

SSIMPLE® CYBER RISK MANAGEMENT



I THE ASPEN CYBER TEAM

We are industry veterans who not only understand cyber insurance products, but have a depth of knowledge in the underlying field of privacy and network security. With dedicated risk engineers, claims experts, and the entirety of the global underwriting team holding a privacy and/or network security designation, our insureds can have confidence in working with us to protect their business from rapidly evolving cyber risks.

ASPEN GROUP

Founded in 2002, Aspen is a leading provider of insurance and reinsurance to clients. We operate through wholly-owned subsidiaries and offices in Australia, Bermuda, Canada, Singapore, Switzerland, the United Kingdom and the United States.

Aspen is diversified and well-capitalized and we provide our clients with significant risk capacity, and consistently demonstrate innovation and excellence in our approach to underwriting.

Aspen's operating subsidiaries have been assigned a rating of "A-" by Standard & Poor's Financial Services LLC, and "A" by A.M. Best Company Inc.

HOW WE WORK

- Innovation in the management of complex risks: Our people have deep technical
 expertise, and they are empowered to offer intelligent insights and find creative
 solutions to the most complex of problems.
- Global solutions with local execution: We value long-term partnerships with our clients, and our global products are delivered by local teams with a deep understanding of their individual needs.
- Fast and fair resolution of claims: We act with integrity and honor our commitments, resolving and paying claims quickly and fairly.
- Meaningful capacity backed by financial strength and security: Our success is built on financial strength and stability, and we pride ourselves in providing certainty and security to our clients.

Complexity is the enemy of security. Think SSIMPLE.®

I PROTECTING INSUREDS' ORGANIZATIONS

Now more than ever, businesses must be on guard against cyber threats. With more and more data being stored and processed online, privacy and network security is an increasingly critical component of business conduct. Organizations need to carefully contemplate methods of prevention, detection and response to potential breach incidents so that they are adequately prepared.

Fast Fact: From October 1, 2018, to September 30, 2019, the global median dwell time (of an attacker residing in a network) was 56 days.

Source: FireEye M-Trends 2020 Report

I INTRODUCING SSIMPLE

Aspen is pleased to offer an enhanced, market-leading solution for cyber protection. In an effort to help insureds bolster their security posture, the SSIMPLE platform is a holistically designed risk management platform that includes complimentary third party services to help address prevention and detection gaps in an Insured's security posture, alongside an innovative primary insurance policy and response services in the event of a breach. These proactive services are intended to provide additional layers of protection for our insureds and are included with the Apex policy at no extra cost. Our dedicated cyber risk management unit will help evaluate and implement these products as part of an overall security plan.

Cyber risk can be complicated.

Offering a suite of impactful and easily accessible solutions, the SSIMPLE platform is designed to help insureds achieve a state of holistic security.

It combines:

Secure

Systems and

Information

Management

Principles with the benefits of our

Loss

Experience

With SSIMPLE, a highly curated selection of security products, including several first to market products that would otherwise require additional resources to acquire, will be accessible to our insureds via our secure online portal.

Simplicity breeds functionality. SSIMPLE breeds security.®

SSIMPLE Security is effective security.®

| PLANNING | PREVENTION | | DETECTION | RESPONSE

Planning > Prevention > Detection > Response

Tailored Tabletop for Executives

As both the cyber threat landscape and legal environment continue to evolve, it is more important than ever for organizations to proactively ensure they can quickly and appropriately respond to data privacy challenges, including cybersecurity events. This interactive, executive-focused exercise is designed to review and test an organization's cyber incident response capabilities, with a focus on strategic communication.

NetDiligence Breach Plan Connect

Breach Plan Connect®, powered by NetDiligence®, is a securely hosted solution designed to help your senior managers plan for, oversee, and coordinate your organization's response to a cyber incident. Breach Plan Connect comes pre-loaded with a comprehensive plan template which can be easily customized for your organization and includes a mobile app for convenient access and alternative means of communication if company systems are compromised.

NetDiligence eRiskHub Portal

The eRiskHub® Portal, powered by NetDiligence®, is the central resource for information about all of these services, and also includes cybersecurity educational modules along with best practices resources (such as policy templates) to develop and improve controls.

Planning > Prevention > Detection > Response

Axio360 Assessment

Axio360 is an integrated risk management SaaS platform designed to help you rapidly measure your cybersecurity maturity, plan improvements to strengthen your cyber posture, and share your findings with key stakeholders. Current suite of assessments available to SSIMPLE clients include: NIST CSF, C2M2 and Ransomware Preparedness.

ISS Cyber Risk Score Enterprise

The ISS Cyber Risk Score provides a stable, long-term indicator of network security risk based on a diverse set of inputs, global cybersecurity threats and proprietary analytical methods, helping organizations understand and strengthen their cyber posture and assess the risk of their third party vendors in the supply chain.

Microsoft 365 Security Assessment

Assesses Microsoft 365 settings to ensure they are configured securely and that critical functions such as auditing are enabled. The primary deliverable is a report that prioritizes the recommended remediation actions and associated solutions.

Planning > Prevention > **Detection** > Response

Elijah eCollect

Theft of company data by departing employees can be very costly. Quickly, efficiently, and inexpensively examine recently accessed files and USB insertion history of recently departed employees to determine if full investigation is advisable.

Thinkst Canary

Most companies discover they've been breached way too late. Thinkst Canary fixes this: just 3 minutes of setup; no ongoing overhead; nearly 0 false positives, and you can detect attackers long before they dig in.

Planning > Prevention > Detection > Response

The Aspen Apex cyber policy form delivers some of the most unique, robust and flexible cyber coverage available, in a clear and compact fashion.

Our clear and concise approach to policy construction is intended to simplify complex coverage concepts, provide insureds with easy access to world-class incident response vendors, and assist with incident response processes designed by Certified Information System Security Professionals (CISSPs).

Key advantages of the base Apex form include:

- Full Limits across all coverage parts inherent to the base Apex policy form
- Built-in incident response

Other advantages include:

- First Dollar coverages in some areas
- Single Policy Retention
- Elements of Business Interruption
- Pay-on-behalf Approach with Extortion reimbursement coverage

Available endorsements include:

- Professional Services coverage
- Payment Card Industry Costs coverage
- Funds Transfer coverage
- Lost Income coverage with System Failure and Contingent Business Interruption extensions

To learn more about the SSIMPLE platform, please visit aspen-insurance.com