Blanks Agenda Item Submission Form

	FOR NAIC USE ONLY
DATE: **02/01/2023**	Agenda Item # 2023-05BWG MOD
	Year 2024
CONTACT PERSON: Sara Robben	Changes to Existing Reporting [X]
	New Reporting Requirement [ ]
TELEPHONE: 816-783-8230	**REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT**
EMAIL ADDRESS: srobben@naic.org	No Impact [X]
	Modifies Required Disclosure [ ]
ON BEHALF OF:	Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? [No]
NAME: Alan McClain	***If Yes, complete question below***
TITLE: **Chair P/C Insurance (C) Committee**	**DISPOSITION**
AFFILIATION: **Arkansas Insurance Department**	
ADDRESS: **1 Commerce Way**	[ ] Rejected For Public Comment
	[ ] Referred To Another NAIC Group
Little Rock, AR 72202	[ ] Received For Public Comment
	[X] Adopted Date 02/21/2024
	[ ] Rejected Date
	[ ] Deferred Date
	[ ] Other (Specify)

BLANK(S) TO WHICH PROPOSAL APPLIES

[X] **ANNUAL STATEMENT**   [X] **INSTRUCTIONS**   [   ] **CROSSCHECKS**
[   ] **QUARTERLY STATEMENT**   [X] **BLANK**

[   ] Life, Accident & Health/Fraternal   [   ] Separate Accounts   [   ] Title
[X] Property/Casualty   [   ] Protected Cell   [   ] Other
[   ] Health   [   ] Health (Life Supplement)

Anticipated Effective Date: Annual 2024

IDENTIFICATION OF ITEM(S) TO CHANGE

See Next Page

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

See Next Page

IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL

NAIC STAFF COMMENTS

Comment on Effective Reporting Date:

Other Comments:

**   **This section must be completed on all forms.**   **Revised 11/17/2022**

IDENTIFICATION OF ITEM(S) TO CHANGE

Remove the reference to Identity Theft Insurance from the General Instructions. Remove the interrogatory questions from Part 1 that pertain to Identity Theft Insurance. Remove the column for Identity Theft Insurance from Parts 2 and 3.

Remove claims-made and occurrence breakdown, as well as first party and third party breakdown from data collection. A cybersecurity insurance policy is generally written on a claims-made basis for the liability sections of the policy; therefore the breakdown is unnecessary. Additionally, most cybersecurity policies include both first-party and third-party coverage, so the breakdown does not provide significant data, as it is not an either/or situation.

Remove the question in the interrogatories regarding tail policies. This has provided no meaningful information, due to the way cybersecurity insurance policies are written.

Create state level transparency.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE

Changes to this blank are being proposed to aid in the collection of better data. Cyber insurance, as it is currently written, generally covers first- and third-party claims in one policy. This means there is either double-counting from reporting claims in both categories, or not truly reflecting whether the claims are first- or third-party, and therefore not providing a correct claim count number.

Currently we collect claims information for standalone and package policies. Package policies are meant to be where policies with endorsements are reported, so there is business reported as packaged that should be reported as stand-alone. There has been some confusion regarding which category the information should be reported. Currently cyber insurance policies are written as primary, excess, or an endorsement. Changing the supplement to reflect this information will provide more accurate information.

State regulators have a need to identify how entities are selling cybersecurity insurance coverage.

Currently we collect data for Identity Theft Insurance. Many entities in the Identity Theft market are not insurers. This portion of the supplement does not provide meaningful data, so it is recommended that we eliminate this reporting requirement.

CYBERSECURITY ~~AND IDENTITY THEFT~~ INSURANCE COVERAGE SUPPLEMENT
GENERAL INSTRUCTIONS

This supplement should be completed by those reporting entities including surplus line insurers and Risk Retention Groups that provide cybersecurity insurance in a ~~stand-alone~~primary policy, an excess policy, or an endorsement on a policy. ~~and identity theft insurance in a stand-alone policy or as part of a package policy~~in a primary policy, an endorsement on a policy, or an excess policy. If the reporting entity's answer to Questions 1, 2~~,~~ 4 and ~~5~~ 3 of Part 1 would be "no," the reporting entity should not complete the supplement. If the reporting entity answers "yes" to any of those questions, the supplement should be completed. The supplement should be reported on a direct basis (before assumed and ceded reinsurance).

This supplement should be completed on a calendar year basis.

Cybersecurity Insurance

For the purposes of this reporting form, cybersecurity insurance applies to commercial insurance through a single policy or multi-peril coverage part solely intended to assist in helping manage risks associated with exposures arising out of network intrusions and improper handling of electronic data, including data such as personally identifiable information and other sensitive information in electronic form. The risks covered may include one or more of the following:

- ~~Identity theft as a result of privacy violations and security breaches where sensitive information is stolen by an unauthorized person or inadvertently disclosed and includes identity restoration costs.~~

- Business interruption and extra expense from an unauthorized person preventing access to the Internet, the policyholder's website or other parts of the policyholder's network.

- Costs associated with restoring data from electronic or paper records that have been damaged by an unauthorized person.

- Costs related to a data breach such as data restoration, forensic investigations, legal ~~advice~~expenses, public relations, breach notification and regulatory expenses.

- Exposure arising out of theft or loss of client's or customer's digital assets.

- Introduction of malware~~, worms~~ and other malicious computer code to third parties.

- Cyber extortion against the policyholder.

- Liability and damages resulting from network failures.

The following descriptions are to be used to complete the Cybersecurity Insurance Coverage Supplement:

~~Stand-Alone~~Primary Policy/Coverage Form:

Cybersecurity insurance with its own premium and limits that responds first to an insured loss, either on a first-dollar basis, or after allowing for a deductible. This can be sold on either a ~~stand-alone~~monoline policy or as part of a package policy with other types of coverages (e.g., E&O, D&O, EPL, etc.). These Cyber coverage forms typically contain a combination of first and third-party insuring agreements.

If a rider, endorsement, or floater acts like a separate policy with separate premium, deductible, and limit, then it is to be recorded as if it were a ~~stand-alone~~primary or excess policy regardless of whether it is referred to as a rider, endorsement, or floater.

Excess Policy/Coverage Form:

Cybersecurity insurance that provides additional financial limits above those covered by an underlying insurance policy(ies). This can be sold on either an stand-alone excess policy or as part of an excess package excess policy with other types of coverages (e.g., E&O, D&O, EPL, etc.). These Cyber coverage forms typically contain a combination of first and third-party insuring agreements.

Endorsement:

Cybersecurity insurance sold as an endorsement to or embedded in a broader coverage policy (e.g., Property/GL or Professional E&O policy). If there is no additional premium and separate deductible or limit, the rider, endorsement, or floater should be reported in this endorsement section.

Endorsement: Cybersecurity insurance sold as an endorsement to another policy. If a rider, endorsement, or floater acts like a separate policy with separate premium, deductible, and limit, then it is to be recorded on the same annual statement line as if it were a primary policy regardless of whether it is referred to as a rider, endorsement, or floater. If there is no additional premium, separate deductible or limit, the rider, endorsement, or floater should be reported on the same annual statement line as the base policy.

Primary policy: Cybersecurity insurance that responds first to an insured loss, either on a first dollar basis, or after allowing for a deductible.

Excess policy: Cybersecurity insurance that provides additional financial limits above those covered by the primary insurance policy.

Identity Theft Insurance

For the purposes of this reporting form, identity theft insurance applies to personal lines insurance through a single policy or as part of another personal lines coverage that covers only identity theft and identity theft restoration

CYBERSECURITY ~~AND IDENTITY THEFT~~ INSURANCE COVERAGE SUPPLEMENT
PART 2 – ~~STAND-ALONE~~PRIMARY CYBERSECURITY ~~POLICIES~~POLICY/COVERAGE FORM
POLICY AND CLAIMS DATA

If the reporting entity answers "yes" to ~~either~~ Question 1 ~~or Question 4~~ of Part 1, then Part 2 should be completed. Part 2 should be reported on a direct basis (before assumed and ceded reinsurance).

Column 1   –   Cybersecurity Insurance

     This column only applies to commercial lines.

~~Column 2   –   Identity Theft Insurance~~

     ~~This column only applies to personal lines.~~

Line 7   –   Number of Policies in Force ~~– Claims Made~~

     ~~For Column 1, Cybersecurity Insurance, provide~~ Provide the number of ~~claims made~~all policies in force as of December 31.

Line 8   –   Number of ~~Policies in Force – Occurrence~~Claims Reported – First-Party

     ~~For Column 1, Cybersecurity Insurance, provide~~ Provide the number of ~~occurrence policies in force~~first-party claims reported by incident.

Line 9   –   Number of Claims Reported – Third-Party

     Provide the number of third-party claims reported by incident.

Line 10   –   Number of Claims Reported – Total

     Line 10 should equal Line 8 plus Line 9.

Line ~~9~~11   –   Number of ~~Policies in Force – Total~~Claims Open – First-Party

     ~~Line 9 should equal Line 7 plus Line 8 for Column 1, Cybersecurity Insurance.~~

     Provide the ~~total number of policies in force for Column 2, Identity Theft Insurance.~~number of first-party claims open by incident. ~~These claims should have reserves or payouts greater than zero.~~

Line 12   –   Number of Claims Open – Third-Party

     Provide the number of third-party claims open by incident.

Line 13   –   Number of Claims Open – Total

     Line 13 should equal Line 11 plus Line 12.

Line ~~10~~14   –   Number of Claims ~~Reported – First-Party~~Closed With Payment – First-Party

     ~~For Column 1, Cybersecurity Insurance, provide the number of first party claims reported by incident.~~Provide the number of first-party claims closed with payment ~~greater than zero~~ by incident.

Line 15   –   Number of Claims Closed With Payment – Third-Party

     Provide the number of third-party claims closed with payment by incident.

Line 16   –   Number of Claims Closed With Payment – Total

Line 16 should equal Line 14 plus Line 15.

Line 17~~1~~   –   Number of Claims ~~Reported – Third-Party~~Closed Without Payment – First-Party

~~For Column 1, Cybersecurity Insurance, provide~~ Provide the number of ~~third-party claims reported by incident.~~first-party claims closed without payment by incident.

Line 18   –   Number of Claims Closed Without Payment – Third-Party

Provide the number of third-party claims closed without payment by incident.

Line 19   –   Number of Claims Closed Without Payment – Total

Line 19 should equal Line 17 plus Line 18.

~~Line 12   Number of Claims Reported – Total~~

~~Line 12 should equal Line 10 plus Line 11 for Column 1, Cybersecurity Insurance.~~

~~Provide the total number of claims reported for Column 2, Identity Theft Insurance.~~

~~Line 13   Number of Claims Open – First-Party~~

~~For Column 1, Cybersecurity Insurance, provide the number of first-party claims open by incident.~~

~~Line 14   Number of Claims Open – Third-Party~~

~~For Column 1, Cybersecurity Insurance, provide the number of third-party claims open by incident.~~

~~Line 15   –   Number of Claims Open – Total~~

~~Line 15 should equal Line 13 plus Line 14 for Column 1, Cybersecurity Insurance.~~

~~Provide the total number of claims open for Column 2, Identity Theft Insurance.~~

~~Line 16   –   Number of Claims Closed with Payment – First-Party~~

~~For Column 1, Cybersecurity Insurance, provide the number of first-party claims closed with payment by incident.~~

~~Line 17   Number of Claims Closed with Payment – Third-Party~~

~~For Column 1, Cybersecurity Insurance, provide the number of third-party claims closed with payment by incident.~~

~~Line 18   Number of Claims Closed with Payment – Total~~

~~Line 18 should equal Line 16 plus Line 17 for Column 1, Cybersecurity Insurance.~~

~~Provide the total number of claims closed with payment for Column 2, Identity Theft Insurance.~~

~~Line 19   Number of Claims Closed Without Payment – First-Party~~

~~For Column 1, Cybersecurity Insurance, provide the number of first-party claims closed without payment by incident.~~

~~Line 20   Number of Claims Closed Without Payment – Third-Party~~

For Column 1, Cybersecurity Insurance, provide the number of third-party claims closed without payment by incident.

Line 21 — Number of Claims Closed Without Payment – Total

Line 21 should equal Line 19 plus Line 20 for Column 1, Cybersecurity Insurance.

Provide the total number of claims closed without payment for Column 2, Identity Theft Insurance.

<u>CYBERSECURITY</u> ~~AND IDENTITY THEFT~~ **<u>INSURANCE COVERAGE SUPPLEMENT</u>**
PART 3 – <u>EXCESS CYBERSECURITY POLICY/COVERAGE FORM</u>~~PART OF A PACKAGE~~
~~POLICY~~<u>CYBERSECURITY COVERAGE AS AN ENDORSEMENT</u>
POLICY AND CLAIMS DATA

If the reporting entity answers "yes" to ~~either~~ Question 2 ~~or Question 5~~ of Part 1, then Part 3 should be completed. Part 3 should be reported on a direct basis (before assumed and ceded reinsurance), including quantified and estimated premiums. ~~If premium is part of the policy and a separate premium is not charged for cybersecurity, estimate the premium for cyber security coverage and report in the estimated lines.~~

Column 1   –   Cybersecurity Insurance

                               This column only applies to commercial lines.

~~Column 2~~   –   ~~Identity Theft Insurance~~

                               ~~This column only applies to personal lines.~~

Line <u>9</u>~~7~~   –   Number of Policies in Force ~~– Claims-Made~~

                               ~~For Column 1, Cybersecurity Insurance, provide~~ <u>Provide</u> the number of ~~claims-made~~ policies in force <u>as of December 31</u>.

Line <u>10</u>~~8~~   –   Number of ~~Policies in Force – Occurrence~~<u>Claims Reported – First-Party</u>

                               ~~For Column 1, Cybersecurity Insurance, provide~~ <u>Provide</u> the number ~~occurrence policies in force.~~<u>of first-party</u> claims reported by incident.

<u>Line 9</u>   <u>–</u>   <u>Number of Claims Reported – Third-Party</u>

                               <u>Provide the number of third-party claims reported by incident.</u>

<u>Line 10</u>   <u>–</u>   <u>Number of Claims Reported – Total</u>

                               <u>Line 10 should equal Line 8 plus Line 9.</u>

Line 11   –   Number of ~~Policies in Force – Total~~<u>Claims Open – First-Party</u>

                               ~~Line 11 should equal Line 9 plus Line 10 for Column 1, Cybersecurity Insurance.~~

                               Provide the ~~total number of policies in force for Column 2, Identity Theft Insurance.~~<u>number of first-party</u> claims open by incident.

<u>Line 12</u>   <u>–</u>   <u>Number of Claims Open – Third-Party</u>

                               <u>Provide the number of third-party claims open by incident.</u>

<u>Line 13</u>   <u>–</u>   <u>Number of Claims Open – Total</u>

                               <u>Line 13 should equal Line 11 plus Line 12.</u>

Line ~~12~~<u>14</u>   –   Number of Claims ~~Reported – First-Party~~<u>Closed With Payment – First-Party</u>

                               ~~For Column 1, Cybersecurity Insurance, provide~~ <u>Provide</u> the number of ~~first-party claims reported by incident.~~<u>first-party</u> claims closed with payment by incident.

Line 15 – Number of Claims Closed With Payment – Third-Party

Provide the number of third-party claims closed with payment by incident.

Line 16 – Number of Claims Closed With Payment – Total

Line 16 should equal Line 14 plus Line 15.

Line ~~13~~17 – Number of Claims ~~Reported – Third-Party~~Closed Without Payment – First-Party

~~For Column 1, Cybersecurity Insurance, provide~~ Provide the number of ~~third-party claims reported by incident.~~first-party claims closed without payment by incident.

Line 18 – Number of Claims Closed Without Payment – Third-Party

Provide the number of third-party claims closed without payment by incident.

Line 19 – Number of Claims Closed Without Payment – Total

Line 19 should equal 17 plus line 18.

~~Line 14 — Number of Claims Reported – Total~~

~~Line 14 should equal Line 12 plus Line 13 for Column 1, Cybersecurity Insurance.~~

~~Provide the total number of claims reported for Column 2, Identity Theft Insurance.~~

~~Line 15 — Number of Claims Open – First-Party~~

~~For Column 1, Cybersecurity Insurance, provide the number of first-party claims open by incident.~~

~~Line 16 — Number of Claims Open – Third-Party~~

~~For Column 1, Cybersecurity Insurance, provide the number of third-party claims open by incident.~~

~~Line 17 — Number of Claims Open – Total~~

~~Line 17 should equal Line 15 plus Line 16 for Column 1, Cybersecurity Insurance.~~

~~Provide the total number of claims open for Column 2, Identity Theft Insurance.~~

~~Line 18 — Number of Claims Closed with Payment – First-Party~~

~~For Column 1, Cybersecurity Insurance, provide the number of first-party claims closed with payment by incident.~~

~~Line 19 — Number of Claims Closed with Payment – Third-Party~~

~~For Column 1, Cybersecurity Insurance, provide the number of third-party claims closed with payment by incident.~~

~~Line 20 — Number of Claims Closed with Payment – Total~~

~~Line 20 should equal Line 18 plus Line 19 for Column 1, Cybersecurity Insurance.~~

~~Provide the total number of claims closed with payment for Column 2, Identity Theft Insurance.~~

~~Line 21 — Number of Claims Closed Without Payment – First-Party~~

For Column 1, Cybersecurity Insurance, provide the number of first-party claims closed without payment by incident.

Line 22   Number of Claims Closed Without Payment – Third-Party

For Column 1, Cybersecurity Insurance, provide the number of third-party claims closed without payment by incident.

Line 23   Number of Claims Closed Without Payment – Total

Line 23 should equal Line 21 plus Line 22 for Column 1, Cybersecurity Insurance.

Provide the total number of claims closed without payment for Column 2, Identity Theft Insurance.

CYBERSECURITY INSURANCE COVERAGE SUPPLEMENT
PART 4 – CYBERSECURITY COVERAGE AS AN ENDORSEMENT~~EXCESS CYBERSECURITY POLICIES~~
POLICY AND CLAIMS DATA

If the reporting entity answers "yes" to Question ~~1~~3 of Part 1, then Part 4 should be completed. Part 4 should be reported on a direct basis (before assumed and ceded reinsurance), including estimated premiums. If premium is part of the policy and a separate premium is not charged for cybersecurity, estimate the premium for cyber security coverage and report in the estimated lines.

Column 1   –   Cybersecurity Insurance

             This column only applies to commercial lines.

Line 7   –   Number of Policies in Force

             Provide the number of all policies in force as of December 31.

Line 8   –   Number of Claims Reported – First-Party

             Provide the number of first-party claims reported per incident.

Line 9   –   Number of Claims Reported – Third-Party

             Provide the number of third-party claims reported per incident.

Line 10   –   Number of Claims Reported – Total

             Line 10 should equal Line 8 plus Line 9.

Line ~~9~~11   –   Number of Claims Open – First-Party

             Provide the number of first-party claims open by incident. ~~These claims should have reserves or payouts greater than zero.~~

Line 12   –   Number of Claims Open – Third-Party

             Provide the number of third-party claims open by incident.

Line 13   –   Number of Claims Open – Total

             Line 13 should equal Line 11 plus Line 12.

Line ~~10~~14   –   Number of Claims Closed With Payment – First-Party

             Provide the number of first-party claims closed with payment ~~greater than zero~~ by incident.

Line 15   –   Number of Claims Closed With Payment – Third-Party

             Provide the number of third-party claims closed with payment by incident.

Line 16   –   Number of Claims Closed With Payment – Total

             Line 16 should equal Line 14 plus Line 15.

Line ~~13~~17   –   Number of Claims Closed Without Payment – First-Party

             Provide the number of first-party claims closed without payment by incident.

Line 18   –   Number of Claims Closed Without Payment – Third-Party

              Provide the number of third-party claims closed without payment by incident.

Line 19   –   Number of Claims Closed Without Payment – Total

              Line 19 should equal Line 17 plus Line 18.

CYBERSECURITY INSURANCE COVERAGE SUPPLEMENT
PART 5 – CYBERSECURITY COVERAGE BY STATE

If the reporting entity answers "yes" to Question 4, then Part 5 should be completed. Part 5 should report which state(s) cybersecurity coverage have direct written premium as reported in Parts 2, 3, and 4. No field should be left blank in the table. (Note: Column 1 – Stand-alone and Column 2 – Packaged are considered Primary but on Part 5 they are listed separately to see what type of policies are being written.)

Column 1 – Stand-alone

        If Part 2 is completed, indicate "Yes" in each state's row that has direct written premium reported in Part 2 from cybersecurity coverage issued as a stand-alone policy without additional coverage types (e.g., monoline, non-packed). Otherwise, indicate "No" for each state. Or, if all Part 2 direct written premiums are Packaged (column 2 below), indicate "NA" for each state.

Column 2 – Packaged

        If Part 2 is completed, indicate "Yes" in each state's row that has direct written premium reported in Part 2 from cybersecurity coverage issued as a packaged policy issued with additional coverage (e.g., multi-peril or modular packaging). Otherwise, indicate "No" for each state. Or, if all Part 2 direct written premiums are Stand-alone (column 1 above), indicate "NA" for each state.

Column 3 – Excess

        If Part 3 is completed, indicate "Yes" in each state's row that has direct written premium reported in Part 3. Otherwise, indicate "No" for each state.

        If Part 3 is not completed, indicate "NA" for each state.

Column 4 – Endorsement

        If Part 4 is completed, indicate "Yes" in each state's row that has direct written premium reported in Part 4. Otherwise, indicate "No" for each state.

        If Part 4 is not completed, indicate "NA" for each state.

CYBERSECURITY ~~AND IDENTITY THEFT~~ INSURANCE COVERAGE SUPPLEMENT
For The Year Ended December 31, 20__
(To Be Filed by April 1)

NAIC Group Code ....   NAIC Company Code ....

Company Name ....

PART 1 – INTERROGATORIES

Cybersecurity Insurance Coverage:

1. Does the reporting entity write any ~~stand-alone~~primary cybersecurity insurance coverage?   Yes [ ]   No [ ]

    If yes, complete ~~Column 1 for~~ Part 2.

2. Does the reporting entity write any cybersecurity insurance coverage provided as ~~part of a package policy~~an excess   Yes [ ]   No [ ]
    policy~~endorsement~~?
    If yes, complete ~~Column 1 for~~ Part 3.

3. ~~If the liability portion of a cybersecurity insurance policy is a claims-made policy, is an extended reporting~~
    ~~endorsement (tail coverage) offered~~Does the reporting entity write any cybersecurity insurance coverage provided   Yes [ ]   No [ ]   ~~N/A [ ]~~
    as an endorsement~~excess policy~~?
    If yes, complete Part 4.

4. Does the reporting entity answer "yes" to questions 1, 2, or 3?   Yes [ ]   No [ ]

    If yes, complete Part 5.

~~**Identity Theft Insurance Coverage:**~~

~~4. Does the reporting entity write any stand-alone identity theft insurance coverage?~~   ~~Yes [ ]   No [ ]~~

    ~~If yes, complete Column 2 for Part 2.~~

~~5. Does the reporting entity write any identity theft insurance coverage provided as part of a package policy?~~   ~~Yes [ ]   No [ ]~~

    ~~If yes, complete Column 2 for Part 3.~~

PART 2 – ~~STAND-ALONE~~PRIMARY CYBERSECURITY ~~POLICIES~~POLICY/COVERAGE FORM
POLICY AND CLAIMS DATA

	1 Cybersecurity Insurance	2 ~~Identity Theft Insurance~~
Direct Premiums		
1. Written...	....	....
2. Earned...	....	....
Direct Losses		
3. Paid...	....	....
4. Incurred...	....	....
Direct Defense and Cost Containment		
5. Paid...	....	....
6. Incurred...	....	....
Number of Policies in Force		
7. ~~Claims-Made~~Number of Policies in Force.................	....	XXX
Number of Claims Reported~~Claims~~		
~~10~~8. First-Party~~Number of Claims Reported~~	....	XXX
~~11~~9. Third-Party~~Number of Claims Open~~	....	XXX
~~12~~10. Total (8 + 9)~~Number of Claims Closed with Payment~~	....	....
~~11. Number of Claims Closed without Payment~~........	....	
Number of Claims Open		
~~13~~11. First Party	....	XXX
~~14~~12. Third Party	....	XXX
~~15~~13. Total (~~13~~11 + ~~14~~12)	....	....
Number of Claims Closed with Payment		
~~16~~14. First Party	....	XXX
~~17~~15. Third Party	....	XXX
~~18~~16. Total (~~16~~14 + ~~17~~15)	....	....
Number of Claims Closed without Payment		
~~19~~17. First Party	....	XXX
~~20~~18. Third Party	....	XXX
~~21~~19. Total (~~19~~17 + ~~20~~18)		

PART 3 – <u>EXCESS CYBERSECURITY POLICY/COVERAGE FORM</u>~~PART OF A PACKAGE POLICY~~CYBERSECURITY COVERAGE AS AN ENDORSEMENT
POLICY AND CLAIMS DATA

	1 Cybersecurity Insurance	2 ~~Identity Theft Insurance~~
Direct Premiums ~~Quantified~~		
1. Written	....	....
2. Earned	....	....
~~Direct Premiums Estimated Using Reasonable Assumptions~~		
~~3. Written~~	....	....
~~4. Earned~~	....	....
Direct Losses		
~~5~~3. Paid	....	....
~~6~~4. ~~Case Reserves~~Incurred	....	....
Direct Defense and Cost Containment		
~~7~~5. Paid	....	....
~~8~~6. ~~Case Reserves~~Incurred	....	....
Number of Policies in Force		
~~9~~7. ~~Claims-Made~~Number of Policies in Force	....	XXX
~~10. Occurrence~~	....	XXX
~~11. Total (9 + 10)~~	....	XXX
Number of Claims Reported		
~~12~~8. ~~First-Party~~Number of Claims Reported	....	XXX
~~13~~9. ~~Third-Party~~Number of Claims Open	....	XXX
~~14~~10. ~~Total (8 + 9)~~Number of Claims Closed with Payment	....	....
~~13. Number of Claims Closed without Payment~~	....	
Number of Claims Open		
~~15~~11. First Party	....	XXX
~~16~~12. Third Party	....	XXX
~~17~~13. Total (~~15~~11 + ~~16~~12)	....	....
Number of Claims Closed with Payment		
~~18~~14. First Party	....	XXX
~~19~~15. Third Party	....	XXX
~~20~~16. Total (~~18~~14 + ~~19~~15)	....	....
Number of Claims Closed without Payment		
~~21~~17. First Party	....	XXX
~~22~~18. Third Party	....	XXX
~~23~~19. Total (~~21~~17 + ~~22~~18)		

PART 4 – CYBERSECURITY COVERAGE AS AN ENDORSEMENT~~EXCESS CYBERSECURITY POLICIES~~ POLICY AND CLAIMS DATA

	1 Cybersecurity Insurance
Direct Premiums Estimated Using Reasonable Assumptions	
1. Written..	....
2. Earned...	....
Direct Losses	
3. Paid...	....
4. Incurred	....
Direct Defense and Cost Containment	
5. Paid...	....
6. Incurred	....
Number of Policies in Force	
7. Number of Policies in Force	....
Number of Claims Reported	
8. First-Party~~Number of Claims Reported~~................	....
9. Third-Party~~Number of Claims Open~~	....
10. Total (8 + 9)~~Number of Claims Closed with Payment~~....	....
~~11. Number of Claims Closed without Payment~~..........	....
Number of Claims Open	
11. First-Party..	....
12. Third-Party	....
13. Total (11 + 12)	....
Number of Claims Closed with Payment	
14. First-Party..	....
15. Third-Party	....
16. Total (14 + 15)	....
Number of Claims Closed without Payment	
17. First-Party..	....
18. Third-Party	....
19. Total (17 + 18)	....

CYBERSECURITY INSURANCE COVERAGE SUPPLEMENT

PART 5 – CYBERSECURITY COVERAGE BY STATE

STATE	1 STAND-ALONE	2 PACKAGED	3 EXCESS	4 ENDORSEMENT
Alabama				
Alaska				
Arizona				
Arkansas				
California				
Colorado				
Connecticut				
Delaware				
District of Columbia				
Florida				
Georgia				
Hawaii				
Idaho				
Illinois				
Indiana				
Iowa				
Kansas				
Kentucky				
Louisiana				
Maine				
Maryland				
Massachusetts				
Michigan				
Minnesota				
Mississippi				
Missouri				
Montana				
Nebraska				
Nevada				
New Hampshire				
New Jersey				
New Mexico				
New York				
North Carolina				
North Dakota				
Ohio				
Oklahoma				
Oregon				
Pennsylvania				
Rhode Island				
South Carolina				
South Dakota				
Tennessee				
Texas				
Utah				
Vermont				
Virginia				
Washington				
West Virginia				
Wisconsin				
Wyoming				
American Samoa				
Guam				
Puerto Rico				
U.S. Virgin Islands				
Northern Mariana Islands				
Canada				
Aggregate Other Alien				

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