

ADVISEN'S CYBER DATASET

Advisen's Cyber Database is a proprietary relational database of information about various "Cyber risk"-related events which have or could have resulted in significant financial judgments or financial loss to corporate entities.

"Cyber risk" means any risk of financial or physical loss, disruption of services, privacy violation, or damage to the assets or reputation of an organization through either a failure of its information or technology systems, or a malicious act affecting their information or technology systems. While system "hacks" and data breaches get the lion's share of publicity, Advisen's Cyber Dataset also includes such risks as:

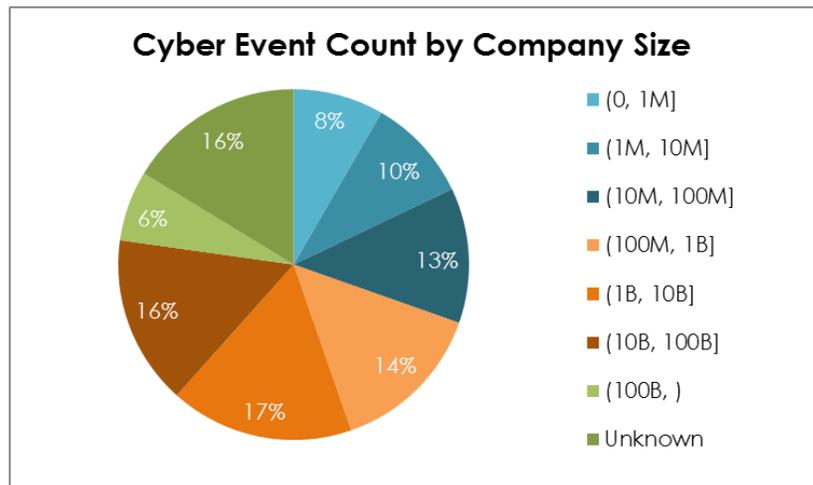
- Cyber Extortion
- Data – Unintentional Disclosure
- Data – Physically Lost or Stolen
- Data – Malicious Breach
- Privacy – Unauthorized Data Collection
- Privacy – Unauthorized Contact or Disclosure
- Identity – Fraudulent Use/Account Access
- Industrial Controls & Operations
- Network/Website Disruption
- Phishing, Spoofing, Social Engineering
- Skimming, Physical Tampering
- IT – Configuration/Implementation Errors
- IT – Processing Errors

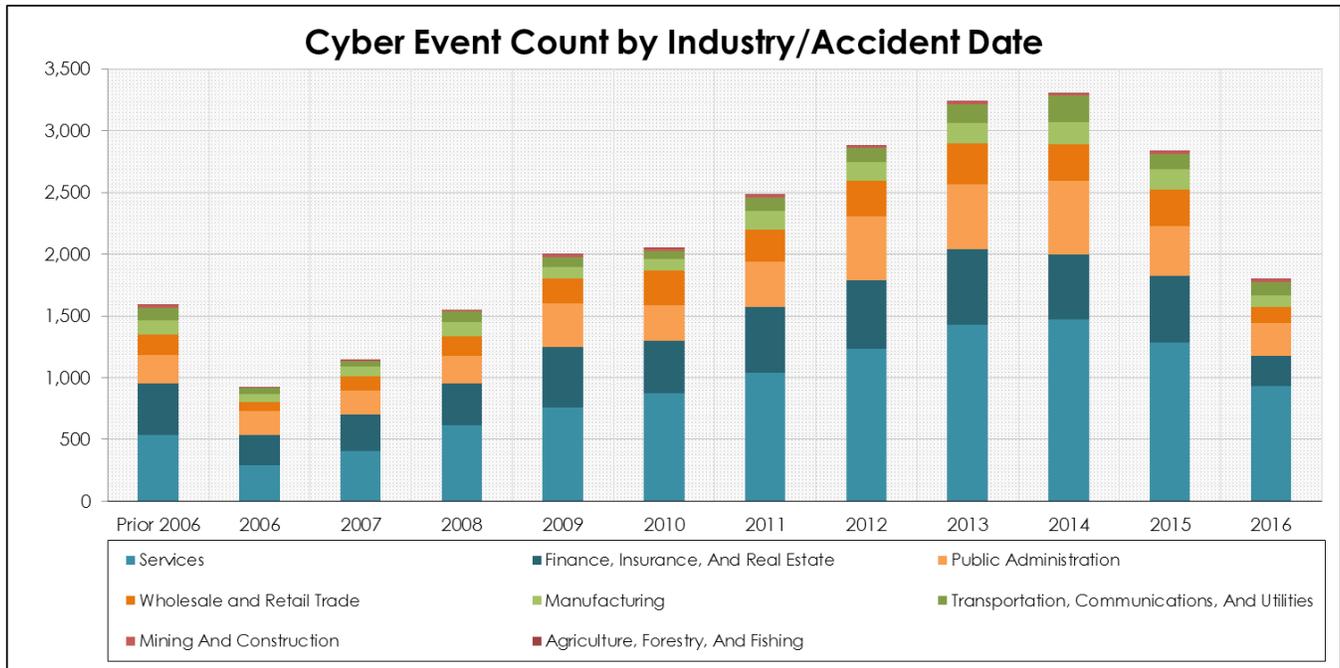
The Advisen cyber database includes more than 35,000 cases involving billions of unauthorized disclosures, thefts, or serious disruptions of customer and employee identities, corporate assets, and systems capabilities.

DATA FEEDS DELIVERY

Advisen's Cyber Data Feeds contain model-ready cyber data, married to current and historic company data. The intersection of loss and company data supports actuaries building sophisticated proprietary algorithms using multiple parameters, such as:

- Case Type
- Case Status
- Affected Count
- Accident Date
- Source of Loss
- Type of Loss
- Actor
- Loss Amount
- Company Size
- Company Type
- Number of Employees
- Industry Code
- Geography





Advisen's Cyber Dataset is constantly growing at a fast pace, and the Cyber Data Feeds will be refreshed on a monthly basis and delivered in Excel.

CYBER DATA FEATURES

Advisen has developed a comprehensive taxonomy for the cyber database that supports actuarial modeling and pricing analysis for insurance brokers, carriers and reinsurers, as well as facilitating cyber risk and trend analysis for cyber vendors.

A proportion of Advisen Cyber Data have been linked by interrelated root causes and been identified as related cases, allowing the user to model the aggregation of the potential risk across the portfolio.

Advisen leverages both Standard Industrial Classification (SIC) code system and North American Industry Classification System (NAICS). The latter provides a greater level of detail about a firm's activity and more accurately assigns the new technology or cutting-edge industries.

Advisen also provides denominator information through StatMaster, which supports more accurate frequency analysis. StatMaster provides time series business information for top level US companies with revenues over \$1M that is further segmented into industry and size groupings.

About Advisen Ltd.

Advisen is the leading provider of data, media, and technology solutions for the commercial property and casualty insurance market. Advisen's proprietary data sets and applications focus on large, specialty risks. Through Web Connectivity Ltd., Advisen provides messaging services, business consulting, and technical solutions to streamline and automate insurance transactions. Advisen connects a community of more than 200,000 professionals through daily newsletters, conferences, and webinars. The company was founded in 2000 and is headquartered in New York City, with offices in the US and the UK.