

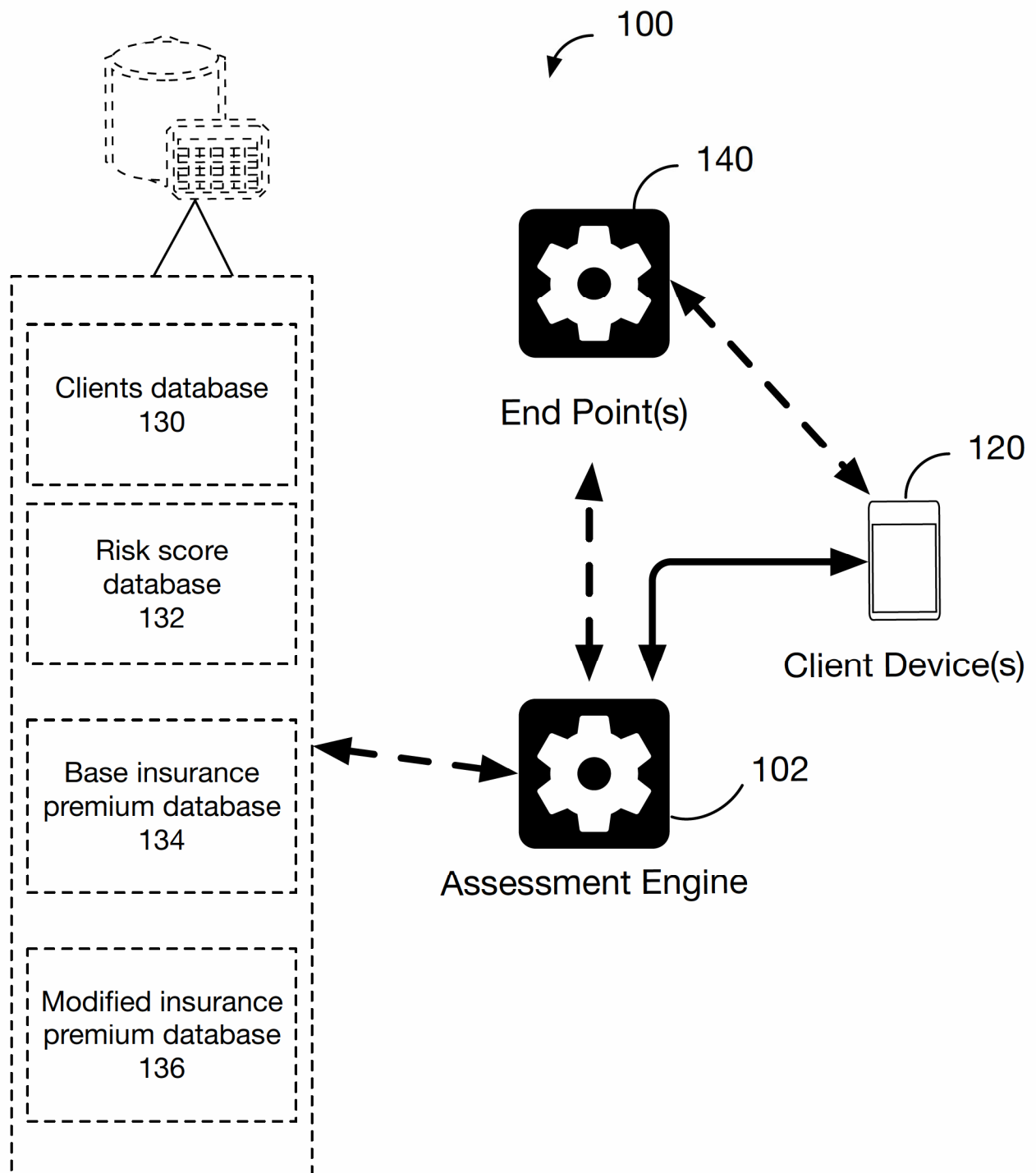


Figure 1A

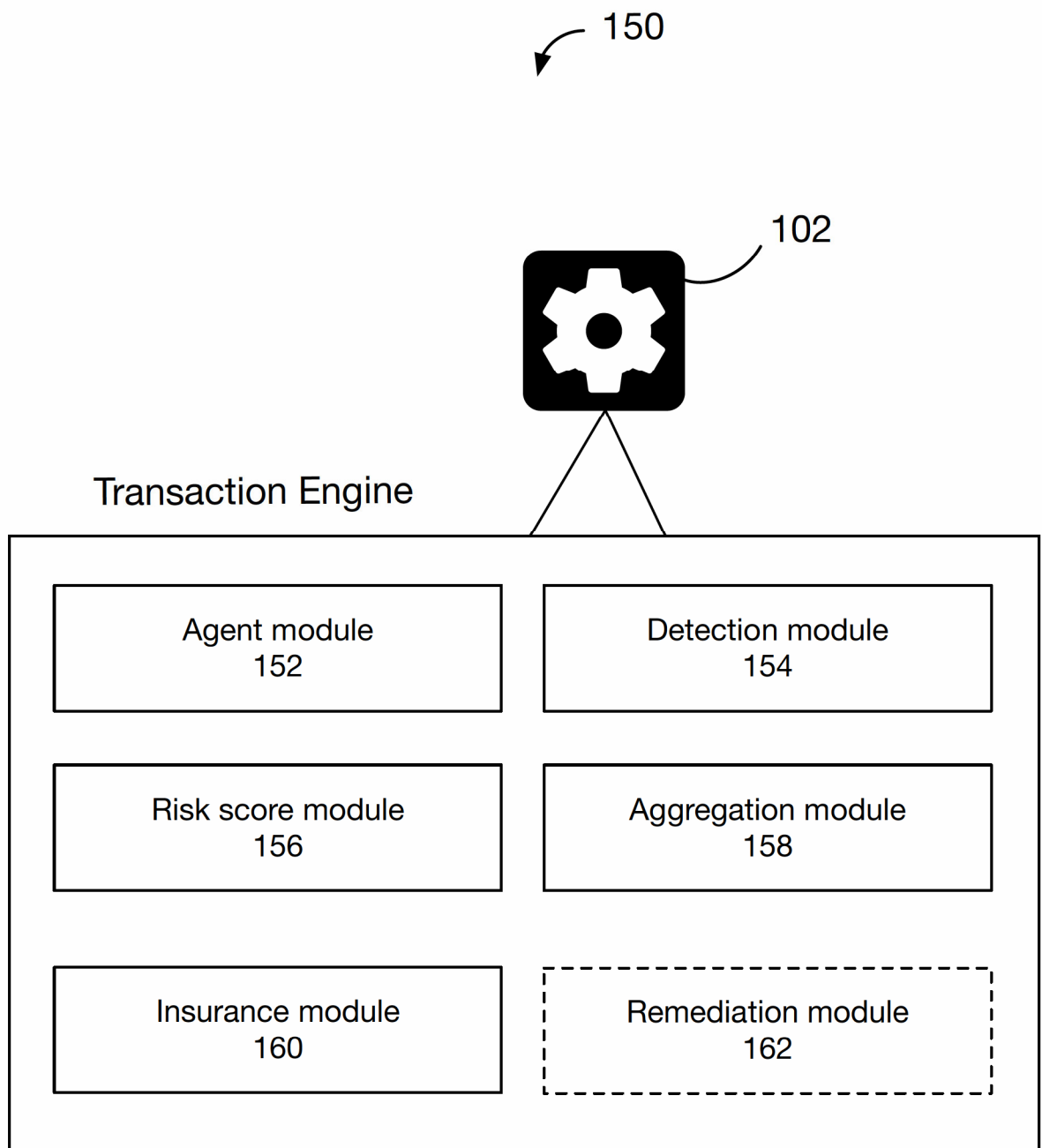


Figure 1B

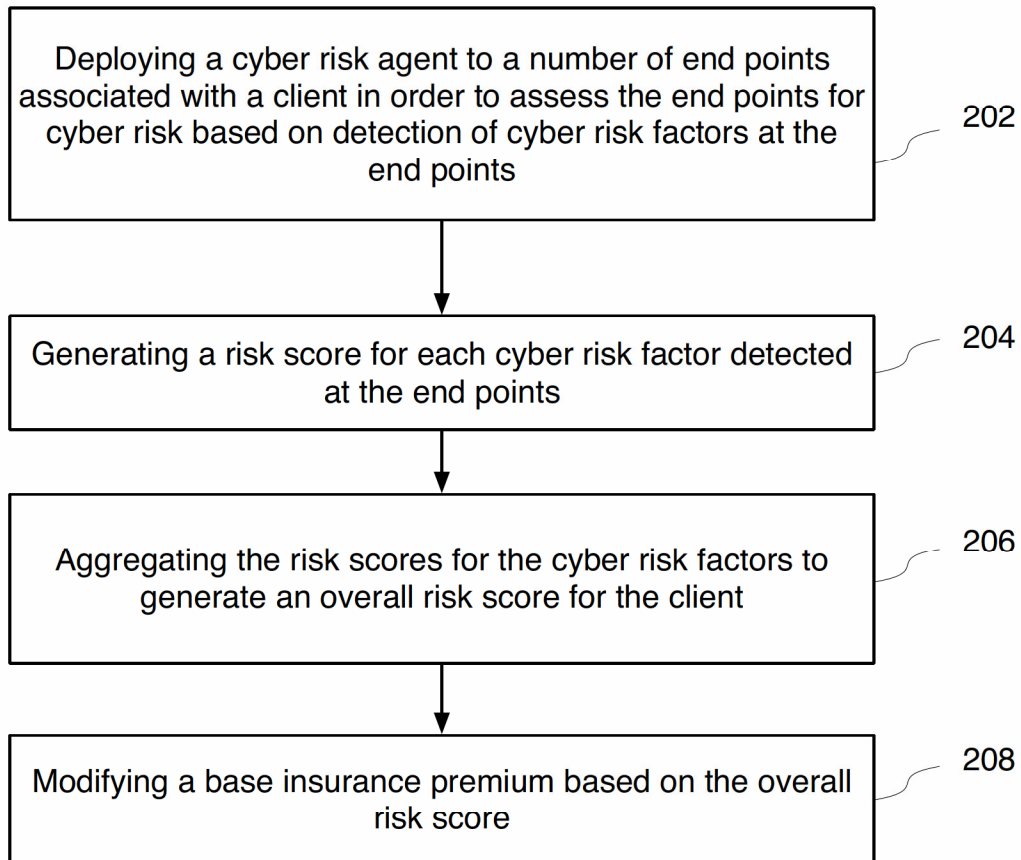


Figure 2

Max score	800
Score obtained	680
Assessment	Good risk
Premium modifier status	Discount
Modifier	25%
Decline if:	
Antivirus up to date	OK
Firewall up to date	OK
Patches OS up to date	OK
Application software security up to date	OK
Summary	OK

Good risk	Over 68%
Average risk	Between 50 and 68%
Loaded risk	Under 50%

10 = Good
5 = Average
0 = Weak

Figure 3A

	COMMERCIAL BASE PREMIUM NET OF TAXES										
	up to 1 M	up to 5 M	up to 10 M	up to 25 M	up to 50 M	up to 100 M	up to 500 M	up to 1 B	up to 5 B	up to 10 B	up to 25 B +
Accommodation leisure art	1,817	10,827	17,024	20,907	19,404	20,412	18,897	38,125	426,418	820,926	1,124,570
Banking Asset management	3,624	10,134	15,561	33,124	40,541	46,437	67,811	189,899	996,969	1,951,513	2,884,081
Business and professional services	758	2,591	5,154	12,658	16,112	18,456	16,781	36,131	379,370	778,412	1,176,314
Construction	73	283	599	1,372	1,646	1,744	1,329	2,020	17,677	41,880	76,969
Defense aerospace	1,569	7,755	15,960	36,587	43,890	47,628	67,582	252,093	4,329,444	10,152,800	15,954,400
Education	818	3,608	7,613	18,522	24,168	26,025	18,601	50,350	866,433	2,104,893	3,783,780
Healthcare	1,583	8,797	15,960	24,173	23,678	27,216	84,313	286,627	2,113,958	3,626,000	4,958,800
Insurance	1,906	6,927	14,264	33,124	40,541	43,120	30,067	43,771	240,404	537,373	950,149
Local gov NGO	2,596	11,846	23,175	41,519	41,436	41,845	42,370	95,571	706,164	1,508,960	2,430,890
Manufacturing	241	328	462	929	1,588	2,977	7,464	14,072	101,528	234,784	419,342
Media	1,358	7,782	12,236	15,027	13,947	14,957	15,846	34,551	542,087	1,544,948	2,603,370
National gvt	11,213	39,499	82,871	186,249	227,347	246,305	253,850	811,007	5,611,416	13,142,528	23,823,908
Oil gas chemical	234	379	625	1,558	2,888	5,245	13,697	33,670	368,039	819,476	1,131,900
Tech	1,886	6,496	13,300	32,667	43,890	51,030	98,420	442,027	5,598,544	12,328,400	19,404,000
Telecom	5,865	29,773	43,890	50,960	48,510	55,566	117,448	379,867	5,808,852	12,328,400	18,110,400
Transport and logistics	226	964	1,945	4,410	5,198	5,613	4,724	8,159	100,350	329,603	630,630
Utilities	595	2,408	5,187	10,192	11,435	11,907	20,668	68,169	524,320	1,039,937	1,422,960
Wholesale and retail	396	1,356	2,926	6,795	9,240	10,433	8,267	12,432	92,826	329,241	826,179

Figure 3B

Kumatsu Motors — Cyber Risk Board Report

Summary

Date of report:	16 March, 2020
Period covered:	1 March, 2020 — 16 March, 2020
Potential data breach costs: ⓪	\$4,249,650.00
Total number of sensitive records: ⓪	28,331
Cyber score: ⓪	505
Cyber insurance premium:	\$18,517.66

Improve cyber score:

- Install missing OS patches
- Remove unnecessary sensitive data
- Review your anti-virus software
- Review your firewalls



Figure 3C

Dimension 1: Outside in		Score	Recommendation
Hygiene		60	
1	Antivirus up to date	10	N/A
2	Fileserver configuration to disallow standard users to upload any suspicious files to the server	10	N/A
3	Firewall up to date and aptly configured	10	N/A
4	Patches OS up to date	10	N/A
5	Application software security up to date	10	N/A
6	Monthly system patch and reboot on server	0	Monthly system patch and reboot on server
7	Ports managed and up to date	0	Ports managed and up to date
8	Other security update	0	Other security update
9	Password hygiene (change every 3 months)	0	Password hygiene (change every 3 months)
10	User account monitoring	0	User account monitoring
11	Secured wireless access	0	Secured wireless access
12	Security configuration of all devices	0	Security configuration of all devices
13	Email filter for spam and malware	0	Email filter for spam and malware
14	Cloud based security on smart phones	0	Cloud based security on smart phones
15	IoT scan	0	IoT scan
16	Security Incident log	0	Security Incident log
17	hourly back up	0	hourly back up
18	Incident response team protocol	10	N/A
19	Safe network (blocking RDP)	10	N/A

Figure 3D

Level of preparedness		160
20	Weekly vulnerability and port scans	10
21	Penetration testing yearly	10
22	Unidentified devices on internal networks monitoring	10
23	No intrusion attempts past 3 years	10
24	No security incidents past 3 years	10
25	Mean Time to Detect (MTTD) less than 2 hours	10
26	Mean Time to Resolve (MTTR) less than 2 hours	10
27	Mean Time to Contain (MTTC) less than 2 hours	10
28	First party security ratings	10
29	1/3 party security rating	10
30	Patching cadence daily	10
31	Vendor patching cadence	10
32	Effective access control	10
33	Company vs peer performance	10
34	Mean time for vendors to respond to security incidents less than 2 hours	10
35	Cloud encrypted	10
36	Cloud multi site back up	0
37	Cloud sufficient identity and access management	0
38	Cloud security certification	0
39	anti-DDoS service provider active	0
40	IDS IDP capability	0
41	Conduct yearly VAPT	0
42	Server audit feature turned on and effective log	0
43	Effective group policy on servers	0
44	Effective set up for alert system on servers/network	0
45	VPN access log	0

Figure 3E

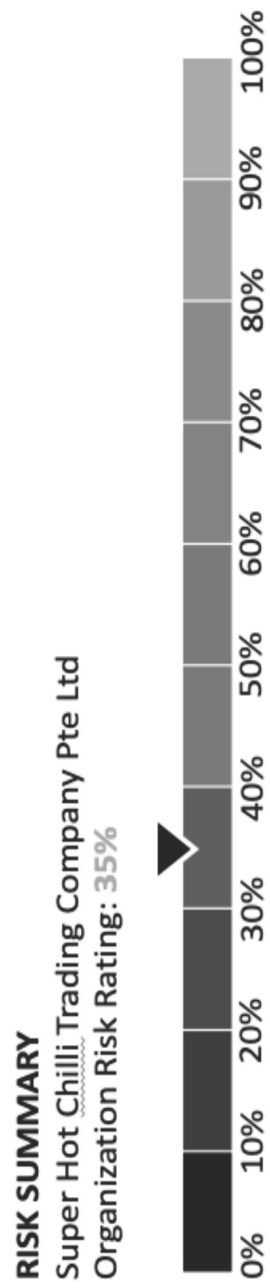
Dimension 2: Inside out			
Identify vulnerable data and countermeasure (unique tech of Cyban in detecting PII 1st)			260
46	Control used of admin privilege restricted (handful of individuals)		N/A
47	Data encryption at rest (servers, computers)		N/A
48	Data encryption in transit		N/A
49	Data encryption on portable media		N/A
50	Password protected files		N/A
51	Two-factor authentication for emails notably		N/A
52	Biometric verification		N/A
53	Security tokens		N/A
54	Key fobs		N/A
55	Soft tokens		N/A
56	Limiting where information appears		N/A
57	Limiting the number of times information can be transmitted		N/A
58	Storing on air gapped computer		N/A
59	Storing on disconnected storage devices		N/A
60	Storing in hard copy only		N/A
61	File permissions		N/A
62	Audit logs		N/A
63	Version control		N/A
64	Cryptographic checksums		N/A
65	Backups real time		N/A
66	Redundancies		N/A
67	Maintaining hardware and making repairs immediately		N/A
68	Patching software as soon as possible		N/A
69	Providing adequate communication bandwidth		N/A
70	Fast and adaptive disaster recovery with a comprehensive disaster recovery plan		N/A
71	Safeguards against data loss or interruption during natural disasters and fire		N/A
72	Last PCI audit dating less than 3 months		N/A

Figure 3F

Dimension 3 Early threat detection		
Benchmark	20	
73 Hackishness score	10	N/A
74 Action implemented post early threat detection	10	N/A
Dimension 4 Compliance		
Benchmark	20	
75 ISO 20007/NIST security framework/other standard applied	10	N/A
76 Compliance score to relevant regulation in territory	10	N/A
Dimension 5: Human, awareness training		
Security training	120	
77 Cloud security	10	N/A
78 Home security	10	N/A
79 Mobile device security	10	N/A
80 Online safety	10	N/A
81 Phishing	10	N/A
82 Physical security	10	N/A
83 Public wifi	10	N/A
84 Removable media	10	N/A
85 Secure passwords	10	N/A
86 Espionage/social engineering	10	N/A
87 Social media	10	N/A
88 Working remotely	10	N/A
89 Security test result and trend of improvement	10	N/A

Figure 3G

Figure 3H



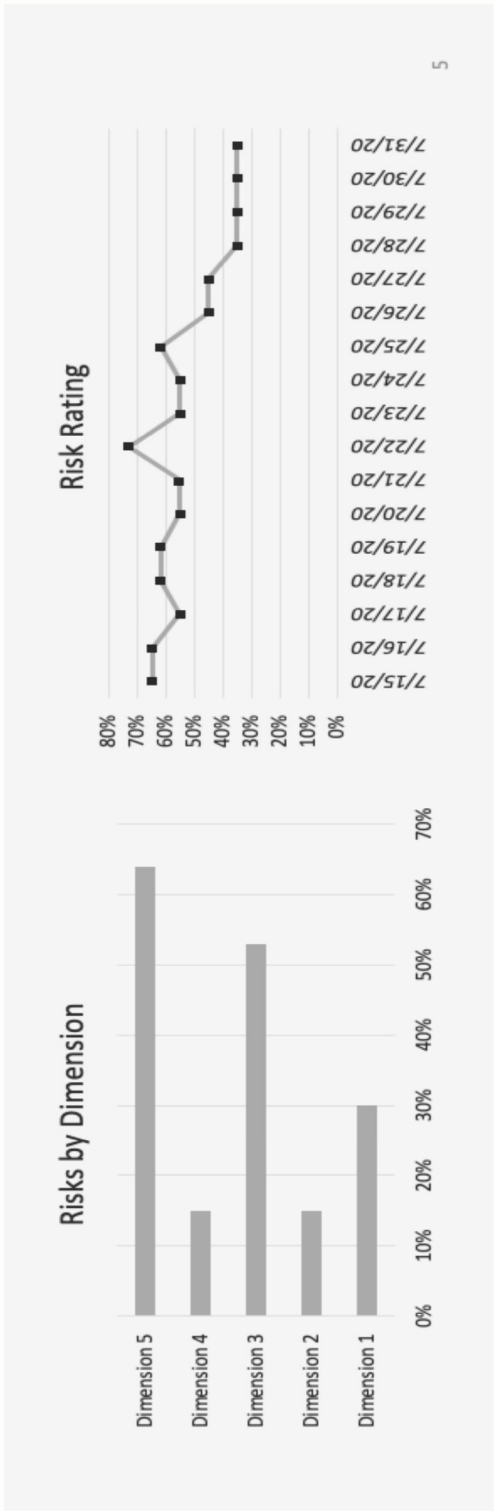


Figure 3I

ENDPOINT ANALYSIS

Super Hot Chilli Trading Company Pte Ltd

WORKSTATION-EW033	10%
WORKSTATION-EW034	30%
WORKSTATION-EW035	10%
WORKSTATION-EW036	15%
WORKSTATION-EW037	15%
WORKSTATION-EW038	15%
WORKSTATION-EW039	20%
WORKSTATION-NN015	13%
WORKSTATION-NN016	14%
WORKSTATION-NN017	22%
WORKSTATION-NN019	22%
WORKSTATION-NN021	22%
WORKSTATION-NN023	22%
SERVER-AA01	19%
SERVER-AA02	30%

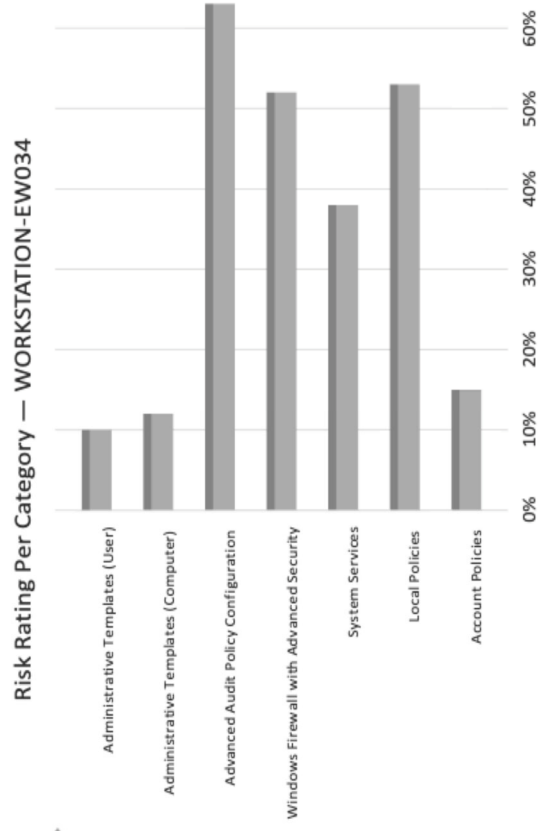


Figure 3J

WORKSTATION-EW034
Super Hot Chili Trading Company Pte Ltd

Ref No	Group	Section	Cluster	Element	Score
1.0	Account policies				63%
1.1.0		Password policy			60%
1.1.1.0				Enforce password history	Fail
1.1.2.0				Maximum password age	Fail
1.1.3.0				Minimum password age	Fail
1.1.4.0				Minimum password length	Fail
1.1.5.0				Password must meet complexity requirements	Mitigated
1.1.6.0				Strong passwords using reversible encryption	Pass
1.2.0.0		Account lockout policy			65%
1.2.1.0				Account lockout Duration	Fail
1.2.2.0				Account lockout threshold	Pass

Figure 3K

Endpoint Risk Controls – WORKSTATION-EW034
Super Hot Chilli Trading Company Pte Ltd

Ref No	Group	Section	Cluster	Element	Score
1.0	Account policies				63%
1.1.0		Password policy			60%
1.1.1.0				Enforce password history	Fail
1.1.2.0				Maximum password age	Fail
1.1.3.0				Minimum password age	Fail
1.1.4.0				Minimum password length	Fail
1.1.5.0				Password must meet complexity requirements	Mitigated
1.1.6.0				Strong passwords using reversible encryption	Pass
1.2.0.0		Account lockout policy			65%
1.2.1.0				Account lockout Duration	Fail
1.2.2.0				Account lockout threshold	Pass

Figure 3L

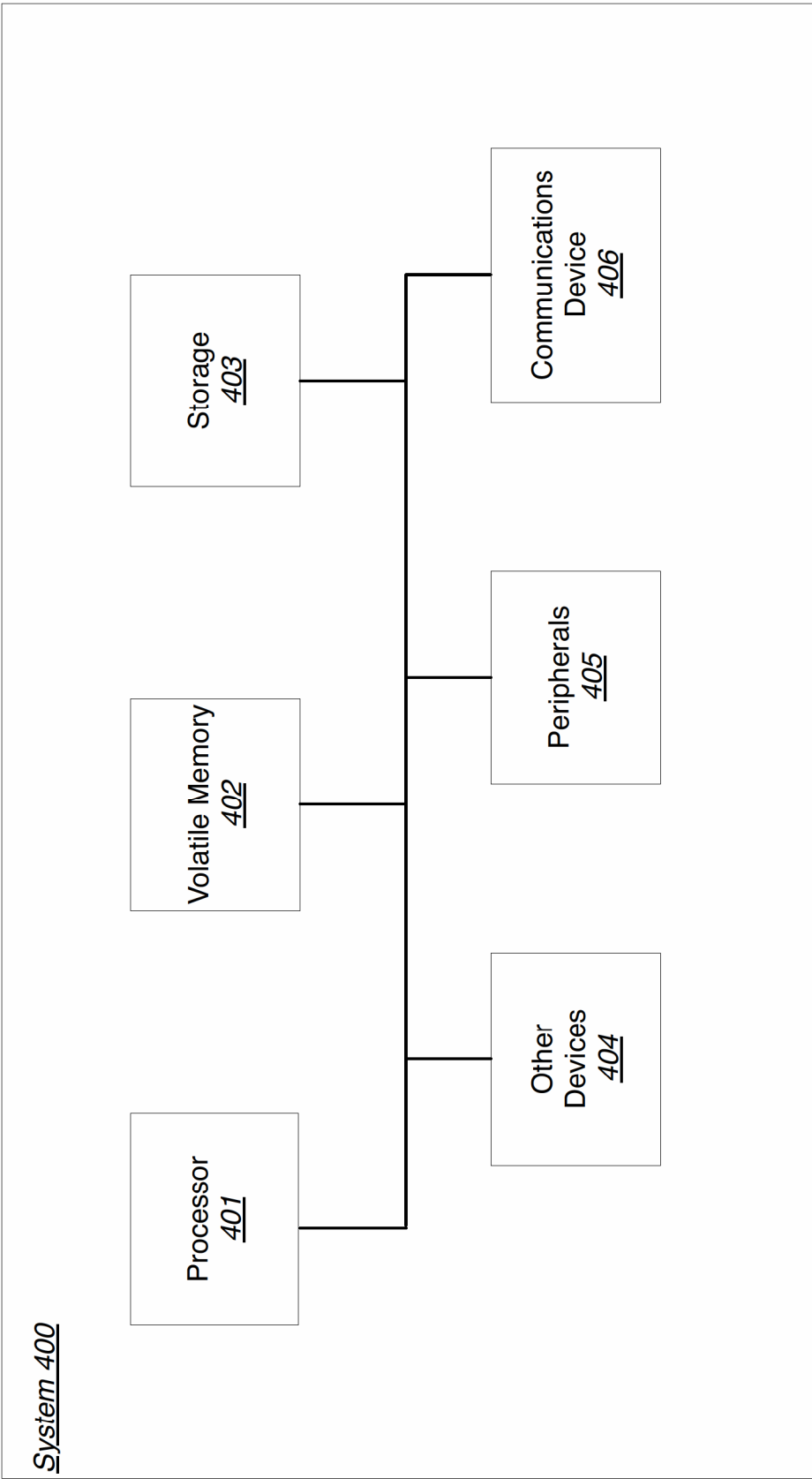


Figure 4