

Verisk Cyber Exposure Data Standard and AIR Preparer's Guide



February 2018

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Revision History

Revision Date	Description
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Verisk Cyber Exposure Data Standard and AIR Preparer's Guide

Over the past three years, cyber risk has become the fastest-growing peril in the insurance industry - including data breaches, digital extortion demands (ransomware), business and contingent business interruptions from various types of cloud outages, and physical risk to infrastructure, such as in cyber-triggered blackouts. To accurately assess and manage cyber risk it is imperative that organizations gain a detailed understanding of their cyber exposure and begin capturing the data needed for modeling the cyber risk. To assist in this effort, AIR-Worldwide, a Verisk Analytics® company, developed the industry's first global cyber exposure data standard in early 2016 to enable the seamless exchange of data and facilitate risk transfer across the insurance value chain. This preparer's guide fully documents that standard. Use them together to capture the data necessary to model the risk with AIR Analytics of Risk from Cyber (ARC) and the AIR Cyber Model.

[Click here to download an empty Cyber Exposure SQL database and start entering your data.](#)

1 Using This Guide

The tables in this guide describes fields, validation rules, default values, and data types to help you create your cyber exposure data set. The Common Core column in each table indicates fields that Lloyd's considers to be most relevant to cyber risk. When using your data set with the AIR Analytics of Risk from Cyber (ARC) product, you will find that ARC requires certain fields to run each scenario, and these required fields vary from scenario to scenario. If you do not have the required data, the ARC Enhancement feature can derive many of these values from the AIR Industry Exposures.

This guide documents the complete set of cyber exposure fields by *database table*. Within each table, this guide identifies fields that are required for specific scenarios, and which of these fields can be “filled in” with the Enhancement feature. For a more concise summary of required fields *by scenario*, see *the ARC Exposure Data Guide*. For more information on the Company Match feature, see *Using AIR ARC*.

Note that the Cyber model uses NAICS codes to output by industry. For instructions on mapping ISO and NAICS codes, click [here](#).

A brief description of each table in an exposure set follows.

Data Standard Category	Brief Description
Organization	The Organization table includes basic information like industry, revenue, recovery plans, and other organization-wide items that you might already have.
Organization Info by Country	The Info by Country table allows several data fields to be collected for separate countries.
Data	The Data table describes multiple types of data that you can provide for each organization.
Asset	The Asset table categorizes assets like data, computers, and other physical assets (e.g., heating controls), as well as asset attributes like physical location and recovery costs.
Asset Organization Data Xref	The Asset Organization Data Xref table creates a many-to-many association between organization data and assets.
Transfer	The Transfer table captures how associated storage and transfer mechanisms might be at risk.
Transfer Organization Data Xref	The Transfer Organization Data Xref table creates a many-to-many association between organization data and a transfer.
Exposure Set	The Exposure Set table captures metadata about a given exposure set.
Contract	The Contract table stores records for primary insurance policies.
Layer	The Layer table captures primary contract layer information.
Layer Condition	The Layer Condition table contains layer conditions such as sublimit and policy restrictions.
Layer Condition Organization Xref	The Transfer Organization Data Xref table creates an association between the organization and layer condition.

Data Standard Category	Brief Description
Program	The Program table captures information regarding the collection of reinsurance contracts.
Reins Applies to Geo	The Reins Applies to Geo table stores information regarding the geographic/area filter applied for the reinsurance treaty.
Reinsurance	The Reinsurance table contains fields for insurance policy conditions.
Reins Applies to Exp	The Reins Applies to Exp table contains information about Facultative certificates and Surplus Share treaties that are applied to exposures such as location, contract, and layer.
Quality Score Rubric	The Quality Score Rubric provides guidance for fields that ask for a scaled rating.
ISO Country Codes	The ISO Country Codes reference topic provides a link to the tCountry table in the AIR database documentation for the most current information available.
Currency Codes	The Currency Codes reference topic provides a link to the tCurrency table in the AIR database documentation for the most current information available.
Mapping ISO and NAICS/SIC Codes	This topic describes how to download a spreadsheet that maps ISO codes to NAICS codes.
Exchange Rates	The Exchange Rates topic provides exchange rates for supported currencies.

2 Organization Data Tables

This section documents the following organization data tables:

- Organization
- Organization Info by Country
- Organization Data
- Asset
- Asset Organization Data Xref
- Transfer
- Transfer Organization Data Xref

Organization

The following table provides detailed information about exposure fields in the Organization table.

If you use the ARC Enhancement Feature to augment your exposure set with ARC industry exposures, you *must* provide the Organization Name, Organization ID, and Contract ID in the Organization table. All other fields in this table are optional. For complete information on specific field requirements for each ARC scenario and which of these required fields can be enhanced from the ARC cyber exposures, see the [ARC Exposure Data Guide](#).



Note To run any business/contingent business interruption scenario, you must also provide values for the Organization ID and Transfer ID fields in the Transfer table. These fields cannot be enhanced by the Enhancement feature.

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Organization Name	Organization name	Can contain up to 255 characters Required to use the ARC Enhancement feature Not required if not using the ARC Enhancement feature	N/A	String	Yes
Organization ID	Unique organization identifier	Must be unique within an exposure set Cannot begin with a space Cannot contain a semicolon or a colon Can contain up to 100 characters Required for all BI/CBI and security breach scenarios	N/A	String	
Contract ID	Unique contract identifier for each organization in the portfolio.	Required for all BI/CBI and security breach Scenarios	N/A	String	
Revenue	Most recent annual revenue	Required for all BI/CBI scenarios Can be derived with Enhancement feature	N/A	Float	Yes
Revenue Currency Code	Code for local currency Currency indicated for this field is the currency to be used for all monetary fields associated with this Organization ID.	3-letter currency code must come from this list: Currency Codes Required Can be derived with Enhancement feature	N/A	String	
Industry Code	NAICS industry code	2-3 digit industry code must come from this list. NAICS Industry Codes For instructions on mapping ISO and NAICS codes, click here . Required Can be derived with Enhancement feature or use "99" if unknown	N/A	Integer	Yes

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Stock Ticker Symbol	A multi-character unique identifier for publicly traded stocks.	Can contain up to 10 characters	N/A	String	
Stock Exchange	A market in which stocks and other securities are bought and sold.	Can contain up to 20 characters Must be one of the following: New York Stock Exchange NASDAQ American Stock Exchange	N/A	String	
Telephone Number	Telephone number of Organization headquarters	Can contain up to 25 characters	N/A	String	
Address	Number and street name of Organization headquarters	Can contain up to 255 characters	N/A	String	
Country Code	Code for the country in which the organization is located	2 or 3 letter code must come from this list: Country Codes May also use the code "ZZ" to indicate unknown country or territory	N/A	String	Yes
Cresta Code	Code for the CRESTA zone in which this location is located. When entering CRESTA codes, aggregate locations to use one location record (with the appropriate number of risks) for each unique combination of CRESTA, construction, occupancy, etc. Whenever possible, avoid having one location for each risk in a CRESTA zone. The Catastrophe Risk Evaluating and Standardizing Target Accumulations organization is an independent body for the technical management of natural hazard coverage. See www.cresta.org for more information about this organization. For lists of the CRESTA codes for each supported country, see the topic, "CRESTA and Area Codes" in the Reference section of the Exposure Data Validation Reference .	Can contain up to 15 characters	N/A	String	
CRESTA Name	Name of the CRESTA zone in which this location is located	Can contain up to 255 characters	N/A	String	
Area Code	Code for the area (state) in which this location is located For lists of the area codes for each supported country, see the topic, "CRESTA and Area Codes" in the Reference section of the Exposure Data Validation Reference .	Can contain up to 15 characters	N/A	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Area Name	Name of the area (state)	Can contain up to 255 characters	N/A	String	
Subarea Code	Code for the subarea in which this location is located	Can contain up to 15 characters	N/A	String	
Subarea Name	Name of the subarea in which this location is located	Can contain up to 255 characters	N/A	String	
Postal Code	Postal code of the postal area in which this location is located	Can contain up to 15 characters	N/A	String	
Postal Name	Name of the postal area in which this location is located	Can contain up to 255 characters	N/A	String	
Subarea 2 Code	Code for sub area in which this location is located (for use with Japan, Mexico, and New Zealand)	Can contain up to 15 characters	N/A	String	
Subarea 2 Name	Name of the sub area in which this location is located (for use with Japan, Mexico, and New Zealand)	Can contain up to 255 characters	N/A	String	
Revenue by Internet	Percentage of revenue that comes from the Internet	Number between 0 and 100	N/A	Float	
Domain Name	Registered Domain name/names for the Organization	Can contain up to 100 characters	N/A	String	
Internet Protocol(IP) range	Range of IP addresses licensed by the Organization	Can contain up to 1000 characters	N/A	String	
Physical Locations	Number of physical locations in which the Organization is located	Can contain up to 100 characters	N/A	Integer	
Founding Year	Year in which the Organization was founded	4-digit integer (YYYY)	N/A	Small Integer	
Employee Count	Number of employees in the Organization	Can contain up to 100 characters	N/A	Integer	Yes

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Ownership Type	Type of Organization ownership (LLC, SC, etc.)	Must be one of the following values: Unknown <ul style="list-style-type: none"> LP LLP LC LLC Corp Inc SP SA Ltd Other 	Unknown	String	
CISO Indicator	Indicates whether the Organization has a Chief Information Security Officer	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Yes 	Unknown	String	
CPO Indicator	Indicates whether the Organization has a Chief Privacy Officer	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Yes 	Unknown	String	
CDO Officer Indicator	Indicates whether the Organization has a Chief Digital Officer	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Yes 	Unknown	String	
ISO 27001 Indicator	Indicates whether Organization is ISO-27001 certified/compliant. An Organization can be partly certified based on its Statement Of Applicability (SOA).	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Yes Partly 	Unknown	String	
NIST 800-53 Indicator	Indicates whether Organization is NIST-800-53 certified/compliant.	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Yes 	Unknown	String	
Cyber Essentials Indicator	Indicates whether the Organization meets the Cyber Essentials standard, which is a standard in the UK	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Yes Plus 	Unknown	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
SSAE 16 SOC-1/SOC-2/SOC-3 Attestations Indicator	Indicates whether the Organization has annual SOC-1/SOC-2/SOC-3 attestations	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Yes 	Unknown	String	
PCI Data Security Standards Indicator	Indicates whether the Organization meets the PCI Data Security Standards	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Level 1 Level 2 Level 3 Level 4 	Unknown	String	
Business Recovery Score	Score based on the quality of the Business Recovery plan. See the Quality Score Rubric to determine a score. Select 'Excellent' score if you chose 'Yes' for ISO 27001 (and/or) NIST 800-53 Indicators.	Must be one of the following values: <ul style="list-style-type: none"> Unknown None Poor Below Average Average Above Average Excellent Other 	Unknown	String	
Network Intrusion Recovery Score	Score based on the quality of the Network Intrusion Recovery plan. See the Quality Score Rubric to determine a score. Select 'Excellent' score if you chose 'Yes' for NIST 800-53 Indicator.	Must be one of the following values: <ul style="list-style-type: none"> Unknown None Poor Below Average Average Above Average Excellent Other 	Unknown	String	
Security Policy Score	Score based on the quality of the security policy See the Quality Score Rubric to determine a score. Select 'Excellent' score if you chose 'Yes' for ISO 27001 (and/or) NIST 800-53 (and/or) Cyber essentials Indicators.	Must be one of the following values: <ul style="list-style-type: none"> Unknown None Poor Below Average Average Above Average Excellent Other 	Unknown	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Vendor Security Policy Score	Score based on the quality of the vendor security policy See the Quality Score Rubric to determine a score.	Must be one of the following values: <ul style="list-style-type: none"> • Unknown • None • Poor • Below Average • Average • Above Average • Excellent • Other 	Unknown	String	
Privacy Policy Score	Score based on the quality of the privacy policy See the Quality Score Rubric to determine a score.	Must be one of the following values: <ul style="list-style-type: none"> • Unknown • None • Poor • Below Average • Average • Above Average • Excellent • Other 	Unknown	String	
Organization Quality Score	Subjective, insurer-assigned score based on the quality of the Organization not be used in modelling)	Must be one of the following values: <ul style="list-style-type: none"> • Unknown • None • Poor • Below Average • Average • Above Average • Excellent • Other 	Unknown	String	
IT Maturity Score	Subjective, insurer-assigned score See the Quality Score Rubric to determine a score.	Must be one of the following values: <ul style="list-style-type: none"> • Unknown • None • Poor • Below Average • Average • Above Average • Excellent • Other 	Unknown	String	
Five Year Breach Count	Number of breach incidents that have occurred in the past five years	Must be greater than or equal to 0.	N/A	Integer	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Breach History	Describes the Organization's past cyber breaches, if any Please use the VERIS string if possible: http://veriscommunity.net/schema-docs.html	Can contain up to 10000 characters	N/A	String	
Mergers/ Acquisitions	Indicates whether the Organization has integrated any IT systems as a result of any mergers/acquisitions in the last three years	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Yes 	Unknown	String	
Cyber Security Management	Indicates whether the Organization's cyber security is managed internally or by a third party	Must be one of the following values: <ul style="list-style-type: none"> Unknown Internal Third party 	Unknown	String	
Network Segmentation	Indicates whether the Organization's network is segmented into subnetworks	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Yes 	Unknown	String	
User Defined 1	User defined field #1	May be alphanumeric and may include hyphens and underscores Can contain up to 60 characters	N/A	String	
User Defined 2	User defined field #2	May be alphanumeric and may include hyphens and underscores Can contain up to 60 characters	N/A	String	
User Defined 3	User defined field #3	May be alphanumeric and may include hyphens and underscores Can contain up to 60 characters	N/A	String	
User Defined 4	User defined field #4	May be alphanumeric and may include hyphens and underscores Can contain up to 60 characters	N/A	String	
User Defined 5	User defined field #5	May be alphanumeric and may include hyphens and underscores Can contain up to 60 characters	N/A	String	
BitSight® Rating	Applies to licensed Bitsight clients only.	3 characters. User cannot enter a value. BitSight API will pass correct value to AIR software.	N/A	Integer	

Organization Info by Country

The following table provides detailed information about exposure fields in the Organization Info by Country table.

If you use the ARC Enhancement Feature to augment your exposure set with ARC industry exposures, you *must* provide the Organization Name, Organization ID, and Contract ID in the Organization table. For complete information on specific field requirements for each ARC scenario and which of these required fields can be enhanced from the ARC cyber exposures, see the [ARC Exposure Data Guide](#).

Note



To run any business/contingent business interruption scenario, you must also provide values for the Organization ID and Transfer ID fields in the Transfer table. These fields cannot be enhanced by the Enhancement feature.

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Country Code	Alpha code indicating country	2 or 3 letter country code must come from this list: Country Codes or use the code "ZZ" to indicate unknown country or territory.	N/A	String	Yes
Revenue	Proportion of the company-wide revenue that is located in a specific country, expressed as a percentage or the dollar value of revenue.	Values greater than one are expressed as integers. Values less than one are expressed as percentages.	N/A	Float	Yes
Data Proportion	Proportion of the company-wide data that is located in a specific country, expressed as a percentage or the actual number of data records.	Values greater than one are expressed as integers. Values less than one are expressed as percentages.	N/A	Real	
Internet Foot Print	Proportion of the company-wide number of web servers that is located in a specific country, expressed as a percentage or the actual number of servers.	Values greater than one are expressed as integers. Values less than one are expressed as percentages.	N/A	Float	
Organization Data ID	Unique, user-defined organization data identifier	Must be unique within an exposure set Required for Accidental Breach Scenario Can be derived with Enhancement feature	N/A	String	

Organization Data

The following table provides detailed information about exposure fields in the Organization Data table.

If you use the ARC Enhancement Feature to augment your exposure set with ARC industry exposures, you must provide the Organization Name, Organization ID, and Contract ID in the Organization table. For complete information on specific field requirements for each ARC [scenario](#) and which of these required fields can be enhanced from the ARC cyber exposures, see the *ARC Exposure Data Guide*.

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Organization Data ID	Unique, user-defined organization data identifier	Must be unique within an exposure set Cannot begin with a space Cannot contain a semicolon or a colon Can contain up to 100 characters Required for Accidental Breach Scenario Required if providing data for any other field in this table	N/A	String	
Organization ID	Unique organization identifier	Must be unique within an exposure set Cannot begin with a space Cannot contain a semicolon or a colon Can contain up to 100 characters Required if providing data for any other field in this table	N/A	String	
Organization Data Type Code	Code for the data source type <ul style="list-style-type: none"> • BUY (Buyer Data) • CC (Credit Card) • CD (Consumer Data) • CON (Control Signals/Code) • CR (Citizen Record) • ER (Employee Record) • IP (Intellectual Property) • OTH (Other) • PHI (Personal Health Information) • PII (Personally Identifiable Information) • STU (Student Record) • UNK (Unknown) • WEB (Website) 	Must be one of the following values: <ul style="list-style-type: none"> • BUY • CC • CD • CON • CR • ER • IP • OTH • PHI • PII • STU • UNK • WEB 	N/A	String	<ul style="list-style-type: none"> • CC • PII • PHI
Business Interruption Cost	The cost per day of no access to this data	Must be numeric	Unknown	Float	
Record Count	Number of records	Can contain up to 100 characters	Unknown	Big Integer	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Cost per Unit	Cost to replace a single unit of data or deal with a single breach. For example, a lost credit card might incur replacement cost of the card, additional credit monitoring, legal expenses, etc	Required for the Accidental Breach Scenario Can be derived with Enhancement feature	N/A	Float	
Recovery Cost	Combined cost of data recovery and related fees/expenses.		N/A	Float	
SSN Indicator	Whether the data source contains SSN information	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Yes 	Unknown	String	
Health Indicator	Whether the data source contains health information	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Yes 	Unknown	String	
Data Update Frequency	Frequency at which this data is updated	Must be one of the following values: <ul style="list-style-type: none"> Unknown None Daily Weekly Biweekly Monthly Quarterly Annually Other 	Unknown	String	
Data Back-up Frequency	Frequency at which data is backed up	Must be one of the following values: <ul style="list-style-type: none"> Unknown None Daily Weekly Biweekly Monthly Quarterly Annually Other 	Unknown	String	

Asset

The following table provides detailed information about exposure fields in the Asset table.

If you use the ARC Enhancement Feature to augment your exposure set with ARC industry exposures, you must provide the Organization Name, Organization ID, and Contract ID in the Organization table. For complete information on specific field requirements for each ARC scenario and which of these required fields can be enhanced from the ARC cyber exposures, see the [ARC Exposure Data Guide](#).

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Asset ID	Unique, user defined asset identifier	Can contain up to 100 characters Required for Cloud Hosting Scenario	N/A	String	
Organization ID	Unique organization identifier	Must be unique within an exposure set Cannot begin with a space Cannot contain a semicolon or a colon Can contain up to 100 characters Required for Cloud Hosting Scenario	N/A	String	
Asset Type Code	Asset type <ul style="list-style-type: none"> • UNK (Unknown) • DB (Database) • PA (Paper) • PHY (Physical) • CMP (Computer) • SVR (Server) • LPT (Laptop) • MOB (Mobile) • USB (USB Storage) • OTH (Other) Note: "Physical assets" are not computers but can be controlled by computers; e.g., security systems, lights, heating controls, etc.	Must be one of the following values: <ul style="list-style-type: none"> • UNK • DB • PA • PHY • CMP • SVR • LPT • MOB • USB • OTH 	N/A	String	
Business Interruption Cost	Daily cost incurred from temporarily losing access to this asset	Must be numeric values Required for Cloud Hosting Scenario Can be derived with Enhancement feature	Unknown	Float	
Recovery Cost	Cost to recover asset	Can contain up to 100 characters Must be numeric values	Unknown	Integer	
Street	Street on which this location is located	Can contain up to 255 characters	Unknown	String	
City	City in which this location is located	Can contain up to 255 characters	Unknown	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Country Code	Code for the country in which the asset is located	2 or 3 letter code must come from this list: Country Codes You may also use the code "ZZ" to indicate unknown country or territory	Unknown	String	Yes
Country Name	Name of the country in which the asset is located	Can contain up to 255 characters	Unknown	String	
Cresta Code	Code for the CRESTA zone in which this location is located. When entering CRESTA codes, aggregate locations to one location record (with the appropriate number of risks) for each unique combination of CRESTA, construction, occupancy, etc. Whenever possible, avoid having one location for each risk in a CRESTA zone. The Catastrophe Risk Evaluating and Standardizing Target Accumulations organization is an independent body for the technical management of natural hazard coverage. See www.cresta.org for more information about this organization. For lists of the CRESTA codes for each supported country, see the topic, "CRESTA and Area Codes" in the Reference section of the Exposure Data Validation Reference .	Can contain up to 15 characters	Unknown	String	
CRESTA Name	Name of the CRESTA zone in which this location is located	Can contain up to 255 characters	Unknown	String	
Area Code	Code for the area (state) in which this location is located For lists of the area codes for each supported country, see the topic, "CRESTA and Area Codes" in the Reference section of the Exposure Data Validation Reference .	Can contain up to 15 characters	Unknown	String	
Area Name	Name of the area (state)	Can contain up to 255 characters	Unknown	String	
Subarea Code	Code for the subarea in which this location is located	Can contain up to 15 characters	Unknown	String	
Subarea Name	Name of the subarea in which this location is located	Can contain up to 255 characters	Unknown	String	
Postal Code	Postal code of the postal area in which this location is located	Can contain up to 15 characters	Unknown	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Postal Name	Name of the postal area in which this location is located	Can contain up to 255 characters	Unknown	String	
Subarea 2 Code	Code for sub area in which this location is located (for use with Japan, Mexico, and New Zealand)	Can contain up to 15 characters	Unknown	String	
Subarea 2 Name	Name of the sub area in which this location is located (for use with Japan, Mexico, and New Zealand)	Can contain up to 255 characters	Unknown	String	
Latitude	Latitude of the area in which the asset is located		Unknown	NUMERIC	
Longitude	Longitude of the area in which the asset is located		Unknown	NUMERIC	
Access Level	Level of access to this asset	Must be one of the following values: Unknown Limited Organization Access Full Organization Access • Accessible by Individuals Outside of Organization Other	Unknown	String	
Asset Count	Number of assets in this category	Can contain up to 100 characters	Unknown	Integer	
Operating System Type	Type of operating system used on this asset	Must be one of the following values: <ul style="list-style-type: none"> • Unknown • Linux • Unix • Ubuntu • Mac OS • Apple iOS • Windows XP • Windows 7 • Windows 8 • Windows 10 • Android OS • IBM Mainframe OS • Other 	Unknown	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Update/Patch Frequency	Identifies the schedule by which the system is updated or patched	Must be one of the following values: <ul style="list-style-type: none"> Unknown None Daily Weekly Biweekly Monthly Quarterly Annually Other 	Unknown	String	
Cloud Type	Type of cloud service used Required for Cloud Hosting Scenario Can be derived with Enhancement feature. <ul style="list-style-type: none"> AWS (Amazon Web Services) IBM (IBM Smart Cloud/IBM Cloud) MSA (Microsoft Azure) NONE (Organization does not use a cloud service) OTH (Other) PRV (Private) RCK (Rackspace) SAL (Salesforce) UNK (Cloud Type present but Unknown) VMW (VMWare) 	Must be one of the following values: <ul style="list-style-type: none"> AWS IBM MSA NONE OTH PRV RCK SAL UNK VMW 	Unknown	String	Yes
Remote Access Permitted	Indicates whether remote access is permitted to this asset item	Must be one of the following values: Unknown <ul style="list-style-type: none"> No Yes, with single factor authentication Yes, with two factor authentication Yes, with multifactor authentication 	Unknown	String	
Physical Security Measures	Indicates whether the Organization has physical security measures in place for assets like data centers/servers and rooms, e.g., access cards, retina scanner, fingerprint scanner etc.	Must be one of the following values: <ul style="list-style-type: none"> Unknown No Yes, with single factor authentication 	Unknown	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Encryption Quality Score	Score assigned based on the quality of the encryption being used See the Quality Score Rubric to determine a score.	Must be one of the following values: <ul style="list-style-type: none"> • Unknown • None • Poor • Below Average • Average • Above Average • Excellent • Other 	Unknown	String	
Antivirus Quality Score	Score assigned based on the quality of the antivirus service/product being used See the Quality Score Rubric to determine a score.	Must be one of the following values: <ul style="list-style-type: none"> • Unknown • None • Poor • Below Average • Average • Above Average • Excellent • Other 	Unknown	String	
Firewall Quality Score	Score assigned based on the quality of the firewall service/product being used See the Quality Score Rubric to determine a score.	Must be one of the following values: <ul style="list-style-type: none"> • Unknown • None • Poor • Below Average • Average • Above Average • Excellent • Other 	Unknown	String	
Application Security Score	Score assigned based on the quality of the Application Security See the Quality Score Rubric to determine a score.	Must be one of the following values: <ul style="list-style-type: none"> • Unknown • None • Poor • Below Average • Average • Above Average • Excellent • Other 	Unknown	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Data Update Frequency	Frequency at which the data on this asset is updated	Must be one of the following values: <ul style="list-style-type: none"> • Unknown • None • Daily • Weekly • Biweekly • Monthly • Quarterly • Annually • Other 	Unknown	String	

Transfer

The following table provides detailed information about exposure fields in the Transfer table.

If you use the ARC Enhancement Feature to augment your exposure set with ARC industry exposures, you must provide the Organization Name, Organization ID, and Contract ID in the Organization table.

If you include a Transfer table in your exposure data set, the Organization ID and Transfer ID fields are required.

For complete information on specific field requirements for each ARC scenario and which of these required fields can be enhanced from the ARC cyber exposures, see the [ARC Exposure Data Guide](#).

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Transfer ID	Unique, user-defined transfer identifier	Can contain up to 100 characters Required for all BI/CBI Scenarios Required if providing data for any other field in this table	Unknown	String	
Organization ID	Unique organization identifier	Must be unique within an exposure set Cannot begin with a space Cannot contain a semicolon or a colon Can contain up to 100 characters Required if providing data for any other field in this table	N/A	String	
Transfer Type Code	Code for the transaction mechanism <ul style="list-style-type: none"> • CLD (Cloud) • EML (Email) • FTP (File Transfer Protocol) • INRT (Intranet) • OTH (Other) • POS (Point-of-Sale Network) • SCADA (Supervisory Control and Data Acquisition) • UNK (Unknown) • VEN (Vendor) • WEB (Website) 	Must be one of the following values: <ul style="list-style-type: none"> • CLD • EML • FTP • INRT • OTH • POS • SCADA • UNK • VEN • WEB 	Unknown	String	
Business Interruption Cost	The cost per day of no access to this transfer mechanism	Must be numeric Required for all BI/CBI scenarios Can be derived with Enhancement feature	Unknown	Float	
Recovery Cost	Total cost to recover transfer mechanism		Unknown	Float	
Access Level	Describes the level of access to this transfer mechanism	Must be one of the following values: <ul style="list-style-type: none"> • Unknown • Limited Organization Access • Full Organization Access • Accessible by Individuals Outside of Organization 	Unknown	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
		<ul style="list-style-type: none"> Other 			
Service Type	Type of service used by the transfer mechanism <ul style="list-style-type: none"> Unknown Analytics Hosting Content Delivery Network Ad Network Payment Processors Internet Service Provider Domain Name System Provider Secure Socket Layer Certificate Provider Other 	Must be one of the following values: <ul style="list-style-type: none"> UNK ANA HOS CDN ADS PAY ISP DNS SS OTH Required for all BI/CBI scenarios Can be derived with Enhancement feature	Unknown	String	
Cloud Type	Type of cloud service used <ul style="list-style-type: none"> AWS (Amazon Web Services) IBM (IBM Smart Cloud/IBM Cloud) MSA (Microsoft Azure) NONE (None) OTH (Other) PRV (Private) RCK (Rackspace) SAL (Salesforce) UNK (Unknown) VMW (VMWare) 	Must be one of the following values: <ul style="list-style-type: none"> AWS IBM MSA NONE OTH PRV RCK SAL UNK VMW Required for Cloud Hosting Scenario Can be derived with Enhancement feature	Unknown	String	
Service Provider Code	Code for one of the following service provider types: <ul style="list-style-type: none"> Ad Network Service (ADS) Cloud Hosting (HOS) Content Delivery Network (CDN) Domain Name Service (DNS) Email (EML) Payment Processor (PAY) SSL Certificate (SSL) 	Must be one of the service providers listed in Appendix C. Can include up to 15 characters Required for all BI/CBI scenarios except Cloud Hosting Can be derived with Enhancement feature	N/A	String	
Revenue	The amount of revenue dependent on this transfer mechanism	Values greater than one are expressed as integers.	N/A	Float	Yes

Field	Description	Validation Rules	Default Value	Data Type	Common Core
		Values less than one are expressed as percentages.			
Encryption Quality Score	Score based on encryption quality See the Quality Score Rubric to determine a score.	Must be one of the following values: <ul style="list-style-type: none"> • Unknown • None • Poor • Below Average • Average • Above Average • Excellent • Other 	Unknown	String	

3 Insurance Data Tables

This section documents the following insurance tables:

- Exposure Set
- Contract
- Layer
- Layer Condition
- Layer Condition Organization Xref

The following table maps Verisk cyber risk coverages to the correlating Cambridge/RMS coverages.

Verisk	Cambridge/RMS
Security Breach Expense Limit	Breach of Privacy Event
Business Interruption Limit	Business Interruption Contingent Business Interruption
Security Breach Liability Limit	Network Service Failure Liabilities Liability – Product and Operations Liability – Professional Services Errors & Omissions Liability – Directors & Officers
Extortion Limit	Cyber Extortion Financial theft & fraud
Fines Limit	Regulatory and defense coverage
Physical Limit	Physical asset damage Environment damage
Programming E&O Limit	Liability – Technology Errors & Omissions
Public Relations Limit	Incident Response Costs Reputational damage
Publishing Liability Limit	
Replacement of Data Limit	Data and Software Loss Intellectual property (IP) theft
Media Liability Limit	Multi-media liabilities (defamation and disparagement)
Bodily Injury Limit	Death and bodily injury

Exposure Set

The following table provides detailed information about exposure fields in the Exposure Set table.

Note that Insurance Data fields cannot be enhanced.

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Exposure Set Name	Unique user-defined name for the exposure set.	Can contain up to 255 characters	N/A	String	
Status Code	Product-assigned status code for the record in the table.	Can contain up to 10 characters	N/A	String	
Entered Date	Date and time when the exposure set was created, based on U.S. regional settings.	Datetime format is specific to locale of end user. Must be a date value between 1/1/1970 and 12/31/2038, inclusive Must be a time value between 00:00 and 24:00, inclusive You must use one of the following formats. <ul style="list-style-type: none"> • MM/DD/YYYY HH:MM:SS • DD/MM/YYYY HH:MM:SS • YYYYMM/DD HH:MM:SS • YYYY-MM-DDHH:MM:SS 	N/A	Date Time	
Edited Date	Date and time when the exposure set was modified, based on U.S. regional settings.	Datetime format is specific to locale of end user. Must be date value between 1/1/1970 and 12/31/2038, inclusive Must be a time value between 00:00 and 24:00, inclusive You must use one of the following formats. <ul style="list-style-type: none"> • MM/DD/YYYY HH:MM:SS • DD/MM/YYYY HH:MM:SS • YYYYMM/DD HH:MM:SS • YYYY-MM-DDHH:MM:SS 	N/A	Date Time	
Description	User-provided description, notes, and comments.	Can contain up to 4000 characters	N/A	String	

Contract

The following table provides detailed information about exposure fields in the Contract table.

Note that Insurance Data fields cannot be enhanced.

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Contract ID	User-defined, unique identifier of the contract.	Contract IDs must be unique within an exposure set. Cannot begin with a space or contain commas or semicolons Can contain up to 100 characters Required for Blackout scenarios Required to apply policy conditions in any scenario	N/A	String	
Contract Type Code	Code for type of contract <ul style="list-style-type: none"> SCLP (Standalone Cyber Liability Policy - neither E&O, D&O nor other endorsement nor business owners) CLEEO (Cyber Liability Endorsement, Errors & Omissions) CLEDO (Cyber Liability Endorsement, Directors & Officers) BCL (Business owners Cyber Liability) NDBIL (Non-physical damage Business Interruption with Liability) NDBI (Non-physical damage Business Interruption without Liability) Other 	Must be one of the following: <ul style="list-style-type: none"> SCLP CLEEO CLEDO BCL NDBIL NDBI Other 	N/A	String	
Submit Status Code	Code for the submission status.	Must be one of the following: <ul style="list-style-type: none"> Bound Cancelled Quoted Rejected Submitted 	Bound	String	
Peril Set Code	Numeric code for the single peril or set of perils. <ul style="list-style-type: none"> 262144 (Cyber security data and privacy breach) 524288 (Cyber security property damage) 786432 (Sum of the codes for Cyber security data and privacy) 	Can be any of the following: <ul style="list-style-type: none"> 262144 524288 786432 	N/A	Integer	Yes

Field	Description	Validation Rules	Default Value	Data Type	Common Core
	breach and Cyber security property damage), implying both				
Currency Code	Currency for the contract	Must be a value from this list: Currency Codes Required for Blackout scenarios	N/A	String	
Inception Date	Date of the first day on which the reinsurance treaty is effective. Also referred to as the Effective FROM Date.	Date format is specific to locale of end user. Must be the contract expiration date Must be a date value between 1/1/1970 and 12/31/2038, inclusive You must use one of the following formats. <ul style="list-style-type: none"> • MM/DD/YYYY • DD/MM/YYYY • YYYYMMDD • YYYY-MM-DD 	N/A	Date	
Expiration Date	Date of the last day on which the reinsurance treaty is effective. Also referred to as the Effective TO Date.	Date format is specific to locale of end user. Must be the contract expiration date Must be a date value between 1/1/1970 and 12/31/2038, inclusive You must use one of the following formats. <ul style="list-style-type: none"> • MM/DD/YYYY • DD/MM/YYYY • YYYYMMDD • YYYY-MM-DD 	N/A	Date	
User Line of Business	The organization's line of business	Can contain up to 60 characters	N/A	String	
Policy Form	User-defined policy.	Can contain up to 60 characters	N/A	String	
Insured Name	Client's Name	Can contain up to 60 characters	N/A	String	
Producer Name	Name of the producer of the contract	Can contain up to 60 characters	N/A	String	
Underwriter	Name of the underwriter of the contract	Can contain up to 60 characters	N/A	String	
Branch	Name of the branch	Can contain up to 60 characters	N/A	String	
Expiring Contract ID	Unique user-defined identifier for the expiring contract	Can contain up to 100 characters	N/A	String	
Entered Date	Date and time when the contract was created, based on U.S. regional settings.	Datetime format is specific to locale of end user. Must be a date value between 1/1/1970 and 12/31/2038, inclusive Must be a time value between 00:00 and 24:00, inclusive	N/A	Date Time	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
		<p>You must use one of the following formats.</p> <ul style="list-style-type: none"> • MM/DD/YYYY • DD/MM/YYYY • YYYYMMDD • YYYY-MM-DD 			
Edited Date	Date and time when the contract was last modified, based on U.S. regional settings.	<p>Datetime format is specific to locale of end user.</p> <p>Must be a date value between 1/1/1970 and 12/31/2038, inclusive</p> <p>Must be a time value between 00:00 and 24:00, inclusive</p> <p>You must use one of the following formats.</p> <ul style="list-style-type: none"> • MM/DD/YYYY • DD/MM/YYYY • YYYYMMDD • YYYY-MM-DD 	N/A	Date Time	
User Defined 1	User defined field 1	Can contain up to 60 characters	N/A	String	
User Defined 2	User defined field 2	Can contain up to 60 characters	N/A	String	
User Defined 3	User defined field 3	Can contain up to 60 characters	N/A	String	
User Defined 4	User defined field 4	Can contain up to 60 characters	N/A	String	
User Defined 5	User defined field 5	Can contain up to 60 characters	N/A	String	
Entered By	Name of the person who entered the contract	Can contain up to 255 characters	N/A	String	
Edited By	Name of the person who modified the contract	Can contain up to 255 characters	N/A	String	
Row Version	<u>product-assigned</u> field used for version stamping.	Can include up to 8 characters		Time-stamp	
Exposure Amount	<p>Amount of exposure. Description of exposure amount is captured by Exposure Basis Indicator field.</p> <p>May indicate either the total revenue (rounded to the nearest dollar) or the number of unique records</p>	Must be numeric	N/A	Float	
Exposure Basis Indicator	The unit of the exposure amount captured.	<p>Must be one of the following:</p> <ul style="list-style-type: none"> • Total revenue • Number of unique records affected <p>Can contain up to 60 characters</p>		String	

Layer

The following table provides detailed information about exposure fields in the Layer table.

Note that Insurance Data fields cannot be enhanced.

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Layer ID	User defined, unique identifier of the layer	Layer IDs must be unique within an exposure set. Cannot begin with a space or contain commas or semicolons Can contain up to 100 characters	N/A	String	
Peril Set Code	Numeric code for the single peril or set of perils. 262144 (Cyber security data and privacy breach) 524288 (Cyber security property damage) 786432 (Sum of the codes for Cyber security data and privacy breach and Cyber security property damage), implying both	Can be any of the following: <ul style="list-style-type: none"> • 262144 • 524288 • 786432 	N/A	Integer	Yes
Occ Limit Type Code	Code for the occurrence limit type. B (Blanket Limit) E (Excess Limit) N (No limit)	Must be one of the following limit types: <ul style="list-style-type: none"> • B • E • N 	N/A	String	
Occ Total Limit	Occurrence Limit Amount Valid values depend on selected Occ Limit Type Code	If Occ Limit Type is B or E Must be a numeric value between 0 and 9999999999999999, inclusive If Occ Limit Type is N Must be 0 (unlimited)	0	Float	
Occ Participation	Occurrence participation expressed as the participation limit. Valid values depend on selected Occ Limit Type Code	If OccLimitType = E Must be a numeric value between 0 and 9999999999999999, inclusive. If OccLimitType is B, or N Must be 0	0	Float	Occ Participation
Attachment Point	The amount of original risk above which your limit attaches. You can enter deductibles separately or include deductibles as part of the attachment point with a \$0 deductible used.	If OccLimitType is E or B Must be a numeric value between 0 and 9999999999999999, inclusive. If OccLimitType is N Must be 0	0	Float	
Deductible Type Code	Code for the layer deductible type For the following deductible types, the Layer Condition terms, if any, are applied first: <ul style="list-style-type: none"> • AP (Attachment Point) 	Must be one of the following deductible type codes: <ul style="list-style-type: none"> • AP • B • FR 	N	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
	<ul style="list-style-type: none"> FR (Franchise Deductible) B (Blanket Deductible) PL (Percent of Loss) <p>For the following deductible types, the Layer Condition terms (for the risks affected by a given event) are compared to the layer deductible using Ground Up Loss to determine the deductible amount.</p> <ul style="list-style-type: none"> MM (Minimum and Maximum) MI (Minimum Deductible Amount) MA (Maximum Deductible) 	<ul style="list-style-type: none"> MA MI MM N PL 			
Layer Deductible 1	<p>Contains the actual value of the</p> <ul style="list-style-type: none"> Attachment Point if Deductible Type Code is AP Deductible if Deductible Type Code is B Minimum Deductible if Deductible Type Code is MI or MM Franchise Deductible if Deductible Type Code is FR <p>Contains the percentage of loss deductible if Deductible Type Code is PL</p>	<ul style="list-style-type: none"> If Deductible Type Code is AP, B, MI, or FR Must be a numeric value between 0 and 999999999999999, inclusive If Deductible Type Code is MM Must be a numeric value between 0 and 999999999999999, inclusive AND less than Layer Deductible 2 If Deductible Type Code is PL Must be a numeric value of 0 or less than 1. If Deductible Type Code is N Must be 0 <p>Not applicable if the Deductible Type Code is MA or N.</p>	0	Float	
Layer Deductible 2	<p>Contains the actual value of the Maximum Deductible if Deductible Type Code is MA or MM</p>	<ul style="list-style-type: none"> If Deductible Type Code is MA Must be a numeric value between 0 and 999999999999999 If Deductible Type Code is MM Must be a numeric value between 0 and 999999999999999, inclusive AND greater than Layer Deductible 1 If Deductible Type Code is AP, B, MI, PL, N or FR Must be 0 	0	Float	
Premium	Premium amount reported for Cyber Insuring Agreement or endorsement coverage.	Can contain up to 100 characters	N/A	Float	
Exhaustion Sequence	System -generated priority assignments for coverages, listed in the order in which losses by coverage should be applied against the limit.		N/A	XML	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Entered Date	Date and time when the contract was created, based on U.S. regional settings.	<p>Datetime format is specific to locale of end user.</p> <p>Must be a date value between 1/1/1970 and 12/31/2038, inclusive</p> <p>Must be a time value between 00:00 and 24:00, inclusive</p> <p>You must use one of the following formats.</p> <ul style="list-style-type: none"> • MM/DD/YYYY HH:MM:SS • DD/MM/YYYY HH:MM:SS • YYYYMM/DD HH:MM:SS • YYYY-MM-DDHH:MM:SS 	N/A	Date Time	
Edited Date	Date and time when the contract was last modified, based on U.S. regional settings.	<p>Datetime format is specific to locale of end user.</p> <p>Must be a date value between 1/1/1970 and 12/31/2038, inclusive</p> <p>Must be a time value between 00:00 and 24:00, inclusive</p> <p>You must use one of the following formats.</p> <ul style="list-style-type: none"> • MM/DD/YYYY HH:MM:SS • DD/MM/YYYY HH:MM:SS • YYYYMM/DD HH:MM:SS • YYYY-MM-DDHH:MM:SS 	N/A	Date Time	

Layer Condition

The following table provides detailed information about exposure fields in the Layer Condition table.

Note that Insurance Data fields cannot be enhanced.

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Layer Condition Type Code	Code for the layer condition type.	Must be SUB (ADD is reserved for future use.)	SUB	String	
Peril Set Code	Numeric code for the single peril or set of perils. 262144 (Cyber security data and privacy breach) 524288 (Cyber security property damage) 786432 (Sum of the codes for Cyber security data and privacy breach and Cyber security property damage), implying both	Can be any of the following: <ul style="list-style-type: none"> • 262144 • 524288 • 786432 	N/A	Integer	Yes
Applies to Tag	User-defined condition key	Can include up to 255 characters	N/A	String	
Occ Limit Type Code	Code for the occurrence limit type (layer condition types). <ul style="list-style-type: none"> • Blanket Limit • Limit by Coverage • Excess Limit • Blanket Hours • Coverage-specific Hours • No limit 	Must be one of the following layer condition types: <ul style="list-style-type: none"> • B • C • E • BH • CH • N 	N	String	
OccLimit1	If OccLimitType = C or CH Limit for Security Breach Expense coverage Coverage for losses caused by the expenses associated with a security breach during the policy period; for example, forensics, notification costs, call center fees, credit monitoring, and related expenses. If OccLimitType = B, BH, or E Occurrence Limit Amount If OccLimitType = N No limit	If OccLimitType is C, CH, B, BH, or E Must be a numeric value between 0 and 9999999999999999, inclusive If OccLimitType is N Must be 0 (unlimited)	0	Float	Yes

Field	Description	Validation Rules	Default Value	Data Type	Common Core
OccLimit2	<ul style="list-style-type: none"> If OccLimitType = C or CH Limit for Business Interruption coverage Coverage for business interruption losses experienced during the policy period; for example, interruptions caused by ecommerce problems or extortion threats. If OccLimitType = E Occurrence participation expressed as either a percentage or as the participation limit If OccLimitType = B, BH, or N Field is not applicable. 	<ul style="list-style-type: none"> If OccLimitType is C or CH Must be a numeric value between 0 and 9999999999999999, inclusive If OccLimitType is E Must be a numeric value between 0 and 9999999999999999, inclusive. If OccLimitType is B, BH, or N Must be 0 A value of 0 means unlimited. If the value is greater than 0 and less than 1, it will be treated as a participation percentage. If the value is greater than 1, it will be treated as the participation limit 	0	Float	Yes
OccLimit3	<ul style="list-style-type: none"> If OccLimitType = C or CH Limit for Security Breach Liability coverage Coverage for liability losses arising from security breaches. For example, damage to customers' data, customers' loss of use of services, or misappropriation of funds from customer accounts. If OccLimitType = E, B, BH, or N, Field is not applicable. 	<ul style="list-style-type: none"> If OccLimitType is C or CH Must be a numeric value between 0 and 9999999999999999, inclusive Note: A value of 0 means unlimited. If the OccLimitType is E, B, BH, or N, Must be 0 	0	Float	Yes
OccLimit4	<ul style="list-style-type: none"> If OccLimitType = C or CH Limit for Extortion coverage Coverage for business losses caused by an extortion threat made within the policy period. If OccLimitType = E, B, BH, or N, Field is not applicable. 	<ul style="list-style-type: none"> If OccLimitType is C or CH Must be a numeric value between 0 and 9999999999999999, inclusive Note: A value of 0 means unlimited. If the OccLimitType is E, B, BH, or N, must be 0 	0	Float	Yes
Deductible Type Code	<p>Code for the Layer Condition deductible type. The location deductibles, if any, for the risks affected by a given event, are compared to the Layer Condition deductible using ground up loss to determine the deductible amount.</p> <ul style="list-style-type: none"> N (No Deductible) QP (Qualifying Period) WP (Waiting Period) 	<p>Must be one of the following deductible type codes:</p> <ul style="list-style-type: none"> N QP WP 	N	String	
Deductible 1	<p>Contains the actual value of the waiting period or qualifying period, in hours, if Deductible Type Code is WP or QP.</p> <p>If the Deductible Type Code is N, this field is not applicable.</p>	<p>If Deductible Type Code is WP or QP Must be a numerical value between 0 and 9999999999999999, inclusive</p> <p>If Deductible Type Code is N Must be 0</p>	0	Float	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Deductible 2	Reserved for Future Use	Reserved for Future Use	0	Float	
Attachment1	<p>If OccLimitType = C or CH Attachment Point value for Security Breach Expense coverage</p> <p>If OccLimitType = B or E Attachment Point value for all coverages combined</p> <p>If OccLimitType = BH Attachment Point value for all coverages except Business Interruption combined</p> <p>If OccLimitType = N Should be 0 (unlimited)</p>	<p>If OccLimitType is C, CH, B, BH, or E Must be a numeric value between 0 and 9999999999999999, inclusive</p> <p>If OccLimitType is N Must be 0</p>	0	Float	
Attachment2	<p>If OccLimitType = C Attachment Point value for Business Interruption coverage, expressed in units of currency</p> <p>If OccLimitType = CH or BH Attachment Point value for Business Interruption coverage, expressed in number of hours of downtime</p> <p>If OccLimitType = B, E, or N Field is not applicable.</p>	<p>If OccLimitType is C, CH, or BH Must be a numeric value between 0 and 9999999999999999, inclusive</p> <p>If OccLimitType is E, B, BH, or N Must be 0</p>	0	Float	
Attachment3	<p>If OccLimitType = C or CH Attachment Point for Security Breach Liability coverage</p> <p>If OccLimitType = E, B, BH, or N Field is not applicable.</p>	<p>If OccLimitType is C or CH Must be a numeric value between 0 and 9999999999999999, inclusive</p> <p>If the OccLimitType is E, B, BH, or N Must be 0</p>	0	Float	
Attachment4	<p>If OccLimitType = C or CH Attachment Point for Extortion coverage</p> <p>If OccLimitType = E, B, BH, or N Field is not applicable.</p>	<p>If OccLimitType is C or CH Must be a numeric value between 0 and 9999999999999999, inclusive</p> <p>If the OccLimitType is E, B, BH, or N Must be 0</p>	0	Float	
Inuring Sequence Number	Layer sequence order	Can include up to 2 characters	N/A	Small Integer	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
OccLimit5	<p>If OccLimitType = C or CH Limit for Fines coverage Coverage for legally insurable civil fines assessed by regulatory action of a government agency and payable to a government agency. If OccLimitType = E, B, BH, or N Field is not applicable.</p>	<p>If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive Note: A value of 0 means unlimited. If the OccLimitType is E, B, BH, or N Must be 0</p>	0	Float	Yes
OccLimit6	<p>If OccLimitType = C or CH Limit for Physical coverage Coverage for damage or destruction of physical objects and systems like computers, appliances, and industrial equipment and systems. If OccLimitType = E, B, BH, or N Field is not applicable.</p>	<p>If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive Note: A value of 0 means unlimited. If the OccLimitType is E, B, BH, or N Must be 0</p>	0	Float	Yes
OccLimit7	<p>If OccLimitType = C or CH Limit for Programming E&O coverage Coverage for liability arising from any negligent act, error, or omission related to an insured's products or services provided to others. For example, liability for a client's business interruption due to negligent programming of an insured's online order processing service. If OccLimitType = E, B, BH, or N Field is not applicable.</p>	<p>If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive Note: A value of 0 means unlimited. If the OccLimitType is E, B, BH, or N Must be 0</p>	0	Float	Yes
OccLimit8	<p>If OccLimitType = C or CH Limit for Public Relations coverage Coverage for negative publicity expenses caused by an e-commerce problem or a security breach during the policy period. If OccLimitType = E, B, BH, or N Field is not applicable.</p>	<p>If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive Note: A value of 0 means unlimited. If the OccLimitType is E, B, BH, or N Must be 0</p>	0	Float	Yes
OccLimit9	<p>If OccLimitType = C or CH Limit for Publishing Liability coverage Coverage for liability arising from actual or alleged acts of libel, slander, or false advertising in online content. If OccLimitType = E, B, BH, or N Field is not applicable.</p>	<p>If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive Note: A value of 0 means unlimited. If the OccLimitType is E, B, BH, or N Must be 0</p>	0	Float	Yes

Field	Description	Validation Rules	Default Value	Data Type	Common Core
OccLimit10	If OccLimitType = C or CH Limit for Replacement of Data coverage Coverage for electronic data or computer programs lost due to an e-commerce problem during the policy period. If OccLimitType = E, B, BH, or N Field is not applicable.	If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive Note: A value of 0 means unlimited. If the OccLimitType is E, B, BH, or N Must be 0	0	Float	Yes
OccLimit11	If OccLimitType = C or CH Limit for Media Liability coverage Coverage for defamation, intellectual property infringement, invasion of privacy, breach of confidence, product disparagement, misuse of confidential information, contingent bodily harm or property damage, and punitive/exemplary damages where legally insurable. If OccLimitType = E, B, BH, or N Field is not applicable.	If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive Note: A value of 0 means unlimited. If the OccLimitType is E, B, BH, or N Must be 0	0	Float	Yes
OccLimit12	If OccLimitType = C or CH Limit for Bodily Injury coverage Coverage for bodily injury including disease and death. If OccLimitType = E, B, BH, or N Field is not applicable.	If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive Note: A value of 0 means unlimited. If the OccLimitType is E, B, BH, or N Must be 0	0	Float	Yes
Attachment5	If OccLimitType = C or CH Attachment Point for Fines coverage If OccLimitType = E, B, BH, or N Field is not applicable.	If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive If the OccLimitType is E, B, BH, or N Must be 0	0	Float	
Attachment6	If OccLimitType = C or CH Attachment Point for Physical coverage If OccLimitType = E, B, BH, or N Field is not applicable.	If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive If the OccLimitType is E, B, BH, or N Must be 0	0	Float	
Attachment7	If OccLimitType = C or CH Attachment Point for Programming E&O coverage If OccLimitType = E, B, BH, or N Field is not applicable.	If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive If the OccLimitType is E, B, BH, or N Must be 0	0	Float	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Attachment8	If OccLimitType = C or CH Attachment Point for Public Relations coverage If OccLimitType = E, B, BH, or N Field is not applicable.	If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive If the OccLimitType is E, B, BH, or N Must be 0	0	Float	Yes
Attachment9	If OccLimitType = C or CH Attachment Point for Publishing Liability coverage If OccLimitType = E, B, BH, or N Field is not applicable.	If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive If the OccLimitType is E, B, BH, or N Must be 0	0	Float	Yes
Attachment10	If OccLimitType = C or CH Attachment Point for Replacement of Data coverage If OccLimitType = E, B, BH, or N Field is not applicable.	If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive If the OccLimitType is E, B, BH, or N Must be 0	0	Float	Yes
Attachment11	If OccLimitType = C or CH Attachment Point for Media Liability coverage If OccLimitType = E, B, BH, or N Field is not applicable.	If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive If the OccLimitType is E, B, BH, or N Must be 0	0	Float	Yes
Attachment12	If OccLimitType = C or CH Attachment Point for Bodily Injury coverage If OccLimitType = E, B, BH, or N Field is not applicable.	If OccLimitType is C or CH Must be a numeric value between 0 and 999999999999999, inclusive If the OccLimitType is E, B, BH, or N Must be 0	0	Float	Yes

4 Reinsurance Data Tables

This section documents the following reinsurance tables:

- Program
- ReinsAppliesToGeo
- Reinsurance
- ReinsAppliesToExp

Program

The following table provides detailed information about exposure fields in the Program table.

Note that Reinsurance Data fields cannot be enhanced.

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Program ID	User-defined identifier for the reinsurance program	Can include up to 100 characters	N/A	String	
Description	User-provided description of the reinsurance program	Can include up to 4000 characters	N/A	String	
Entered Date	Date and time when the reinsurance program was created, based on U.S. regional settings. You must use one of the following formats. <ul style="list-style-type: none"> MM/DD/YYYY HH:MM:SS DD/MM/YYYY HH:MM:SS YYYYMM/DD HH:MM:SS YYYY-MM-DDHH:MM:SS 	Datetime format is specific to locale of end user. Must be a date value between 1/1/1970 and 12/31/2038, inclusive Must be a time value between 00:00 and 24:00, inclusive	N/A	Date Time	
Edited Date	Date and time when the reinsurance program was last modified, based on U.S. regional settings. <ul style="list-style-type: none"> You must use one of the following formats. MM/DD/YYYY HH:MM:SS DD/MM/YYYY HH:MM:SS YYYYMM/DD HH:MM:SS YYYY-MM-DDHH:MM:SS 	Datetime format is specific to locale of end user. Must be a date value between 1/1/1970 and 12/31/2038, inclusive Must be a time value between 00:00 and 24:00, inclusive	N/A	Date Time	

Reins Applies to Geo

The following table provides detailed information about exposure fields in the Reins Applies to Geo table.

Note that Reinsurance Data fields cannot be enhanced.

Field	Description	Validation Rules	Default Value	Data Type	Common Core
SQL String	SQL representation of the geographic filter.	Can contain up to 16 characters		String	
Expression	XML expression of the geographic filter. Used internally.	Can contain up to 16 characters		XML	

Reinsurance

The following table provides detailed information about exposure fields in the Reinsurance table.

Note that Reinsurance Data fields cannot be enhanced.

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Reinsurance Type Code	Code that represents the reinsurance treaty type. <ul style="list-style-type: none"> CATXOL (Catastrophe Excess of Loss) FAC (Facultative) QS (Quota Share) SS (Surplus Share) XPR (Per-Risk Excess of Loss) 	Must be one of the following: <ul style="list-style-type: none"> CATXOL FAC QS SS XPR 	N/A	String	
Reinsurance ID	User-defined identifier for the reinsurance treaty.	Can include up to 100 characters	N/A	String	
Submit Status Code	Code for the submission status. <ul style="list-style-type: none"> B (Bound) C (Cancelled) Q (Quoted) R (Rejected) S (Submitted) 	Must be one of the following: <ul style="list-style-type: none"> B C Q R S 	N/A	String	
Peril Set Code	Numeric code for the single peril or set of perils. <ul style="list-style-type: none"> 262144 (Cyber security data and privacy breach) 524288 (Cyber security property damage) 786432 (Sum of the codes for Cyber security data and privacy breach and Cyber security property damage), implying both 	Can be any of the following: <ul style="list-style-type: none"> 262144 524288 786432 	N/A	Integer	Yes
Trigger Type Code	Code that represents when/how treaty coverage is applied. <ul style="list-style-type: none"> LOD (Losses Occurring During) RA (Risks Attaching) 	Must be one of the following: <ul style="list-style-type: none"> LOD RA 	N/A	String	
Reins Target Type Code	Code that represents the objects to which the reinsurance treaty is applied. <ul style="list-style-type: none"> CON (Contract) LOC (Location) LOCLYR (Location or Layer) LYR (Layer) NA (N/A) PORT (Portfolio) 	Must be one of the following: <ul style="list-style-type: none"> CON LOC LOCLYR LYR NA PORT 	N/A	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Preferred Exposure Type Code	Code that represents the preferred exposure type. <ul style="list-style-type: none"> CLF (Company Loss File) CLFMKT (CLF + Market Share) CLFNOR (CLF + Number Of Risks) CLFPAY (CLF + Payroll) CLFPRE (CLF + Premium) CLFSI (CLF + Sums Insured) MKT (Market Share) NOR (Number Of Risks) PAY (Payroll) PRE (Premium) SI (Sums Insured) 	Must be one of the following: <ul style="list-style-type: none"> CLF CLFMKT CLFNOR CLFPAY CLFPRE CLFSI MKT NOR PAY PRE SI 	N/A	String	
Cedant Name	Name of the primary insurer, which is the insurance company that purchases reinsurance.	Can include up to 60 characters	N/A	String	
Reinsurer Name	Name of the insurer or reinsurer who assumes the cedant's risk under the contract (treaty).	Can include up to 60 characters	N/A	String	
Inception Date	Date of the first day on which the reinsurance treaty is effective. Also referred to as the Effective FROM Date.	Date format is specific to locale of end user. Must be the contract expiration date Must be a date value between 1/1/1970 and 12/31/2038, inclusive You must use one of the following formats. <ul style="list-style-type: none"> MM/DD/YYYY DD/MM/YYYY YYYYMMDD YYYY-MM-DD 	N/A	Date	
Expiration Date	Date of the last day on which the reinsurance treaty is effective. Also referred to as the Effective TO Date. You must use one of the following formats. <ul style="list-style-type: none"> MM/DD/YYYY DD/MM/YYYY YYYYMMDD YYYY-MM-DD 	Date format is specific to locale of end user. Must be the contract expiration date Must be a date value between 1/1/1970 and 12/31/2038, inclusive You must use one of the following formats. <ul style="list-style-type: none"> MM/DD/YYYY DD/MM/YYYY YYYYMMDD YYYY-MM-DD 	N/A	Date	
Currency Code	ISO 3-character code for the currency.	3-letter currency code must come from this list: Currency Codes	N/A	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Risk Limit	Treaty limit for a single risk or layer.	Can include up to 9 characters	N/A	Double	
Risk Retention	Treaty retention per single risk, or per layer for policies including layers.	Can include up to 9 characters	N/A	Double	
Occurrence Limit	Maximum loss that the treaty can occur from each occurrence.	Can include up to 9 characters	N/A	Double	
Occurrence Retention	Deductible amount 1. The treaty does not assume losses below the specified value.	Can include up to 9 characters	N/A	Double	
Aggregate Limit	Maximum amount payable under reinsurance treaty that provides overall maximum loss limitation.	Can include up to 9 characters	N/A	Double	
Aggregate Retention	Additional dollar amount or percentage of risk retained by the ceding company under a reinsurance treaty.	Can include up to 9 characters	N/A	Double	
Ceded Amount	Ceded amount expressed as an amount of percentage. Note that this value is provided on the user interface as a whole number percentage (e.g. 30.00) but is stored in the database as a decimal (e.g. 0.3).	Can include up to 9 characters	N/A	Double	
Placed Amount	Placed percentage.	Can include up to 9 characters	N/A	Double	
Industry Loss Minimum	Minimum amount of industry loss.	Can include up to 9 characters	N/A	Double	
Industry Loss Maximum	Maximum amount of industry loss.	Can include up to 9 characters	N/A	Double	
Portfolio Loss Minimum	Minimum amount of portfolio loss.	Can include up to 9 characters	N/A	Double	
Portfolio Loss Maximum	Maximum amount of portfolio loss.	Can include up to 9 characters	N/A	Double	
Coinsurance Amount	Amount of co-insurance.	Can include up to 9 characters	N/A	Double	
Premium Minimum	The minimum premium paid for coverage of the layer per reinstatement. This value is not used during analysis.	Can include up to 9 characters	N/A	Double	
Premium Estimated	The estimated premium paid for coverage of the layer per reinstatement. This value is used when the analysis calculates premiums net-of-estimated losses.	Can include up to 9 characters	N/A	Double	
Losses Paid	User-provided information regarding losses paid on the account. This value is not used during analysis.	Can include up to 9 characters	N/A	Double	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Participation Net	Net participation amount or percent.	Can include up to 4 characters	N/A	Single	
Participation Gross	Gross participation amount or percent.	Can include up to 4 characters	N/A	Single	
Loss Modification Factor	User-defined factor used to modify losses.	Can include up to 4 characters	N/A	Single	
Starting Event Number	Event number at which the treaty was applied.	Can include up to 4 characters	N/A	Integer	
Reinstatement	The maximum number of times the risk limit can be reinstated after the application of a loss amount during the coverage period, where "0" represents no reinstatements and "999" represents unlimited reinstatements.	Can include 1 character UNSIGNED/ TINY INT	N/A	Unsigned/ Tiny Integer	
Reinst Provisional Amount	Handling of reinstatement premium payments based on loss amount (100%, 75%, 50%, or Pro-Rata). The value 100% specifies that the total premium amount (Estimated Premium) is paid for the reinstatement; Pro Rata specifies that the reinstatement premium amount paid is in proportion to the percent of the occurrence limit that is exhausted.	Can include up to 9 characters	N/A	Double	
Reinst Provisional Time	Handling of reinstatement premium payments based on time of loss (100%, 75%, 50%, or Pro-Rata). The value 100% specifies that the total premium amount (Estimated Premium) is paid for the reinstatement adjusted only for Reinstatement Provisions by Amount. Pro Rata specifies that the premium amount paid is in proportion to the time remaining on the reinsurance treaty as of the day on which the layer loss occurred.	Can include up to 9 characters	N/A	Double	
Is Match Loss To Limit	Indicates whether the loss is matched to limits. 1 = Yes (matched) 0 = No (not matched)	Can include 1 character: Must be one of the following <ul style="list-style-type: none"> • 1 • 0 	N/A	Integer	
Reins Applies To ULOB	User's Lines of Business filter.	Can include up to 16 characters	N/A	String	
Reins Applies To Event	XML String that defines the event filter for the treaty.	Can include up to 16 characters	N/A	XML	
Inuring Sequence Number	Inuring order for the reinsurance treaty.	Can include up to 2 characters	N/A	SMALL Integer	
Description	Description of the reinsurance treaty.	Can include up to 4000 characters	N/A	String	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Entered Date	Date and time when the reinsurance treaty was created, based on U.S. regional settings.	<p>Datetime format is specific to locale of end user.</p> <p>Must be a date value between 1/1/1970 and 12/31/2038, inclusive</p> <p>Must be a time value between 00:00 and 24:00, inclusive</p> <p>You must use one of the following formats.</p> <ul style="list-style-type: none"> • MM/DD/YYYY HH:MM:SS • DD/MM/YYYY HH:MM:SS • YYYYMM/DD HH:MM:SS • YYYY-MM-DDHH:MM:SS 	N/A	Date Time	
Edited Date	Date and time when the reinsurance treaty was last modified, based on U.S. regional settings.	<p>Datetime format is specific to locale of end user.</p> <p>Must be a date value between 1/1/1970 and 12/31/2038, inclusive</p> <p>Must be a time value between 00:00 and 24:00, inclusive</p> <p>You must use one of the following formats.</p> <ul style="list-style-type: none"> • MM/DD/YYYY HH:MM:SS • DD/MM/YYYY HH:MM:SS • YYYYMM/DD HH:MM:SS • YYYY-MM-DDHH:MM:SS 	N/A	Date Time	

Reins Applies to Exp

The following table provides detailed information about exposure fields in the Reins Applies to Exp table.

Note that Reinsurance Data fields cannot be enhanced.

Field	Description	Validation Rules	Default Value	Data Type	Common Core
Reinsurance Type Code	Code that represents the reinsurance treaty type. <ul style="list-style-type: none"> CATXOL (Catastrophe Excess of Loss) FAC (Facultative) QS (Quota Share) SS (Surplus Share) XPR (Per-Risk Excess of Loss) 	Must be one of the following: <ul style="list-style-type: none"> CATXOL FAC QS SS XPR 	N/A	String	
Peril Set Code	Numeric code for the single peril or set of perils. <ul style="list-style-type: none"> 262144 (Cyber security data and privacy breach) 524288 (Cyber security property damage) 786432 (Sum of the codes for Cyber security data and privacy breach and Cyber security property damage), implying both 	Can be any of the following: <ul style="list-style-type: none"> 262144 524288 786432 	N/A	Integer	Yes
Cedant Name	Name of the cedant	Can include up to 60 characters	N/A	String	
Reinsurer Name	Name of the reinsurer	Can include up to 60 characters	N/A	String	
Reins Target Type Code	Code that represents the objects to which the reinsurance treaty is applied. <ul style="list-style-type: none"> CON (Contract) LOC (Location) LOCLYR (Location or Layer) LYR (Layer) NA (N/A) PORT (Portfolio) 	Must be one of the following: <ul style="list-style-type: none"> CON LOC LOCLYR LYR NA PORT 	N/A	String	
Attachment Point	Value of the attachment point. Any values that are less than or equal to 1 will be interpreted as percentages (e.g., 0.12 as 12%).	Can include up to 9 characters	N/A	Float	
Gross Limit	The maximum amount of loss that this reinsurance treaty or certificate will cover Required if you are creating a new record or editing an existing record	If the reinsurance type is Surplus Share, and you enter multiple surplus share reinsurance terms, you should treat these terms sequentially, based on the order of rows, where attachment 1 + gross limit 1 <= attachment 2 + gross limit 2 ... <= attachment n + gross limit n.	N/A	Float	

Field	Description	Validation Rules	Default Value	Data Type	Common Core
		Must be a numeric value between 0 and 9999999999999999, inclusive			
Ceded Amount	Ceded amount expressed as an amount of percentage. Note that this value is provided on the user interface as a whole number percentage (e.g. 30.00) but is stored in the database as a decimal (e.g. 0.3).	Can include up to 9 characters	N/A	Float	
Currency Code	3-character code	3-letter currency code must come from this list: Currency Codes	N/A	String	

Reference

This section provides the following reference information:

- Cyber-Exposure Quality Score Rubric
- Cyber Codes
- Service Provider Codes
- Mapping ISO and NAICS/SIC Codes
- ISO Country Codes
- Currency Codes
- Exchange Rates

A Cyber-Exposure Quality Score Rubric

The Quality Score Rubric offers general scoring guidelines for the Organization, Asset, and Transfers tables. Guidelines for the individual scores on each table are listed below.

Organization	Asset	Transfers
Disaster Recovery Score	Encryption Quality Score	Encryption Quality Score
Business Recovery Score	Antivirus Quality Score	
Network Intrusion Recovery Score	Firewall Quality Score	
Security Policy Score		
Vendor Security Policy Score		
Privacy Policy Score		
IT Maturity Score		

Choosing a quality score sometimes involves some subjective evaluation. Use these guidelines to help you choose a score that reflects your best judgment, even if it doesn't exactly match the guidelines. Assign the "Below Average" or "Above Average" scores when you think the organization's program or policy falls between "Poor" and "Average" or between "Average" and "Excellent," respectively.

Quality Score Fields	Guidelines		Poor	Below Average	Average	Above Average	Excellent
Organization Tab							
Business Recovery Score	1. Business Recovery Plan	1.1 Policy and Procedures	Yes		Yes		
		1.2 Development/ Implementation with additional support plans like: IT service continuity plan, Business resumption plan, Incident management plan			Yes		
		1.3 Testing and Training			Yes		
	2. System audit and update	2.1 Frequency			Annual		Biannual
	3. Certification/Compliance	3.1 ISO 27001/ ISO 20000 (and/ or) ISO 22301 (and/ or) Applicable NIST 800-53 Security Controls; e.g. Contingency Planning, Risk Assessment.					Yes
		1. Incident tracking and reporting	Yes		Yes		Yes

Quality Score Fields	Guidelines	Poor	Below Average	Average	Above Average	Excellent
Network Intrusion Recovery Score	1. Network Intrusion Detection System	1.2 Web Traffic Log management			Yes	Yes
		1.3 Penetration Testing			Yes	Yes
		1.4 Security Information and Event Management (SIEM) solutions				Yes
		1.5 Data Leakage Protection				Yes
		1.6 Intrusion Prevention system (IPS)				Yes
	2. System audit and update	2.1 Frequency			Annual	Biannual
	3. Certification/ Compliance	3.1. Applicable NIST 800-53 Security Controls; e.g. System and Information Integrity				Yes
Security Policy Score	1. IT Security Policy	1.1 Scope and purpose	Yes		Yes	
		1.2 Personnel Information Security			Yes	
		1.3 Physical Information Security			Yes	
		1.4 Access Control			Yes	
		1.5 Information Asset Management			Yes	
		1.6 Information Security Incident Management			Yes	
		1.7 Media/ Publishing policy for publication of content			Yes	
	2. System audit and update	2.1 Frequency			Annual	Biannual
	3. Certification/ Compliance	3.1 ISO 27001 (and/ or) Applicable NIST 800-53 security controls; e.g., Access Control, Configuration Management, Incidence Response and/ or Cyber Essentials (UK only)				Yes
	Vendor Security Policy Score	1. Vendor Security Policy	1.1 Basic Policy	Yes		Yes
1.2 Vendor classification/ Profiling and assessment					Yes	Yes
1.3 Details the type of data that can be accessed, duration of access and specific time of access					Yes	Yes

Quality Score Fields	Guidelines	Poor	Below Average	Average	Above Average	Excellent
		1.4 Includes a recovery plan if a vendor device with sensitive information relating to the organization is compromised				Yes
		1.5 Covers incident reporting from vendor standpoint				Yes
		1. Cloud Security if Applicable?				
	2. System audit and update	2. Frequency			Annual	Biannual
	3. BitSight® Rating (Optional, not required for a valid score)	3.1 Rating Bins	250-350	350-500	500-640	640-740
Privacy Policy Score	1. Privacy Policy	1.1 Scope and Purpose	Yes		Yes	Yes
		1.2 Collection and use of personal information and its purpose	Yes		Yes	Yes
		1.3 Use of cookies			Yes	Yes
		1.4 Security/ Protection of the data			Yes	Yes
		1.5 Links to other websites			Yes	Yes
		1.6 Changes to the policy			Yes	Yes
		1.7 Contact Information			Yes	Yes
		1.8 Posted on the organization website			Yes	Yes
		1.9 Handling electronic devices of employees and in workplace				Yes
		1.10 Policy conditions for handling financial gateways in your system				Yes
		1.11 State/ country specific				Yes
	2. System audit and update	2.1 Frequency			Annual	Biannual
3. Certification/ Compliance	3.1 Meets applicable regulatory guidelines, e.g., HIPAA, Gramm-Leach Bliley Act 1999, EU-US Safe Harbor Framework Agreement, European Union Data Protection Directive etc.				Yes	
IT Maturity Score	1. Information Security	1.1 Information security is weak and presents unacceptable risks	Yes			

Quality Score Fields	Guidelines	Poor	Below Average	Average	Above Average	Excellent	
		1.2 InfoSec activities are ad-hoc and typically IT-focused	Yes		Yes		
		1.3 Line-of-business managers are clearly aware of risk associated with their business lines				Yes	
		1.4 Continuous self-improvement practices in place				Yes	
		1.5 CISO				Yes	
	2. Roles and Responsibilities, Information Security Policies	2.1 Scope of definition			Not well defined		Well defined
	3. Enterprise Security Awareness	3.1 Level of Awareness	Low		Medium		High
		3.2 Security training and proactive testing for employees			Yes		Yes
Asset Tab							
Encryption Quality Score	1. Encryption	1. Basic Disk Encryption	Yes				
	2. Certification/ Compliance	2.1 ISO 27001			Yes	Yes	
		2.2 FIPS 140-2- Security Level	None	Level 1	Level 2	Level 3	Level 4
Antivirus Quality Score	1. Antivirus Product	1.1 Free Version- downloaded from the Internet	Yes				
		1.2 ICSA Certified Product			Yes	Yes	
		1.3 Scope of Installation	Few work-stations		Most work-stations, servers		All endpoint devices
	2. Certification/ Compliance	2.1 PCI DSS Compliance				Yes	
Firewall Quality Score	1. Firewall	1.1 Types	Basic packet filtering	Circuit-level gateway	Application level gateway	Stateful multilevel firewalls/ UTM	Next Generation Firewalls (NGFW)
		1. Sandboxing				Yes	Yes
		1.3 Scope of Installation	Few work-stations	Few work-stations	Most work-stations servers	All endpoint devices	All endpoint devices
		2.1 PCI DSS Compliance			Yes	Yes	Yes

Quality Score Fields	Guidelines		Poor	Below Average	Average	Above Average	Excellent
	2. Certification/ Compliance	2.2 NIST 800-41 Compliance (and/ or) ISO 27001 (and/ or) Cyber essentials (UK only)				Yes	Yes
Application Security Score	1. Software Flaws	1.1 Identification of software flaws, common vulnerabilities and exposures (CVE/ CWE) in all applications, software modules including the ones developed internally.	Yes		Yes		Yes
		1.2 Patch Management for identified vulnerabilities			Yes		Yes
		1.3 Time frame for implementation of critical patches	Greater than a month		A week		24-72 hours
		1.4 Zero Day Analytics					Yes
Transfers Tab							
Encryption Quality Score	1. Encryption	1.1 Basic DES 56 bit encryption	Yes				
	2. Certification/ Compliance	2.1 ISO 27001				Yes	Yes
		2.2 FIPS 140-2- Security Level	None	Level 1	Level 2	Level 3	Level 4

B Cyber Codes

The following table groups codes used by some of the fields used to calculate cyber risk. They are presented here, in one place, for easy reference.

Database Table	Field	Valid Code (Description)	Default Value	Data Type
Organization Data	Organization Data Type Code	Data source type: <ul style="list-style-type: none"> • BUY (Buyer Data) • CC (Credit Card) • CD (Consumer Data) • CON (Control Signals/Code) • CR (Citizen Record) • ER (Employee Record) • IP (Intellectual Property) • OTH (Other) • PHI (Personal Health Information) • PII (Personally Identifiable Information) • STU (Student Record) • UNK (Unknown) • WEB (Website) 	N/A	String
Asset	Asset Type Code	Asset type: <ul style="list-style-type: none"> • UNK (Unknown) • DB (Database) • PA (Paper) • PHY (Physical) • CMP (Computer) • SVR (Server) • LPT (Laptop) • MOB (Mobile) • USB (USB Storage) • OTH (Other) <p>Note: "Physical assets" are not computers but can be controlled by computers; e.g., security systems, lights, heating controls, etc.</p>	N/A	String
Asset	Operating System Type	Operating System: <ul style="list-style-type: none"> • Unknown • Linux • Unix • Ubuntu • Mac OS • Apple iOS • Windows XP • Windows 7 	Unknown	String

Database Table	Field	Valid Code (Description)	Default Value	Data Type
		<ul style="list-style-type: none"> Windows 8 Windows 10 Android OS IBM Mainframe OS Other 		
Asset Transfer	Cloud Type	Cloud service type: <ul style="list-style-type: none"> AWS (Amazon Web Services) IBM (IBM SmartCloud/IBM Cloud) MSA (Microsoft Azure) NONE (Organization does not use a cloud service) OTH (Other) PRV (Private) RCK (Rackspace) SAL (Salesforce) UNK (Cloud Type present but Unknown) VMW (VMWare) 	Unknown	String
Transfer	Transfer Type Code	Transaction mechanism type: <ul style="list-style-type: none"> CLD (Cloud) EML (Email) FTP (File Transfer Protocol) INRT (Intranet) OTH (Other) POS (Point-of-Sale Network) SCADA (Supervisory Control and Data Acquisition) UNK (Unknown) VEN (Vendor) WEB (Website) 	UNK	String
Transfer	Payment Processor Type Code	Payment processor type:: <ul style="list-style-type: none"> ADYN (Adyen) AMZPAY (Amazon Payments) BRTREE (Braintree) CNBS (Coinbase) DWLA (Dwolla) PYPL (PayPal) STRPE (Stripe) WPY (WePay) UNK (Unknown) OTH (Other) 	UNK	String
Contract	Contract Type Code	Contract type: <ul style="list-style-type: none"> SCLP (Standalone Cyber Liability Policy - neither E&O, D&O nor other endorsement nor businessowners) 	N/A	String

Database Table	Field	Valid Code (Description)	Default Value	Data Type
		<ul style="list-style-type: none"> • CLEEO (Cyber Liability Endorsement, Errors & Omissions) • CLEDO (Cyber Liability Endorsement, Directors & Officers) • BCL (Businessowners Cyber Liability) • NDBIL (Non-physical damage Business Interruption with Liability) • NDBI (Non-physical damage Business Interruption without Liability) • Other 		
Contract Layer Layer Condition Reinsurance Reins Applies to Exp	Peril Set Code	<p>Numeric code for the single peril or set of perils.</p> <ul style="list-style-type: none"> • 131072 (Cyber security data and privacy breach) • 262144 (Cyber security property damage) • 393216 (Sum of the codes for Cyber security data and privacy breach and Cyber security property) damage 	N/A	Integer
Contract	Status Code	<p>System-provided status code for the record in the table.</p> <ul style="list-style-type: none"> • A (Active) • DEL (Delete) • HID (Hidden) • INA (Inactive) • INC (Incompatible) • INV (Invalid) • MOD (Modified) • UNK (Unknown) • UPG (Upgrade in progress) 	UNK	String
Layer	Occ Limit Type Code	<p>Occurrence limit type.</p> <ul style="list-style-type: none"> • B (Blanket Limit) • E (Excess Limit) • N (No limit) 	N	String
Layer	Deductible Type Code	<p>Code for the layer deductible type</p> <p>N (No deductible)</p> <p>For the following deductible types, the Layer Condition terms, if any, are applied first:</p> <ul style="list-style-type: none"> • AP (Attachment Point) • FR (Franchise Deductible) • B (Blanket Deductible) • PL (Percent of Loss) <p>For the following deductible types, the Layer Condition terms (for the risks affected by a given event) are compared to the layer deductible using Ground Up Loss to determine the deductible amount.</p> <ul style="list-style-type: none"> • MM (Minimum and Maximum) 	N	String

Database Table	Field	Valid Code (Description)	Default Value	Data Type
		<ul style="list-style-type: none"> MI (Minimum Deductible Amount) MA (Maximum Deductible) 		
Layer Condition	Occ Limit Type Code	Occurrence limit type: <ul style="list-style-type: none"> B (Blanket Limit) C (Limit by Coverage) E (Excess Limit) BH (Blanket Hours) CH (Coverage-specific Hours) N (No limit) 	N	String
Layer Condition	Deductible Type Code* *Reserved for Future Use	Layer condition deductible type: <ul style="list-style-type: none"> MM (Minimum and Maximum) MI (Minimum Deductible Amount) MA (Maximum Deductible Amount) N (No deductible) The location deductibles, if any, for the risks affected by a given event, are compared to the Layer Condition deductible using ground up loss to determine the deductible amount.	N	String
Reinsurance Reins Applies to Exp	Reinsurance Type Code	Reinsurance treaty type: <ul style="list-style-type: none"> CATXOL (Catastrophe Excess of Loss) FAC (Facultative) QS (Quota Share) SS (Surplus Share) XPR (Per-Risk Excess of Loss) 	N/A	String
Reinsurance	Submit Status Code	Submission status: <ul style="list-style-type: none"> B (Bound) C (Cancelled) Q (Quoted) R (Rejected) S (Submitted) 		String
Reinsurance	Trigger Type Code	When and how treaty coverage is applied: <ul style="list-style-type: none"> LOD (Losses Occurring During) RA (Risks Attaching) 		String
Reinsurance Reins Applies to Exp	Reins Target Type Code	Objects to which the reinsurance treaty is applied: <ul style="list-style-type: none"> CON (Contract) LOC (Location) LOCLYR (Location or Layer) LYR (Layer) NA (N/A) PORT (Portfolio) 	N/A	String

Database Table	Field	Valid Code (Description)	Default Value	Data Type
Reinsurance	Preferred Exposure Type Code	Preferred exposure type: <ul style="list-style-type: none"> • CLF (Company Loss File) • CLFMKT (CLF + Market Share) • CLFNOR (CLF + Number Of Risks) • CLFPAY (CLF + Payroll) • CLFPRE (CLF + Premium) • CLFSI (CLF + Sums Insured) • MKT (Market Share) • NOR (Number Of Risks) • PAY (Payroll) • PRE (Premium) • SI (Sums Insured) 		String

C Service Provider Codes

Ad Network (ADS) Service Provider Name

Ad Network Service Provider Name	Service Provider Code
161 Media Platform 161	AZ16
Accuen	A125
AcuityAds	A182
Adap.TV/One	A204
AdBlade Embed	A213
Adconion	A226
AdGear	A253
Adify	A263
AdMeld	A296
AdRoll	A341
AdTech Studio	A371
Advertising.com	A402
Aggregate Knowledge	A459
Amazon Associates	A566
AOL-Time Warner Online Advertising	A627
AppNexus	A664
Arbor Marketplace	A700
Atlas Solutions	A791
AudienceScience	A819
Bizo	B1073
BlueKai	B1144
Brandscreen	B1221
BrightRoll	B1250
Brilig	B1256
Burst Media	B1305
Centro	C1499

Ad Network Service Provider Name	Service Provider Code
Chango	C1530
Collective Media	C1754
Commission Junction	C1783
Connexity	C1831
ContextWeb	C1857
Conversant	C1866
Criteo	C1985
Crosswise	C1996
Datonic	D2127
DemDex	D2173
Digilant	D2203
DoubleClick	D2320
DoubleVerify	D2325
Drawbridge	D2332
Dstillery	D2344
Evidon	E2659
eXelate	E2681
Experian	E2699
Eyeota	E2721
eyeReturn	E2722
Ezakus	E2725
Facebook Audience Network	F2740
Flashtalking	F2848
Google AdSense	G3124
GumGum	G3214

Ad Network Service Provider Name	Service Provider Code
Improve Digital	I3519
Index Exchange	I3534
Integral Ad Science	I3637
IponWeb BidSwitch	I3753
Korrelate	K4037
LiveRail	L4225
Magnetic	M4335
Marchex	M4397
Media Innovation Group	M4485
Mediaplex	M4502
MLN Advertising	M4665
MyBuys MyAds	M4768
Neustar AdAdvisor	N4957
Open AdStream	O5198
Openads/OpenX	O5207
Outbrain	O5295
PointRoll	P5581
Pubmatic	P5755
RadiumOne	R5870
RealVu	R5940
Resonate Insights	R6034
Rocket Fuel	R6106
Rubicon Project	R6145
Simpli.fi	S6495
SiteScout	S6528
Specific Media	S6711
SpotXchange	S6743
StickyAds TV	S6823
Switch Ads	S6935
Taboola	T6981
Tapad	T7019
The Trade Desk	T7146
Tribal Fusion	T7320
Triggit	T7329

Ad Network Service Provider Name	Service Provider Code
TripleLift	T7337
Turn	T7379
Twitter Ads	T7393
Undertone	U7447
Upfront Digital Media	U7473
Videology	V7609
VINDICO	V7631
X Plus One	X7991
Yahoo Publisher Network	Y8046
Yield Manager	Y8064
Zedo	Z8112

Cloud Hosting (HOS)

Cloud Hosting Service Provider Name	Service Provider Code
1and1	AZ19
Akamai Hosted	A500
Alibaba AliCloud	A520
Amazon Web Services	A565
AT&T Synaptic	A777
Bizland	B1071
BlueHost	B1143
Casablanca	C1438
CenturyLink	C1503
Clear Channel Communications Hosting	C1612
CloudFlare Hosting	C1690
Codero	C1729
Colt	C1767
Confluence Networks	C1822
Corporation Service Company	C1932
CyrusOne	C2058
DataPipe	D2115
Dealer.com	D2139
Defense Net	D2156
DigitalOcean	D2209
directNIC	D2233
DNS Made Easy	D2265
DOSarrest	D2306
Dyn Hosting	D2361
eNom Hosting	E2553
GigeNET	G3068
GoDaddy	G3108
Google Cloud	G3124
Hetzner	H3279
HostGator	H3372
HostMySite	H3380

Cloud Hosting Service Provider Name	Service Provider Code
Hostway	H3389
HP	H3403
IBM BlueMix	I3448
Incapsula	I3528
INETu	I3543
InMotion Hosting	I3595
Internap	I3675
Internet Brands	I3678
InterNetX	I3694
Interoute Communications	I3696
iWeb	I3811
IX Web Hosting	I3813
Key-Systems	K3991
Layered Tech	L4084
Level 3 Communications	L4136
Linode	L4187
Liquid Web	L4194
Media Temple	M4487
Microsoft Azure	M4613
NetBenefit	N4881
Network Solutions	N4947
Ning Hosting	N5020
nLayer Communications	N5027
NTT Communications	N5070
One.com	O5160
Online.net	O5178
OpenStack	O5226
OpSource	O5235
Oracle	O5262
Oversee.net Hosted	O5301
OVH	O5302

Cloud Hosting Service Provider Name	Service Provider Code
Peak 10	P5406
PEER 1 Hosting	P5412
Prolexic Technologies	P5702
Proximedia	P5736
Q9 Networks	Q5777
QuinStreet	Q5836
Rackspace Cloud Servers	R5860
Red Hat CloudForms	R5957
Register.com Hosting	R5991
RookMedia	R6123
Safenames	S6168
Salesforce	S6188
Savvis	S6223
ServiceNow	S6369
SingleHop	S6505
Softlayer	S6651
Sprint	S6758
Squarespace Hosted	S6769
SunGard	S6897
SUSE	S6924
Thomson Reuters	T7164
TierraNet	T7186
Tiggee	T7193
Tsohost	T7362
T-Systems	T7363
Turner Broadcasting	T7380
TW Telecom	T7383
Neustar	N4956
UltraDNS	U7431
Endurance	E2537
Unified Layer	U7451
Verisign Hosting	V7568
Verizon	V7571
ViaWest	V7597

Cloud Hosting Service Provider Name	Service Provider Code
Voodoo	V7717
VMware vCloud	V7698
Windstream	W7910
XO Communications	X8022
Zayo	Z8104

Content Delivery Network (CDN)

Content Delivery Network Service Provider Name	Service Provider Code
Akamai	A500
Amazon CloudFront	A565
BitGravity	B1056
Bootcss	B1180
BootstrapCDN	B1181
CacheFly	C1347
CDN JS	C1472
CDNetworks	C1474
CDNVideo	C1475
ChinaCache	C1561
ChinaNetCenter	C1562
Clear Channel Communications	C1612
CloudApp	C1685
CloudFlare	C1690
Cloudinary	C1693
CloudLayer	C1694
CodeFlavors CDN	C1726
Contegix	C1845
Coral Content Distribution	C1899
Distil	D2249
DT00	D2345
EdgeCast Networks	E2441
Facebook CDN	F2740
Fastly	F2769
FetchCDN	F2794
Gawker	G3010
GoDaddy	G3108
Google CDN	G3124
GStatic Google Static Content	G3197
Highwinds	H3296
Instart Logic	I3625

Content Delivery Network Service Provider Name	Service Provider Code
Internap	I3675
jQuery CDN	J3894
JS Cache	J3895
jsDelivr	J3898
KeyCDN	K3984
Level3	L4137
Limelight Networks	L4162
MaxCDN	M4447
Microsoft Ajax Content Delivery Network	M4609
Microsoft Azure	M4613
Mosso	M4722
OSS CDN	O5289
OVH AnyCast	O5302
PressCDN	P5646
Rackspace Cloud Files	R5860
RawGit	R5904
ScaleEngine	S6231
section.io	S6283
Simple	S6487
Squixa	S6772
Stackoverflow CDN	S6785
Stratus	S6844
Torbit	T7233
TurboBytes	T7374
Turner	T7380
Twitter CDN	T7393
Useso	U7501
Vimeo	V7628
WordPress Grid	W7947
Yahoo Image CDN	Y8046

Content Delivery Network Service Provider Name	Service Provider Code
Zencoder	Z8118
Akamai	A500
Amazon CloudFront	A565
BitGravity	B1056
Bootcss	B1180
BootstrapCDN	B1181
CacheFly	C1347
CDN JS	C1472
CDNetworks	C1474
CDNVideo	C1475
ChinaCache	C1561
ChinaNetCenter	C1562
Clear Channel Communications	C1612

Domain Name Service (DNS)

Domain Name Service Provider Name	Service Provider Code
1and1 DNS	AZ19
Above	A97
Akamai	A500
Amazon Route 53	A565
aPlus	A639
Arsys	A728
Ascio	A747
ATT DNS	A777
BlueHost	B1143
Bodis	B1162
CenturyLink DNS	C1503
CloudFlare	C1690
CSC Global	C2014
DataPipe	D2115
Deutsche Telekom	D2183
directNIC	D2233
DNSimple	D2271
DNS Link	D2264
DNS Made Easy	D2265
DNS Pod	D2266
DomainApps	D2294
DomainDiscover	D2295
DomainsAtCost	D2297
Dreamhost	D2333
Dyn	D2361
DynaDot	D2364
EasyDNS	E2393
eNom	E2553
EuroDNS	E2637
Fasthosts	F2768

Domain Name Service Provider Name	Service Provider Code
gandi.net	G3004
GoDaddy	G3108
Google	G3124
Hetzner	H3279
HiChina	H3287
HostEurope	H3371
HostGator	H3372
Hosting.com	H3377
HostMonster	H3379
Hostway	H3389
IIDNS	I3487
InMotion Hosting	I3595
Instra	I3628
Internap	I3675
InternetBorder	I3691
InternetTraffic	I3692
InterNetX	I3694
Joker	J3882
Key Systems	K3982
Linode	L4187
ListingDomains	L4201
Logic Boxes	L4254
MarkMonitor	M4422
MediaTemple	M4510
Moniker	M4695
MyDomain	M4773
Name.com	N4800
NameBright	N4801
Namecheap	N4802
Namesco	N4805

Domain Name Service Provider Name	Service Provider Code
Nameshield	N4808
Net4	N4873
NetNames DNS	N4919
Nettica	N4942
Network Solutions	N4947
No-ip	N5035
NSONE	N5062
One.com	O5160
Online.Net	O5178
OpenSRS	O5224
Oversee.net	O5301
OVH	O5302
pairNetworks	P5337
ParkingCrew	P5367
ParkLogic	P5368
Peer1	P5413
PowWeb	P5627
Rackspace	R5860
Register	R5991
Register.IT	R5992
ResellerClub	R6031
Savvis	S6223
SchlundTech	S6243
Secure Network Systems	S6287
Sedo	S6296
SoftLayer	S6651
Sprint	S6758
Sudu	S6881
UltraDNS neustar	U7431
Verio	V7566
Verisign	V7568
Verizon	V7571
Voodoo DNS Parking	V7717
Web.com DNS	W7782

Domain Name Service Provider Name	Service Provider Code
WebNames	W7820
WebsiteWelcome	W7839
Wix DNS	W7930
Xinnet	X8011
Yahoo	Y8046
Zerigo	Z8129
ZoneEdit	Z8161
Ztomy	Z8173

Email (EML)

Email Service Provider Name	Service Provider Code
1and1 Email Solutions	AZ19
3D Cart Mail	AZ37
Amazon SES	A565
AppRiver	A671
Barracuda Email Security Gateway	B949
BlueHost Mail	B1143
Commtouch	C1787
DreamHost	D2333
Dyn Email Gateway	D2361
easyMail	E2393
eNom	E2553
ExactTarget Email	E2673
GoDaddy	G3108
Google Gmail	G3124
Hostgator Mail	H3372
Intermedia	I3673
MailChimp Mandrill	M4342
Mailgun	M4346
MailJet	M4349
MailRoute	M4352
Marketo Mail	M4414
McAfee Email Gateway	M4465
Microsoft Azure	M4613
Microsoft Exchange	M4609
Mimecast	M4631
Namecheap	N4802
Network Solutions Email Hosting	N4947
Office 365 Mail	O5120
Oracle CX	O5262
OVH Mail	O5302

Email Service Provider Name	Service Provider Code
Pardot Mail	P5365
Postmark	P5611
PowWeb Mail	P5627
Rackspace Email Hosting	R5860
Responsys	R6038
Return Path	R6051
Securence	S6293
Sendgrid	S6332
SilverSky	S6482
Symantec.cloud	S6945
Teleflora Mail	T7073
TrendMicro Email Services	T7316
Tucows Inc	T7366
Websense	W7833
Yahoo Aabaco	Y8046
Zendesk	Z8120
Zoho Mail	Z8157
ZoneEdit MX	Z8161
ZScaler	Z8171

Payment Processor (PAY)

Payment Processor Service Provider Name	Service Provider Code
2Checkout	AZ30
Adyen	A419
Affirm	A443
Afterpay	A452
Alipay	A525
Amazon Payments	A566
American Express	A576
Aplazame	A637
Apple Pay	A653
Balanced Payments	B932
Bango	B941
Betterplace	B1005
Bill Me Later	B1031
BillSafe	B1034
BitPay	B1062
Braintree	B1209
CCBill	C1466
Celery	C1488
CentUp	C1500
ChangeTip	C1529
Chase Paymentech	C1548
Coin Widget	C1741
Coinbase	C1744
CoinDesk	C1745
Cointent	C1747
CyberSource	C2047
Discover	D2243
Epoch Compliance	E2582
EZTithe	E2733
Flattr	F2850

Payment Processor Service Provider Name	Service Provider Code
Google Checkout	G3124
Gumroad	G3215
Klarna	K4006
LaterPay	L4074
Maestro	M4329
MasterCard	M4433
MasterPass	M4436
Moonclerk	M4708
Nochex	N5030
Ogone	O5126
OrderGroove	O5276
Paddle	P5323
Pay4Later	P5385
Paylocity	P5391
Payment Express	P5392
Paymill	P5394
PayPal	P5397
PaySimple	P5398
Recurly	R5954
Revv	R6068
Signifyd	S6468
Sofort	S6643
Stripe	S6863
UnionPay	U7453
Vanco Payment Solutions	V7515
Visa	V7652
WePay	W7861
Wirecard	W7919
Zombaio	Z8158
Zuora	Z8177

SSL Certificate (SSL)

SSL Certificate Service Provider Name	Service Provider Code
Add2Net SSL	A229
Akamai SSL	A500
AlphaSSL	A537
BigCommerce SSL	B1021
CloudFlare SSL	C1690
Comodo SSL	C1792
DigiCert SSL	D2201
Entrust SSL	E2565
EssentialSSL	E2614
EuropeanSSL	E2639
Fastly SSL	F2769
Gandi SSL	G3003
GeoTrust SSL	G3047
GlobalSign SSL	G3089
GoDaddy SSL	G3108
Heroku SSL	H3277
Hetzner SSL	H3279
Hostway SSL	H3389
IX Webhosting SSL	I3813
LetsEncrypt	L4135
Locaweb SSL	L4244
Media Temple SSL	M4487

SSL Certificate Service Provider Name	Service Provider Code
Network Solutions SSL	N4947
OpenSSL	O5225
OVH SSL	O5302
Pair Networks SSL	P5336
Parallels SSL	P5361
RapidSSL	R5892
SSL.com	S6781
StartSSL	S6795
Symantec	S6942
VeriSign	V7568
Teleflora SSL	T7073
Thawte SSL	T7131
TippingPoint	T7208
Trend Micro SSL	T7311
Trustwave SSL	T7361
United SSL	U7463
Verio SSL	V7566
Volusion SSL	V7714
Wordpress SSL	W7947

D ISO Country and Currency Codes

ISO Country Codes

To view the ISO country codes that the data standard supports, [click here](#). After you log in to the Client Portal, the link opens to the "tCountryTable" page in the AIR Database Documentation.

Currency Codes

To view the currency codes that the data standard supports, [click here](#). After you log in to the Client Portal, the link opens to the "tCurrency Table" page in the AIR Database Documentation.

E Exchange Rates

The table below lists exchange rates for supported currency codes.

Currency Code	Exchange Rate	As Of Date
AED	0.27231	4/1/2009
AFN	0.01914	4/1/2009
ALL	0.00776	3/1/2016
AMD	0.0027	4/1/2009
ANG	0.54945	3/1/2016
AOA	0.01337	4/1/2009
ARS	0.06405	3/1/2016
AUD	0.71349	3/1/2016
AWG	0.55249	3/1/2016
AZM	1.2455	9/25/2009
AZN	1.2455	4/1/2009
BAM	0.6838	5/5/2009
BBD	0.5	3/1/2016
BDT	0.01479	4/1/2009
BGN	0.55493	3/1/2016
BHD	2.65957	4/1/2009
BIF	0.00084	4/1/2009
BMD	1	3/1/2016
BND	0.6664	4/1/2009
BOB	0.1455	4/1/2009
BOV	0.1455	4/1/2009
BRL	0.25028	3/1/2016
BSD	0.99816	3/1/2016
BTN	0.01972	4/1/2009
BWP	0.1311	4/1/2009
BYR	0.00035	4/1/2009
BZD	0.4878	3/1/2016
CAD	0.7387	3/1/2016
CDF	0.00122	4/1/2009
CHF	1.00167	3/1/2016

Currency Code	Exchange Rate	As Of Date
CLF	42.3227	2/24/2014
CLP	0.00144	3/1/2016
CNY	0.15255	3/1/2016
COP	0.0003	3/1/2016
CRC	0.00181	3/1/2016
CUP	0.0432	3/1/2016
CVE	0.01217	4/1/2009
CYP	2.31796	2/1/2013
CZK	0.04031	3/1/2016
DJF	0.00571	4/1/2009
DKK	0.14617	3/1/2016
DOP	0.02167	3/1/2016
DZD	0.0136	4/1/2009
EEK	0.069721	3/1/2016
EGP	0.1786	4/1/2009
ERN	0.06101	5/5/2009
ETB	0.09068	4/1/2009
EUR	1.09072	3/1/2016
FJD	0.5604	4/1/2009
FKP	1.4313	4/1/2009
GBP	1.38767	3/1/2016
GEL	0.5988	4/1/2009
GHC	0.7185	9/25/2009
GHS	0.7185	4/1/2009
GIP	1.4313	4/1/2009
GMD	0.03847	4/1/2009
GNF	0.0002	4/1/2009
GTQ	0.12662	3/1/2016
GYD	0.00509	4/1/2009

Currency Code	Exchange Rate	As Of Date
HKD	0.1286	3/1/2016
HNL	0.04324	3/1/2016
HRK	0.14234	3/1/2016
HTG	0.016	3/1/2016
HUF	0.00351	3/1/2016
IDR	0.00007	3/1/2016
ILS	0.25572	3/1/2016
INR	0.01459	3/1/2016
IQD	0.00087	4/1/2009
IRR	0.00003	3/1/2016
ISK	0.0082	4/1/2009
JMD	0.0081	3/1/2016
JOD	1.4015	4/1/2009
JPY	0.00884	3/1/2016
KES	0.01295	4/1/2009
KGS	0.02346	4/1/2009
KHR	0.00025	4/1/2009
KMF	0.0027	4/1/2009
KPW	0.00714	4/1/2009
KRW	0.0008	3/1/2016
KWD	3.4425	4/1/2009
KYD	1.16899	3/1/2016
KZT	0.00283	3/1/2016
LAK	0.00012	4/1/2009
LBP	0.00067	4/1/2009
LKR	0.00865	4/1/2009
LRD	0.01538	4/1/2009
LSL	0.1058	4/1/2009
LTL	0.31589	3/1/2016
LVL	1.55195	3/1/2016
LYD	0.7974	4/1/2009
MAD	0.1196	4/1/2009
MDL	0.0929	4/1/2009
MGA	0.00052	4/1/2009

Currency Code	Exchange Rate	As Of Date
MKD	0.01758	3/1/2016
MMK	0.1587	4/1/2009
MNT	0.00067	4/1/2009
MOP	0.12159	3/1/2016
MRO	0.0039	4/1/2009
MTL	0.6806	9/25/2009
MUR	0.03099	4/1/2009
MVR	0.07929	4/1/2009
MWK	0.00725	4/1/2009
MXN	0.05488	3/1/2016
MXP	0.05488	3/1/2016
MXV	0.07055	9/25/2009
MYR	0.23736	3/1/2016
MZN	0.03764	4/1/2009
NAD	0.1059	4/1/2009
NGN	0.00683	4/1/2009
NIO	0.03488	3/1/2016
NOK	0.11492	3/1/2016
NPR	0.01249	4/1/2009
NZD	0.65903	3/1/2016
OMR	2.6047	4/1/2009
PAB	1	3/1/2016
PEN	0.27827	3/1/2016
PGK	0.31664	3/1/2016
PHP	0.02104	3/1/2016
PKR	0.01248	4/1/2009
PLN	0.25001	3/1/2016
PYG	0.0002	4/1/2009
QAR	0.2748	4/1/2009
RON	0.24367	3/1/2016
RSD	0.00881	3/1/2016
RUB	0.01323	3/1/2016
RWF	0.00179	4/1/2009
SAR	0.26648	3/1/2016

Currency Code	Exchange Rate	As Of Date
SBD	0.1435	4/1/2009
SCR	0.06164	4/1/2009
SDD	0.4417	9/25/2009
SDG	0.4417	1/5/2015
SEK	0.1168	3/1/2016
SGD	0.71041	3/1/2016
SHP	1.7433	4/1/2009
SIT	0.00607	9/25/2009
SLL	0.00032	4/1/2009
SOS	0.00073	4/1/2009
SRD	0.3704	4/1/2009
STD	0.00006	4/1/2009
SVC	0.11099	3/1/2016
SYP	0.02184	4/1/2009
SZL	0.104	4/1/2009
THB	0.02799	3/1/2016
TJS	0.2621	4/1/2009
TMT	0.350877	2/26/2010
TND	0.723	4/1/2009
TOP	0.49	4/1/2009
TRY	0.3363	3/1/2016
TTD	0.1496	3/1/2016

Currency Code	Exchange Rate	As Of Date
TWD	0.03001	3/1/2016
TZS	0.00077	4/1/2009
UAH	0.03627	3/1/2016
UF	40.78067	3/1/2016
UGX	0.00047	4/1/2009
USD	1	3/1/2016
UYU	0.04231	4/1/2009
UZS	0.00071	4/1/2009
VEF	0.1581	3/1/2016
VND	0.00004	3/1/2016
VUV	0.00909	4/1/2009
WST	0.3485	4/1/2009
XAF	0.00207	4/1/2009
XCD	0.36807	3/1/2016
XOF	0.00207	4/1/2009
XPF	0.01137	4/1/2009
YER	0.00501	4/1/2009
ZAR	0.06227	3/1/2016
ZMK	0.00018	4/1/2009
ZWL	0.002763	2/26/2010

F Mapping ISO and NAICS/SIC Codes

The Cyber Model uses NAICS codes to output by industry. If you use ISO codes, use this procedure to download a spreadsheet that maps ISO codes to NAICS codes.

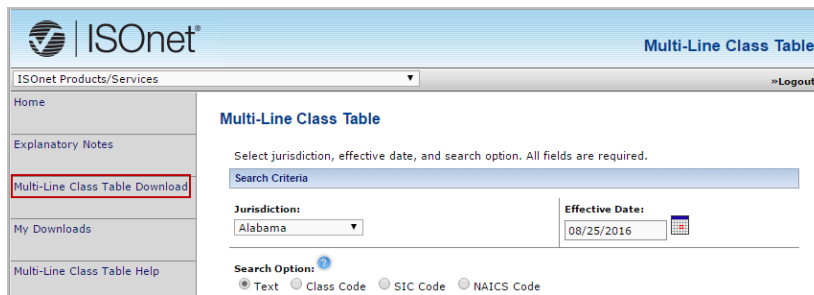
1. Log into ISONet at this URL.

<https://info.iso.com/content/start.action>

2. In the ISONet Products/Services drop-down menu, select Multi-Line Class Table.



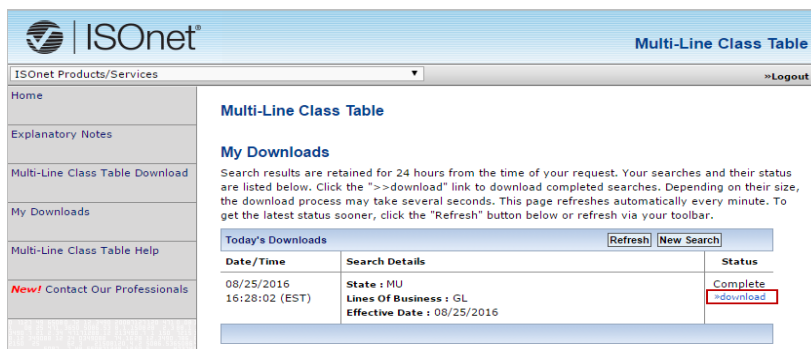
3. In the left navigation pane, select Multi-Class Table Download.



4. Make the following selections and click Download:

- Line(s) of Business: General Liability
- State: Multi-State
- Effective Date: Enter the current date

5. ISONet generates a link to a Zip file that contains an Excel document showing the GL class code to NAICS/SIC mapping. Click >>download to download the file.



About AIR Worldwide

AIR Worldwide (AIR) provides risk modeling solutions that make individuals, businesses, and society more resilient to extreme events. In 1987, AIR Worldwide founded the catastrophe modeling industry and today models the risk from natural catastrophes, terrorism, pandemics, casualty catastrophes, and cyber attacks, globally. Insurance, reinsurance, financial, corporate, and government clients rely on AIR's advanced science, software, and consulting services for catastrophe risk management, insurance-linked securities, site-specific engineering analyses, and agricultural risk management. AIR Worldwide, a Verisk (Nasdaq: VRSK) business, is headquartered in Boston with additional offices in North America, Europe, and Asia. For more information, please visit www.air-worldwide.com.



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