type.
12. **Per Occurrence / Risk Policy Limit (Field: Positions 45 - 52)**
    Report the occurrence/risk limit per the Policy Limit Type identified
13. **Aggregate Policy Limit (Field: Positions 53 - 60)**
    Report the aggregate policy limit.
14. **Deductible Amount /Excess Coverage Attachment Point (Field: Positions 62 - 69)**
    Report the deductible amount. When applicable, report the attachment point amount.
15. **Exposure Basis Indicator (Field: Position 70)**
    Report the basis of the policy's exposure.
16. **Exposure Amount (Field: Positions 71 - 78)**
    Report the exposure amount, when applicable.
17. **Premium Amount (Field: Positions 79 - 86)**
    Report the premium charged.
18. **Hazard Group Assessment (Field: Position 87)**
    Report the applicable risk identification based on criteria specified in each hazard group.
19. **Cyber Rating Modifier Considerations (Field: Positions 88 - 95)**
    Report a 'Y' to indicate applicable Rating Modifier Considerations, otherwise report 'N'.
20. **Policy Identifier (Field: Positions 155 - 168)**
    Report the policy number or any other alphanumeric identification which will make it possible to locate all records pertaining to the policy. It must be unique to a particular policy and must be the same on all records for a particular policy.
21. **Comments / Description (Field: Positions 169 - 268)**
    A short description of the policy/exposure situation not otherwise already reflected.

INSTRUCTIONS - RECORD LAYOUT FOR FIRST PARTY - LOSS RECORD

1. **Record ID (Field: Position 1)**
   Identifies record as First Party - Loss Record.
2. **Company ID (Field: Positions 2 - 6)**
   Report the National Association of Insurance Commissioners (NAIC) number.
3. **Company /Business (Field: Position 7)**
   Report Admitted and Non-Admitted/ISO reporting or Non-ISO reporting business.
4. **State of Domicile (Field: Positions 8 - 9)**
   Report the insured organization's Home Office state.
5. **Policy Type (Field: Position 10)**
   Report the appropriate Policy Type Code.
6. **Primary /Excess Indicator (Field: Position 11)**
   Report "P" for policy written as Primary Coverage or "E" for policy written as Excess coverage.
7. **Effective Date (Field: Positions 12 -19)**
   Report the policy effective date.
8. **Expiration Date (Field: Positions 20 - 27)**
   Report the policy expiration date.
9. **Coverage (Field: Positions 28 - 29)**
   Report the appropriate Insuring Agreement or First Party Endorsement that applies.
10. **Classification Code (Field: Positions 39 - 43)**
    Report the appropriate Industry Classification Code.
11. **Policy Limit Type ((Field: Position 44)**
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12. **Per Occurrence / Risk Policy Limit (Field: Positions 45 - 52)**
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13. **Aggregate Policy Limit (Field: Positions 53 - 60)**
    Report the aggregate policy limit.
14. **Deductible Amount /Excess Coverage Attachment Point (Field: Positions 62 - 69)**
    Report the deductible amount. When applicable, report the attachment point amount.
15. **Exposure Basis Indicator (Field: Position 70)**
    Report the basis of the policy's exposure.
16. **Exposure Amount (Field: Positions 71 - 78)**
    Report the exposure amount, when applicable.
17. **Hazard Group Assessment (Field: Position 87)**
    Report the applicable risk identification based on criteria specified in each hazard group.
18. **Cyber Rating Modifier Considerations (Field: Positions 88 - 95)**
    Report a 'Y' to indicate applicable Rating Modifier Considerations, otherwise report 'N'.
19. **Loss Amount (Field: Positions 96 - 105)**
    Report the amount of the loss.
20. **Loss Transaction Type (Field: Position 106)**
    Report the appropriate Transaction Type Code
21. **Occurrence Date (Field: Positions 107 - 114)**
    Report the date on which the loss occurred.
22. **Claim Notice Date (Field: Positions 115 - 122)**
    Report the date of 1st notice by the insured of an occurrence resulting in a claim.

INSTRUCTIONS - RECORD LAYOUT FOR FIRST PARTY - LOSS RECORD (cont'd)

23. **Claim Settlement Date (Field: Positions 131- 138)**
    Report the date the claim was actually paid when a Paid Indemnity Loss transaction. Report only when Final loss/claim payment has been made.
24. **Types /Causes of Loss (Field: Positions 139 - 140)**
    Report the appropriate two position Type and Cause of Loss Codes.
25. **Claim Identifier (Field: Positions 141 - 154)**
    Report the claim identifier used to distinguish claims arising from a single occurrence.
26. **Policy Identifier (Field: Positions 155 - 168)**
    Report the policy number or any other alphanumeric identification which will make it possible to locate all records pertaining to the policy. It must be unique to a particular policy and must be the same on all records for a particular policy.
27. **Comments / Description (Field: Positions 169 - 268)**
    A short description of the policy/exposure situation not otherwise already reflected.

For Special Call - Liability Data Elements (Premium Records)				
Required Elements	**Byte Field**	**Field Position**	**Description**	**Code**
Record ID	1	1	Liability - Premium Records	1
Reporting - Company ID	5	2 - 6	National Association of Insurance Commissioners (NAIC) Number	NNNNN
Company/Business	1	7	**Admitted Business:**	
			ISO Reporting Company	1
			Non-ISO Reporting Company	2
			Non-Admitted Business	9
State of Domicile	2	8 - 9	Insured's organization Home Office state (alphabetic abbreviation per U.S. Postal Service - e.g. NY = New York)	AA
Policy Type Code	1	10	Standalone Cyber Liability Policy (neither E&O/D&O nor other endorsement nor Businessowners)	1
			Cyber Liability Endorsement - Errors & Omissions	2
			Cyber Liability Endorsement - Directors & Officers	3
			Businessowners Cyber Liability	4
			All Other Cyber Liability	9
Primary / Excess Indicator	1	11	Policy written as Primary Coverage	P
			Policy written as Excess Coverage	E
Policy Effective Date	8	12 - 19	Two digit code for month and day, and four digit code for year of Policy Effective Date.	MM/DD/YYYY
Policy Expiration Date	8	20 - 27	Two digit code for month and day, and four digit code for year of Policy Expiration Date.	MM/DD/YYYY
Coverage - Insuring Agreement or Endorsement	2	28 - 29	**Insuring Agreements:**	
			Media Liability	11
			Web Site Publishing Liability	12
			Security Breach Liability	13
			Programming Errors and Omissions Liability	14
			Combination Computer Attack and Network Security Liability	30
			Other Insuring Agreement or **Other** Combined Insuring Agreements	33
			Optional Liability Endorsements:	
			Regulatory Proceeding Defense Expenses and Fines or Penalties Coverage	31
			Payment Card Industry Providing Coverages for Defense Expenses or Fines and Penalties	32

Required Elements	Byte Field	Field Position	Description	Code
For Special Call - Liability Data Elements (Premium Records)				
			Endorsement Payment	
			Dishonest, Malicious or Fraudulent Acts Committed by Employees Endorsement	34
			Unintentional Errors and Omissions Endorsement	35
			Data Compromise Response Expenses, including Defense & Liability Coverage	37
			Other Liability Endorsements	92
Coverage Type	1	30	**Occurrence Coverage**	1
			Claims-Made Coverage	
			- basic - with retroactive date	2
			- supplemental extended reporting period - with retro date	3
			- basic - no retroactive date	4
			- supplemental extended reporting period - no retro date	5
Retroactive Date (if applicable)	8	31 - 38	Two digit code for month and day, and four digit code for year of Retroactive Date. For Coverage Types 1, 4 or 5, report blank	MM/DD/YYYY
Industry Classification Code	5	39 - 43	Agriculture, Forestry, Fishing & Hunting	11099
			Mining	21109
			Utilities	22199
			Construction	23399
			Manufacturing	31199
			Wholesale Trade	42199
			Retail Trade	44199
			Transportation and Warehousing	48199
			Information	51109
			Media	51609
			Finance and Insurance	52109
			Real Estate and Rental and Leasing	53199
			Professional, Scientific and Technical Services	54109
			Management of Companies and Enterprises	55109
			Administrative and Support and Waste Management and Remediation Services	56109
			Educational Services	61199
			Health Care and Social Assistance	62199
			Arts, Entertainment and Recreation	71199
			Accommodation and Food Service	72109
			Other Services (Except Public Administration)	81109
			Public Administration	92199
Policy Limit Type	1	44	Per Occurrence	1
			Per Occurrence/ Aggregate	2
			Per Risk	3
			Annual Aggregate	5

For Special Call - Liability Data Elements (Premium Records)				
Required Elements	**Byte Field**	**Field Position**	**Description**	**Code**
Per Occurrence / Risk Policy Limit	8	45 - 52	The occurrence/risk limit per the Policy Limit Type, in whole dollars	NNNNNNNN
Aggregate Policy Limit	8	53 - 60	The Aggregate Limit per the Policy Limit Type in whole dollars, if applicable, otherwise leave blank	NNNNNNNN
Defense Cost Indicator	1	61	Defense Costs within limits	1
			Defense Costs in addition to the limits	2
Deductible Amount / Excess Coverage Attachment Point	8	62 - 69	For Policies:	
			- **written as primary coverage**, the actual deductible amount, in whole dollars	NNNNNNNN
			- **written as excess coverage**, the attachment point (i.e. required underlying limit) as listed on the coverage, in whole dollars	NNNNNNNN
Exposure Basis Indicator	1	70	Total Revenue	1
			Number of unique records affected	2
			All other, e.g. flat premium	9
Exposure Amount	8	71 - 78	The exposure, when applicable, in thousands of dollars amounts, thousand # of records, etc.	NNNNNNNN
Premium Amount	8	79 - 86	Premium amount for Cyber Insuring Agreement or endorsement coverage	NNNNNNNN
Hazard Group Assessment	1	87	Low Hazard	1
			Medium Hazard	2
			High Hazard	3
Cyber Rating Modifier Considerations	8	88 - 95	Insured web site hosted by a third party	Y or N
			Insured computer network designed, built or maintained by a third party	Y or N
			System allows employees customers and/or business partners remote access to insured's computer system	Y or N
			System allows access to terminate within the insured's LAN	Y or N
			System has weak methods of authenticating users	Y or N
			System has weak controls for protecting user passwords	Y or N

Required Elements	Byte Field	Field Position	Description	Code
For Special Call - Liability Data Elements (Premium Records)				
			Insured conducts data gathering and transactions using wireless applications	Y or N
			Insured's web site contains editorial, sensitive, or shock value prose, inflammatory images, pornographic or other sexually explicit material	Y or N
Policy Identifier	14	155 - 168	The policy number or any other alphanumeric identification which will make it possible to locate all records pertaining to the policy. It must be unique to a particular policy and must be the same on all records for a particular policy.	XXXXXXXXXXXXXX
Comments / Description	100	169 - 268	A short description of the policy/exposure situation that has not otherwise been reflected.	TEXT
LEGEND KEY:			**GLOSSARY OF TERMS:**	
A = Alphabetical Character			1) Data Compromise Response Expense Coverage consists of: Forensic Information Technology Review, Legal	
N = Numeric Character			Review, Notification to Affected Individuals, Service to Affected Individuals and Public Relations Services,	
X = Alpha/Numeric Character			including Defense & Liability Coverage.	
			2) Computer Attack consists of Data Restoration Costs, Data Re-Creation Costs, System Restoration Costs, Public	
			Relations Services and Loss of Business coverage.	
			3) Network Security Liability Defense Costs means reasonable and necessary expenses resulting solely from	
			the investigation, defense and appeal of any network security liability suit against you.	

For Special Call - Liability Data Elements (Loss Records)				
Required Elements	**Byte Field**	**Field Position**	**Description**	**Code**
Record ID	1	1	Liability - Loss Record	2
Reporting - Company ID	5	2 - 6	National Association of Insurance Commissioners (NAIC) Number	NNNNN
Company/Business	1	7	**Admitted Business:**	
			ISO Reporting Company	1
			Non-ISO Reporting Company	2
			Non-Admitted Business	9
State of Domicile	2	8 - 9	Insured's organization Home Office state (alphabetic abbreviation per U.S. Postal Service - e.g. NY = New York)	AA
Policy Type Code	1	10	Standalone Cyber Liability Policy (neither E&O/D&O nor other endorsement nor Businessowners)	1
			Cyber Liability Endorsement - Errors & Omissions	2
			Cyber Liability Endorsement - Directors & Officers	3
			Businessowners Cyber Liability	4
			All Other Cyber Liability	9
Primary / Excess Indicator	1	11	Policy written as Primary Coverage	P
			Policy written as Excess Coverage	E
Policy Effective Date	8	12 - 19	Two digit code for month and day, and four digit code for year of Policy Effective Date.	MM/DD/YYYY
Policy Expiration Date	8	20 - 27	Two digit code for month and day, and four digit code for year of Policy Expiration Date.	MM/DD/YYYY
Coverage - Insuring Agreement or Endorsement	2	28 - 29	**Insuring Agreements:**	
			Media Liability	11
			Web Site Publishing Liability	12
			Security Breach Liability	13
			Programming Errors and Omissions Liability	14
			Combination Computer Attack and Network Security Liability	30
			Other Insuring Agreement or **Other** Combined Insuring Agreements	91
			Optional Liability Endorsements:	
			Regulatory Proceeding Defense Expenses and Fines or Penalties Coverage	31
			Payment Card Industry Providing Coverages for Defense Expenses or Fines and Penalties Endorsement Payment	32
			Dishonest, Malicious or Fraudulent Acts Committed by Employees Endorsement	34

For Special Call - Liability Data Elements (Loss Records)				
Required Elements	**Byte Field**	**Field Position**	**Description**	**Code**
			Unintentional Errors and Omissions Endorsement	35
			Data Compromise Response Expenses, including Defense & Liability Coverage	37
			Other Liability Endorsements	92
Coverage Type	1	30	**Occurrence Coverage**	1
			Claims-Made Coverage:	
			- basic - with retroactive date	2
			- supplemental extended reporting period - with retro date	3
			- basic - no retroactive date	4
			- supplemental extended reporting period - no retro date	5
Retroactive Date (if applicable)	8	31 - 38	Two digit code for month and day, and four digit code for Retroactive Date. For Coverage Types 1, 4 or 5, report blank	MM/DD/YYYY
Industry Classification Code	5	39 - 43	Agriculture, Forestry, Fishing & Hunting	11099
			Mining	21109
			Utilities	22199
			Construction	23399
			Manufacturing	31199
			Wholesale Trade	42199
			Retail Trade	44199
			Transportation and Warehousing	48199
			Information	51109
			Media	51609
			Finance and Insurance	52109
			Real Estate and Rental and Leasing	53199
			Professional, Scientific and Technical Services	54109
			Management of Companies and Enterprises	55109
			Administrative and Support and Waste Management and Remediation Services	56109
			Educational Services	61199
			Health Care and Social Assistance	62199
			Arts, Entertainment and Recreation	71199
			Accommodation and Food Service	72109
			Other Services (Except Public Administration)	81109
			Public Administration	92199
Policy Limit Type	1	44	Per Occurrence	1
			Per Occurrence / Aggregate	2
			Per Risk	3
			Annual Aggregate	5
Per Occurrence / Risk Policy Limit	8	45 - 52	The occurrence/risk limit per the Policy Limit Type, in whole dollars	NNNNNNNN

Required Elements	Byte Field	Field Position	Description	Code
**For Special Call - Liability Data Elements (Loss Records)**
Aggregate Policy Limit	8	53 - 60	The Aggregate Limit per the Policy Limit Type in whole dollars, if applicable, otherwise leave blank	NNNNNNNN
Defense Cost Indicator	1	61	Defense Costs within limits	1
			Defense Costs in addition to the limits	2
Deductible Amount / Excess Coverage Attachment Point	8	62 - 69	For Policies:	
			- written as primary coverage, report the actual deductible amount, in whole dollars	NNNNNNNN
			- written as excess coverage, report the appropriate attachment point (i.e. required underlying limit) for the corresponding loss, in whole dollars	NNNNNNNN
Exposure Basis Indicator	1	70	Total Revenue	1
			Number of unique records affected	2
			All other, e.g. flat premium	9
Exposure Amount	8	71 - 78	The exposure, when applicable, in thousands of dollars amounts, thousand # of records, etc.	NNNNNNNN
Hazard Group Assessment	1	87	- Low Hazard	1
			- Medium Hazard	2
			- High Hazard	3
Cyber Rating Modifier Considerations	8	88 - 95	Insured web site hosted by a third party	Y or N
			Insured computer network designed, built or maintained by a third party	Y or N
			System allows employees customers and/or business partners remote access to insured's computer system	Y or N
			System allows access to terminate within the insured's LAN	Y or N
			System has weak methods of authenticating users	Y or N
			System has weak controls for protecting user passwords	Y or N
			Insured conducts data gathering and transactions using wireless applications	Y or N

For Special Call - Liability Data Elements (Loss Records)

Required Elements	Byte Field	Field Position	Description	Code
			Insured's web site contains editorial, sensitive, or shock value prose, inflammatory images, pornographic or other sexually explicit material	Y or N
Loss Amount	10	96 - 105	The amount of the loss rounded to the nearest dollar	NNNNNNNNNN
Loss Transaction Type	1	106	Paid Indemnity Loss	6
			Outstanding Indemnity Loss	7
			Paid Allocated Loss Adjustment Expense / Defense Cost Containment	8
			Outstanding Allocated Loss Adjustment Expense / Defense Cost Containment	9
Occurrence Date	8	107 - 114	The date, i.e. month, day and year, in which the loss occurred	MM/DD/YYYY
Claim Notice Date	8	115 - 122	The date of 1st notice by the insured to the insurer of an occurrence resulting in a claim	MM/DD/YYYY
Claim Report Date	8	123 - 130	The date the injured party's claim is received and recorded by insured or insurer, whichever is first	MM/DD/YYYY
Claim Settlement Date	8	131 - 138	The date the claim was actually paid - required only for Loss Transaction Type 6	MM/DD/YYYY
			Reported only when **Final** loss/claim payment has been made	
Types / Causes of Loss	2	139 - 140	**Type of Loss responding to (first field position):**	
			Media Liability/Web Site Publishing Liability	A
			Security Breach Liability	B
			Programming Errors & Omissions Liability	C
			Replacement or Restoration of Electronic Data	D
			Extortion Threats	E
			Business Income and Extra Expense	F
			Public Relations Expense	G
			Security Breach Expense	H
			Regulatory Proceeding Defense Expenses and Fines or Penalties	J
			Payment Card Industry Providing Coverage for Defense Expenses or 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

For Special Call - Liability Data Elements (Loss Records)

Required Elements	Byte Field	Field Position	Description	Code
			All Other Non-ISO Comparable Insuring Agreement/Coverage Losses	Z
			Causes of losses due to (second field position):	
			Hacking	A
			Improper Data Collection	B
			Lost Laptop/Portable Device	C
			Stolen Laptop/Portable Device	D
			Malware/Virus/Spyware	E
			Loss of Paper Records	F
			Insider/Employee Misuse/Damage	G
			Staff Mistake	H
			System Glitch	J
			Denial of Service	K
			Theft of Hardware other than Laptop/Portable Device	L
			Miscellaneous Errors and Omissions	M
			Improper Memory Hardware Disposal	N
			Identity Recovery/Identity Theft	P
			All Other	Z
			Currently Not Available	X
Claim Identifier	14	141 - 154	The claim identifier used to distinguish the claim	XXXXXXXXXXXXXX
Policy Identifier	14	155 - 168	The policy number or any other alphanumeric identification which will make it possible to locate all records pertaining to the policy. It must be unique to a particular policy and must be the same on all records for a particular policy.	XXXXXXXXXXXXXX
Claim Comments / Description	100	169 - 268	A short description of the claim/loss situation that has not otherwise been reflected.	TEXT
LEGEND KEY:			**GLOSSARY OF TERMS:**	
A = Alphabetical Character			1) Data Compromise Response Expense Coverage consists of: Forensic Information Technology Review, Legal	
N = Numeric Character			Review, Notification to Affected Individuals, Service to Affected Individuals and Public Relations Services,	
X = Alpha/Numeric Character			including Defense & Liability Coverage.	
			2) Computer Attack consists of Data Restoration Costs, Data Re-Creation Costs, System Restoration Costs, Public	
			Relations Services and Loss of Business coverage.	
			3) Network Security Liability Defense Costs means reasonable and necessary expenses resulting solely from	
			the investigation, defense and appeal of any network security liability suit against you.	

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Required Elements	Byte Field	Field Position	Description	Code
For Special Call - First Party Data Elements (Premium Records)				
Record ID	1	1	First Party - Premium Records	3
Reporting - Company ID	5	2 - 6	National Association of Insurance Commissioners (NAIC) Number	NNNNN
Company/Business	1	7	**Admitted Business:**	
			ISO Reporting Company	1
			Non-ISO Reporting Company	2
			Non-Admitted Business	9
State of Domicile	2	8 - 9	Insured's organization Home Office state (alphabetic abbreviation per U.S. Postal Service - e.g. NY = New York)	AA
Policy Type Code	1	10	Standalone Cyber First Party Policy (neither E&O/D&O nor other endorsement nor Businessowners)	1
			Cyber Endorsement - Errors & Omissions	2
			Cyber Endorsement - Directors & Officers	3
			Businessowners Cyber First Party	4
			All Other Cyber First Party Coverage	9
Primary / Excess Indicator	1	11	Policy written as Primary Coverage	P
			Policy written as Excess Coverage	E
Policy Effective Date	8	12 - 19	Two digit code for month and day, and four digit code for year of Policy Effective Date.	MM/DD/YYYY
Policy Expiration Date	8	20 - 27	Two digit code for month and day, and four digit code for year of Policy Expiration Date.	MM/DD/YYYY
Coverage - Insuring Agreement or Endorsement	2	28 - 29	**Insuring Agreements:**	
			Replacement or Restoration of Electronic Data	21
			Extortion Threats	22
			Business Income and Extra Expense	23
			Public Relations Expense	24
			Security Breach Expense	25
			Telephone Toll Fraud	26
			Computer and Funds Transfer Fraud	27
			Computer Fraud	28
			Computer Attack	29
			Combination Computer Attack and Network Security Liability	30
			All Other First Party Insuring Agreements	93

Required Elements	Byte Field	Field Position	Description	Code
For Special Call - First Party Data Elements (Premium Records)				
			Optional First Party Endorsements :	
			Payment Card Industry Providing Coverages for Defense Expenses or Fines and	32
			Penalties Endorsement Payment	
			Dishonest, Malicious or Fraudulent Acts Committed by Employees Endorsement	34
			Identity Theft (Fraud) Endorsement	36
			Data Compromise Response Expenses:	
			with Defense & Liability Coverage	37
			without Defense & Liability Coverage	38
			Data Re-Creation Costs	39
			Other First Party Endorsements	94
Industry Classification Code:	5	39 - 43	Agriculture, Forestry, Fishing & Hunting	11099
			Mining	21109
			Utilities	22199
			Construction	23399
			Manufacturing	31199
			Wholesale Trade	42199
			Retail Trade	44199
			Transportation and Warehousing	48199
			Information	51109
			Media	51609
			Finance and Insurance	52109
			Real Estate and Rental and Leasing	53199
			Professional, Scientific and Technical Services	54109
			Management of Companies and Enterprises	55109
			Administrative and Support and Waste Management and Remediation Services	56109
			Educational Services	61199
			Health Care and Social Assistance	62199
			Arts, Entertainment and Recreation	71199
			Accommodation and Food Service	72109
			Other Services (Except Public Administration)	81109
			Public Administration	92199
Policy Limit Type	1	44	Per Occurrence	1
			Per Occurrence /Aggregate	2
			Per Risk	3
			Annual Aggregate	5
Per Occurrence / Risk Policy Limit	8	45 - 52	The occurrence/risk limit per the Policy Limit Type, in whole dollars	NNNNNNNN
Aggregate Policy Limit	8	53 - 60	The Aggregate Limit per the Policy Limit Type in whole dollars, if applicable, otherwise leave blank	NNNNNNNN

For Special Call - First Party Data Elements (Premium Records)				
Required Elements	**Byte Field**	**Field Position**	**Description**	**Code**
Deductible Amount / Excess Coverage Attachment Point	8	62 - 69	For Policies:	
			- written as primary coverage, the actual deductible amount, in whole dollars	NNNNNNNN
			- written as excess coverage, the attachment point (i.e. required underlying limit) as listed on the coverage, in whole dollars	NNNNNNNN
Exposure Basis Indicator	1	70	Total Revenue	1
			Number of unique records affected	2
			All other, e.g. flat premium	9
Exposure Amount	8	71 - 78	The exposure, when applicable, in thousands of dollars amounts, thousand # of records, etc.	NNNNNNNN
Premium Amount	8	79 - 86	Premium amount for Cyber Insuring Agreement or endorsement coverage	NNNNNNNN
Hazard Group Assessment	1	87	Low Hazard	1
			Medium Hazard	2
			High Hazard	3
Cyber Rating Modifier Considerations	8	88 - 95	Insured web site hosted by a third party	Y or N
			Insured computer network designed, built or maintained by a third party	Y or N
			System allows employees customers and/or business partners remote access to insured's computer system	Y or N
			System allows access to terminate within the insured's LAN	Y or N
			System has weak methods of authenticating users	Y or N
			System has weak controls for protecting user passwords	Y or N
			Insured conducts data gathering and transactions using wireless applications	Y or N
			Insured's web site contains editorial, sensitive, or shock value prose, inflammatory images, pornographic or other sexually explicit material	Y or N
Policy Identifier	14	155 - 168	The policy number or any other alphanumeric identification which will make it possible to locate all records pertaining to the policy. It must be unique to a particular policy and must be the same on all records for a particular policy.	XXXXXXXXXXXXXX

For Special Call - First Party Data Elements (Premium Records)				
Required Elements	**Byte Field**	**Field Position**	**Description**	**Code**
Comments / Description	100	169 - 268	A short description of the policy/exposure situation that has not otherwise been reflected	TEXT
LEGEND KEY:			**GLOSSARY OF TERMS:**	
A = Alphabetical Character			1) Data Compromise Response Expense Coverage consists of: Forensic Information Technology Review, Legal	
N = Numeric Character			Review, Notification to Affected Individuals, Service to Affected Individuals and Public Relations Services,	
X = Alpha/Numeric Character			including Defense & Liability Coverage.	
			2) Computer Attack consists of Data Restoration Costs, Data Re-Creation Costs, System Restoration Costs, Public	
			Relations Services and Loss of Business coverage.	
			3) Network Security Liability Defense Costs means reasonable and necessary expenses resulting solely from	
			the investigation, defense and appeal of any network security liability suit against you.	

For Special Call - First Party Data Elements (Loss Records)				
Required Elements	**Byte Field**	**Field Position**	**Description**	**Code**
Record ID	1	1	First Party - Loss Record	4
Reporting - Company ID	5	2 - 6	National Association of Insurance Commissioners (NAIC) Number	NNNNN
Company/Business	1	7	**Admitted Business:**	
			ISO Reporting Company	1
			Non-ISO Reporting Company	2
			Non-Admitted Business	9
State of Domicile	2	8 - 9	Insured's organization Home Office state (alphabetic abbreviation per U.S. Postal Service - e.g. NY = New York	AA
Policy Type Code	1	10	Standalone Cyber First Party Policy (neither E&O/D&O nor other endorsement nor Businessowners)	1
			Cyber Endorsement - Errors & Omissions	2
			Cyber Endorsement - Directors & Officers	3
			Businessowners Cyber First Party	4
			All Other Cyber First Party coverage	9
Primary / Excess Indicator	1	11	Policy written as Primary Coverage	P
			Policy written as Excess Coverage	E
Policy Effective Date	8	12 - 19	Two digit code for month and day, and four digit code for year of Policy Effective Date.	MM/DD/YYYY
Policy Expiration Date	8	20 - 27	Two digit code for month and day, and four digit code for year of Policy Expiration Date.	MM/DD/YYYY
Coverage - Insuring Agreement or Endorsement:	2	28 - 29	**Insuring Agreements:**	
			Replacement or Restoration of Electronic Data	21
			Extortion Threats	22
			Business Income and Extra Expense	23
			Public Relations Expense	24
			Security Breach Expense	25
			Telephone Toll Fraud	26
			Computer and Funds Transfer Fraud	27
			Computer Fraud	28
			Computer Attack	29
			Combination Computer Attack and Network Security Liability	30

Required Elements	Byte Field	Field Position	Description	Code
For Special Call - First Party Data Elements (Loss Records)				
			All Other First Party Insuring Agreements	93
			Optional First Party Endorsements:	
			Payment Card Industry Providing Coverages for Defense Expenses or Fines and Penalties Endorsement Payment	32
			Dishonest, Malicious or Fraudulent Acts Committed by Employees Endorsement	34
			Identity Theft (Fraud) Endorsement	36
			Data Compromise Response Expenses:	
			with Defense & Liability Coverage	37
			without Defense & Liability Coverage	38
			Data Re-Creation Costs	39
			Other First Party Endorsements	94
Industry Classification Code	5	39 - 43	Agriculture, Forestry, Fishing & Hunting	11099
			Mining	21109
			Utilities	22199
			Construction	23399
			Manufacturing	31199
			Wholesale Trade	42199
			Retail Trade	44199
			Transportation and Warehousing	48199
			Information	51109
			Media	51609
			Finance and Insurance	52109
			Real Estate and Rental and Leasing	53199
			Professional, Scientific and Technical Services	54109
			Management of Companies and Enterprises	55109
			Administrative and Support and Waste Management and Remediation Services	56109
			Educational Services	61199
			Health Care and Social Assistance	62199
			Arts, Entertainment and Recreation	71199
			Accommodation and Food Service	72109
			Other Services (Except Public Administration)	81109
			Public Administration	92199
Policy Limit Type	1	44	Per Occurrence	1
			Per Occurrence / Aggregate	2
			Per Risk	3
			Annual Aggregate	5
Per Occurrence / Risk Policy Limit	8	45 - 52	The occurrence/risk limit per Policy Limit Type, in whole dollars	NNNNNNNN

For Special Call - First Party Data Elements (Loss Records)				
Required Elements	**Byte Field**	**Field Position**	**Description**	**Code**
Aggregate Policy Limit	8	53 - 60	The Aggregate Limit per the Policy Limit Type in whole dollars, if applicable, otherwise leave blank	NNNNNNNN
Deductible Amount / Excess Coverage Attachment Point	8	62 - 69	For Policies:	
			- **written as primary coverage**, the actual deductible amount, in whole dollars	NNNNNNNN
			- **written as excess coverage**, the appropriate attachment point (i.e. required underlying limit) for the corresponding loss, in whole dollars	NNNNNNNN
Exposure Basis Indicator	1	70	Total Revenue	1
			Number of unique records affected	2
			All other, e.g. flat premium	9
Exposure Amount	8	71 - 78	The exposure, when applicable, in thousands of dollars amounts, thousand # of records, etc.	NNNNNNNN
Hazard Group Assessment	1	87	Low Hazard	1
			Medium Hazard	2
			High Hazard	3
Cyber Rating Modifier Considerations	8	88 - 95	Insured web site hosted by a third party	Y or N
			Insured computer network designed, built or maintained by a third party	Y or N
			System allows employees customers and/or business partners remote access to insured's computer system	Y or N
			System allows access to terminate within the insured's LAN	Y or N
			System has weak methods of authenticating users	Y or N
			System has weak controls for protecting user passwords	Y or N
			Insured conducts data gathering and transactions using wireless applications	Y or N
			Insured's web site contains editorial, sensitive, or shock value prose, inflammatory images, pornographic or other sexually explicit material	Y or N
Loss Amount	10	96 - 105	The amount of the loss rounded to the nearest dollar	NNNNNNNNNN
Loss Transaction	1	106	Paid Loss	6

			For Special Call - First Party Data Elements (Loss Records)	
Required Elements	**Byte Field**	**Field Position**	**Description**	**Code**
			Outstanding Loss	7
			Paid Allocated Loss Adjustment Expense / Defense Cost Containment	8
			Outstanding Allocated Loss Adjustment Expense / Defense Cost Containment	9
Occurrence Date	8	107 - 114	The date, i.e. month, day and year, in which the loss occurred	MM/DD/YYYY
Claim Notice Date	8	115 - 122	The date of 1st notice by the insured to the insurer of an occurrence resulting in a claim	MM/DD/YYYY
Claim Settlement Date	8	131 - 138	The date the claim was actually paid - required only for Loss Transaction Type 6 Report only when **Final** loss/claim payment has been made	MM/DD/YYYY
Types / Causes of Loss	2	139 - 140	**Type of Loss responding to (first field position):**	
			Media Liability/Web Site Publishing Liability	A
			Security Breach Liability	B
			Programming Errors & Omissions Liability	C
			Replacement or Restoration of Electronic Data	D
			Extortion Threats	E
			Business Income and Extra Expense	F
			Public Relations Expense	G
			Security Breach Expense	H
			Regulatory Proceeding Defense Expenses and Fines or Penalties	J
			Payment Card Industry Providing Coverage for Defense Expenses or 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
			All Other Non-ISO Comparable Insuring Agreement/Coverage Losses	Z
			Causes of losses due to (second field position):	
			Hacking	A
			Improper Data Collection	B
			Lost Laptop/Portable Device	C
			Stolen Laptop/Portable Device	D
			Malware/Virus/Spyware	E
			Loss of Paper Records	F
			Insider/Employee Misuse/Damage	G
			Staff Mistake	H
			System Glitch	J

For Special Call - First Party Data Elements (Loss Records)

Required Elements	Byte Field	Field Position	Description	Code
			Denial of Service	K
			Theft of Hardware other than Laptop/Portable Device	L
			Miscellaneous Errors and Omissions	M
			Improper Memory Hardware Disposal	N
			Identity Recovery/Identity Theft	P
			All Other	Z
			Currently Not Available	X
Claim Identifier	14	141 - 154	The claim identifier used to distinguish the claim	XXXXXXXXXXXXXX
Policy Identifier	14	155 - 168	The policy number or any other alphanumeric identification which will make it possible to locate all records pertaining to the policy. It must be unique to a particular policy and must be the same on all records for a particular policy	XXXXXXXXXXXXXX
Claim Comments / Description	100	169 - 268	A short description of the claim/loss situation that has no otherwise been reflected	TEXT
LEGEND KEY:			**GLOSSARY OF TERMS:**	
A = Alphabetical Character			1) Data Compromise Response Expense Coverage consists of: Forensic Information Technology Review, Legal	
N = Numeric Character			Review, Notification to Affected Individuals, Service to Affected Individuals and Public Relations Services,	
X = Alpha/Numeric Character			including Defense & Liability Coverage.	
			2) Computer Attack consists of Data Restoration Costs, Data Re-Creation Costs, System Restoration Costs, Public	
			Relations Services and Loss of Business coverage.	
			3) Network Security Liability Defense Costs means reasonable and necessary expenses resulting solely from	
			the investigation, defense and appeal of any network security liability suit against you.	