

# Hometown Connections CYBER Insurance Program



Since 1915, our private partnership business model has provided a unique opportunity for insurance professionals to acquire ownership in one of the largest privately held insurance brokerages in the

U.S. Fostering an atmosphere of longevity and client attention unmatched among insurance brokerage firms.

Your program will be staffed by a stable team of Power Gen experienced professionals located in the energy capital of the world.

Our workforce of 500 place \$1.4b in premium into 300+ insurance markets.



## Service Team



Sr. Account Executive & Power Generation Practice Leader  
– George Adkins, Managing Director  
28 Years Experience as Power Gen Operator, Inspector, Claims Manager, Underwriter & Broker  
[George.Adkins@worthaminsurance.com](mailto:George.Adkins@worthaminsurance.com)  
713.346.1295



Account Executive Assigned to Eastern U.S.  
– Ryan Weber  
Experienced Power Generation, Utilities and Energy Sales Person  
[Ryan.Weber@worthaminsurance.com](mailto:Ryan.Weber@worthaminsurance.com)  
713.346.1393



Account Executive Assigned to Western U.S.  
– Seth Michaelson  
Experienced Power Generation, Utilities and Energy Sales Person  
[Seth.Michaelson@worthaminsurance.com](mailto:Seth.Michaelson@worthaminsurance.com)  
713.346.1226



Program Partner & West Coast U.S. Account Executive  
– Allen Tyler  
30+ Years Experience in Power Gen Insurance, Principal at Tyler Insurance Agency  
[at Tyler@tylerinsurance.com](mailto:at Tyler@tylerinsurance.com)  
760.482.2794



## Resources to Reduce Chance of Breach

**CONTINUOUS MONITORING SERVICE** - N-Dimensions Solutions, an APPA/HCI Partner offers continuous monitoring of live network traffic, and then alerts you of Suspicious Behavior/Patterns. This service is available at a reduced cost if purchased along with the APPA/HCI Cyber Liability Insurance program

**FREE CYBER RISK EVALUATION TOOL/REPORT** - This simple 12 question survey (Check Boxes) asks questions, typically used to prepare for a cybersecurity review. They are based on fundamental cybersecurity controls that mitigate approximately 80% of Cyber Risks. Responses will provide a general sense of your cybersecurity environment and will generate a report that includes a cybersecurity maturity score and a discussion on areas where cybersecurity controls appear weak

Go to <http://worthampowergen.com/cyber-risk-evaluation-tool.html> to complete the evaluation



## Frequently Asked Questions

**WILL I BE SHARING LIMITS, DEDUCTIBLES, OR MATCH RENEWAL DATES WITH OTHER MEMBERS OF APPA?**

No. Limits and deductibles are negotiated per policyholder and each participant will choose its own renewal date.

**WHAT IS THE DISCOUNT FOR APPA MEMBERS?**

When comparing our rates to those outside the program, we see an average of 20% in savings.

**PREMIUMS LISTED STOP AT \$100M IN REVENUE, WHAT IF OUR REVENUES ARE GREATER THAN \$100M?**

Organizations with revenues > \$100m are eligible for the program. However, these premiums have not been predetermined. Therefore, underwriters require a review of the application before producing the premium.

**TELL ME ABOUT CLAIMS REPORTING AND WHAT HELP I CAN EXPECT TO RECEIVE.**

Once coverage is purchased, a toll free phone number is issued for reporting breaches and arranging services. Post Breach Services are listed in this document. 3rd party claims "Pay On Your Behalf" (Lawsuits, Fines/Penalties), report these when a demand or lawsuit is received. 1st party claims are "Indemnified" (Reimbursed), report when an actual or suspected privacy/security breach has occurred.

**WHEN DO WE HAVE TO NOTIFY CUSTOMERS OF A BREACH OF PERSONAL INFORMATION?**

This is governed by state law, but generally when their Personally Identifiable Information has been compromised (Credit Card & Medical Info, SS#, etc.).

# Hometown Connections CYBER Insurance Program

## Cyber Liability Insurance Premiums

Annual Utility Revenue (\$m)	Policy Limit <sup>(A)</sup>		Deductible
	\$1,000,000	\$2,000,000	
	Premium		
\$0-5	\$2,525	\$3,750	\$2,500
\$5-15	\$3,275	\$4,850	\$10,000
\$15-25	\$4,650	\$6,900	\$10,000
\$25-35	\$6,925	\$10,300	\$15,000
\$35-50	\$9,200	\$13,700	\$15,000
\$50-75	\$12,750	\$19,000	\$25,000
\$75-100	\$16,750	\$25,000	\$25,000
Over \$100	REFER TO UNDERWRITERS		
(A) Higher Limits Available Upon Request			



## Post Breach Services

The following services are available, as part of the claim process, through a dedicated toll-free number which connects directly to a 24/7 incident response center.

- **Claims Management** – Claims Management Process Management Including Appointing Specialists
- **Computer Forensic Services** – Assessment of Breach Impact and the “How and When”.
- **Notification/Call Center Services** – Instructions for Reaction Response, Notification & Call Center.
- **Fraud Resolution Services** – Credit/ID Theft Monitoring & Remediation.
- **Public Relations and Crisis Management Services** – PR Consultation.

## Cyber Liability Insurance - The Coverage

Third Party Liability Coverages	Coverage Description
Security & Privacy Liability	Damages & Expenses Incurred for liability from allegations of security and privacy wrongful acts.
Regulatory Defense and Fines/Penalties	Amount obligated to pay from certain privacy regulatory actions.( i.e. HIPAA, NERC, FERC, NRC, Payment Card Assessments)
Media Liability	Liability from allegations of multimedia wrongful acts (libel, slander, invasion of privacy, etc.).

First Party Coverages	Coverage Description
Notification Expense/Credit Monitoring	Notification expenses incurred following a privacy event/breach. (Credit monitoring services, call center services, etc.)
Network <sup>(1)</sup> Interruption Data Asset Restoration	BI/Extra Expense (Loss of profits) from a Cyber Breach. Also includes costs to restore/replace computer programs, software and electronic data
Network Extortion Expenses	Money/Expenses paid relating to cyber extortion demands.
Fraud	Computer/Electronic /Social Engineering Fraud for loss of funds arising out of fraudulent email wire transfer requests or other direct monetary loss. Also extends to theft of intangible assets.
Loss of Profits/Extra Expense	Business Interruption/Extra Expense (Loss of profits) resulting from a Cyber Breach.
Crisis Management/ Reputational Harm	Expenses including forensics, public relations etc.

“Network” Definition Includes Electronic Operational Controls (SCADA)