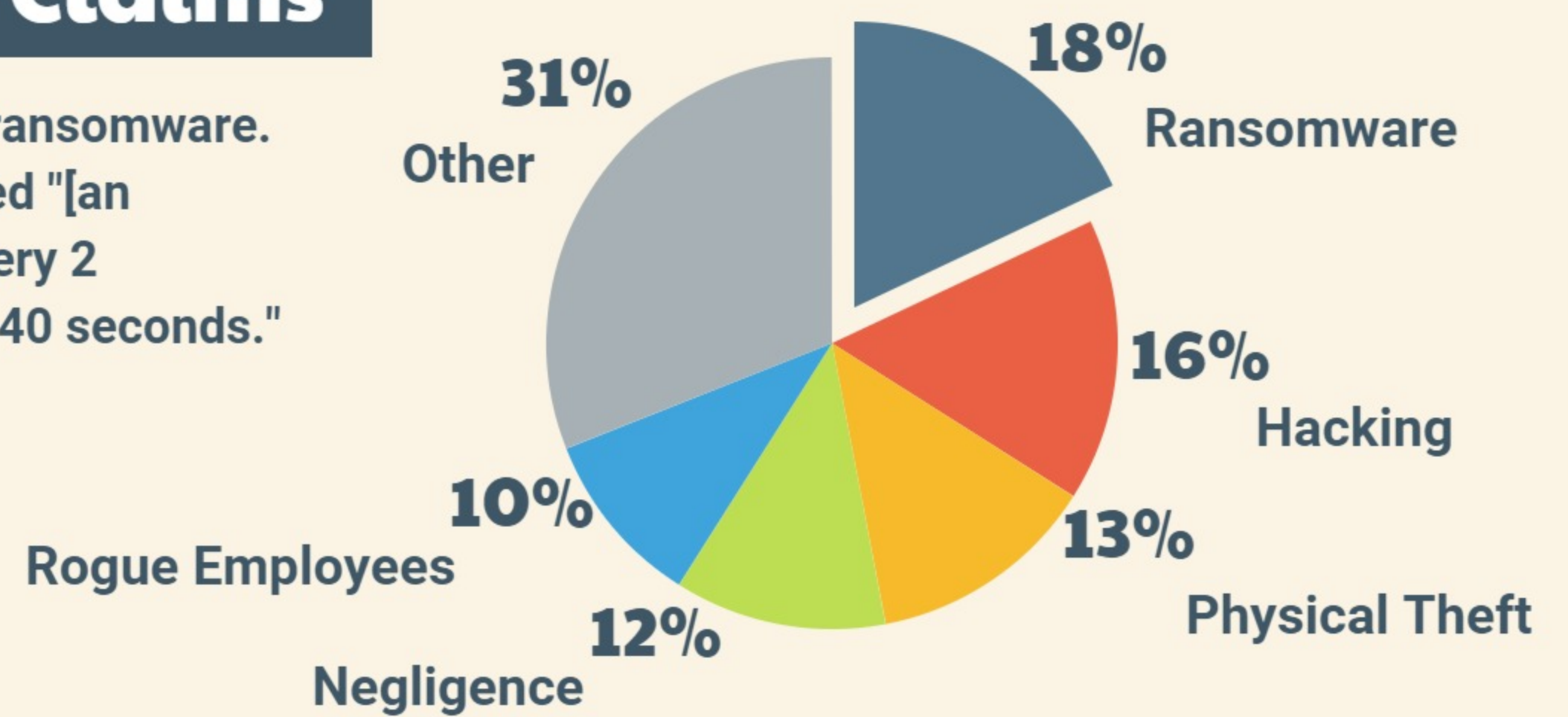


Cyber Claims Trends

CAMICO Mutual Insurance provides critical coverage for cyber risks through an arrangement with NAS Insurance.

2016 Cyber Claims

2016 was the year of ransomware. Kaspersky Lab reported "[an increase] from one every 2 minutes, to one every 40 seconds."



Source: NAS Insurance

Recent Claims Trends & Insights

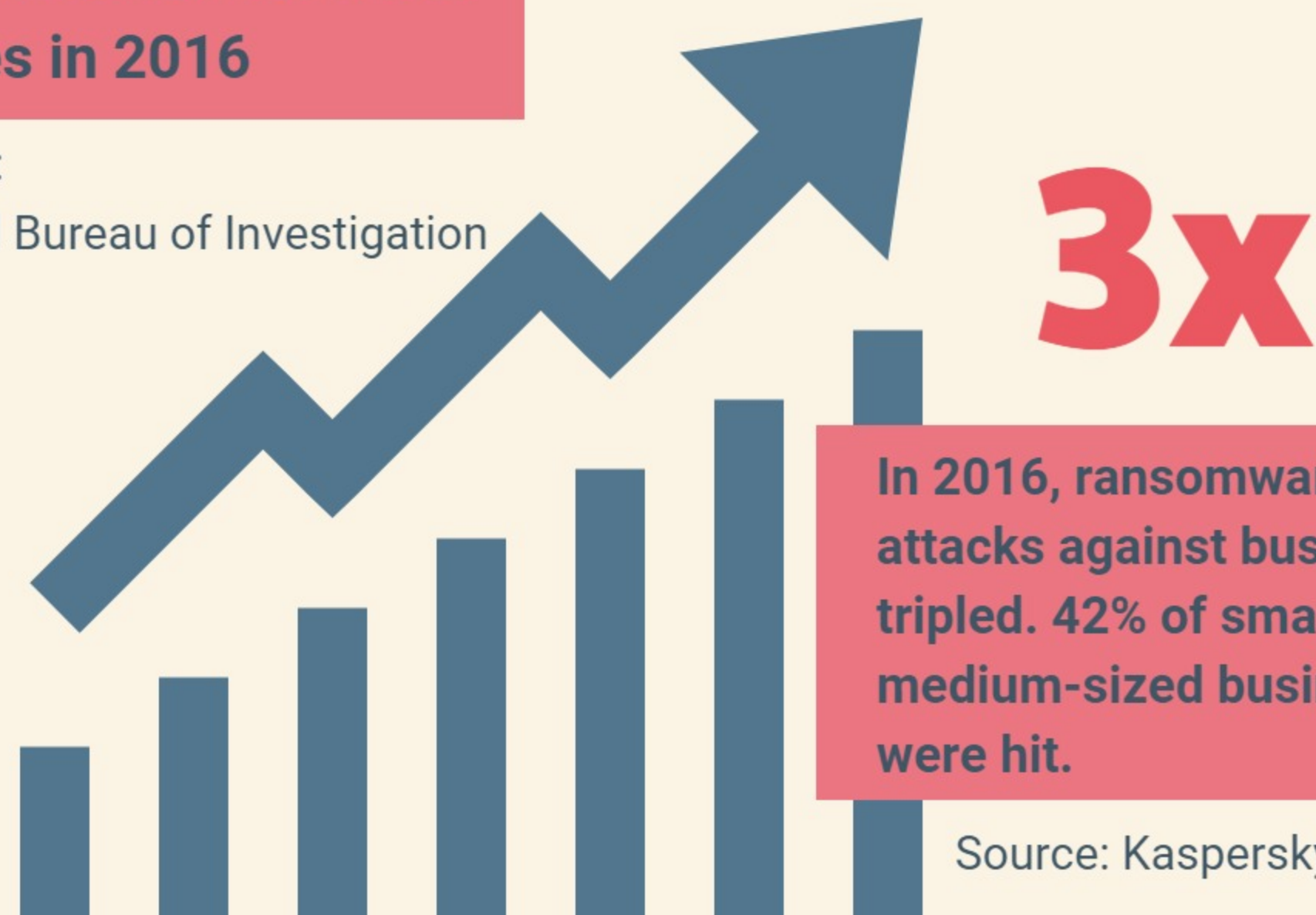
Cyber claims for businesses (non-healthcare)

Ransomware

\$1 BILLION

Estimated ransomware losses in 2016

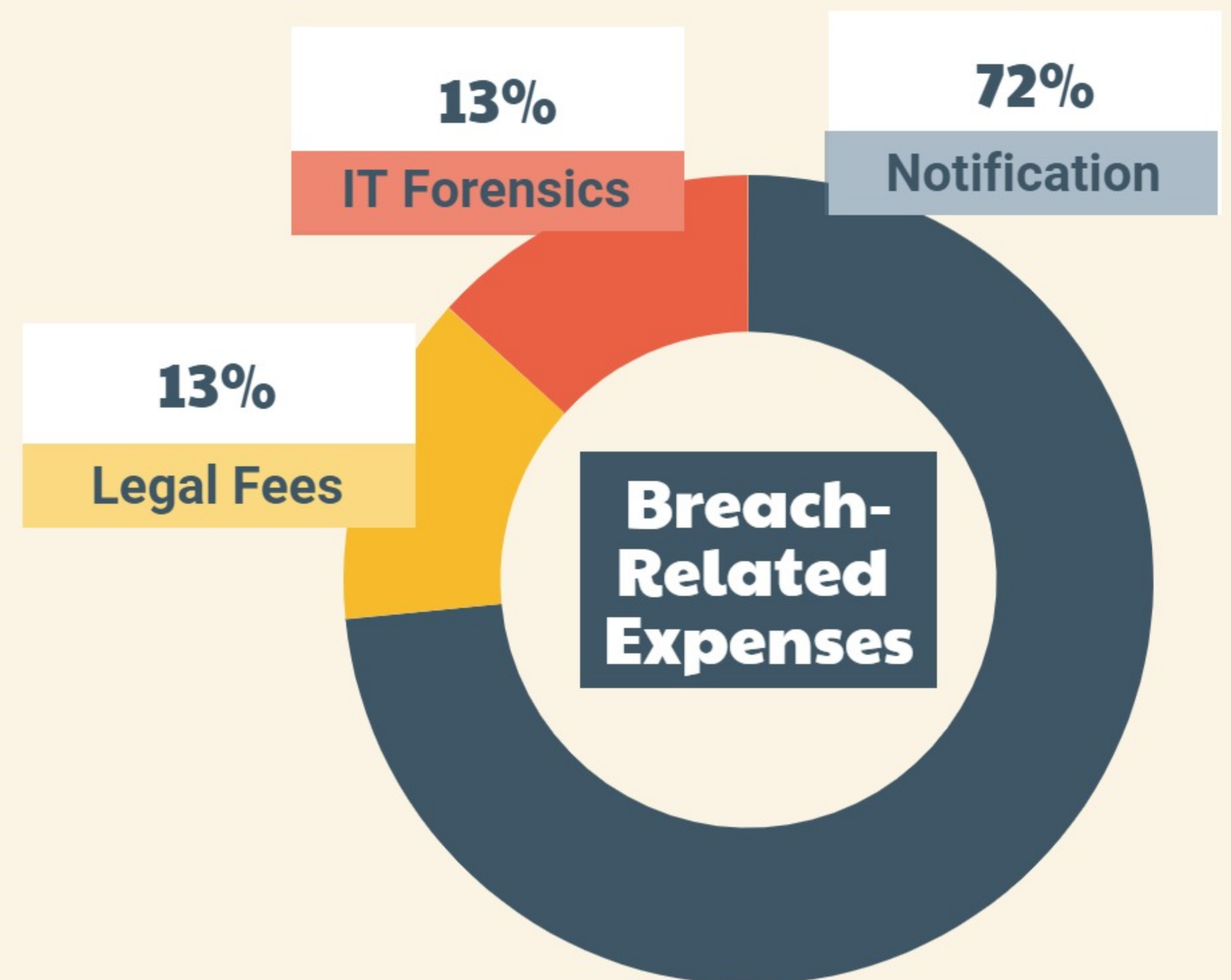
Source: Federal Bureau of Investigation



In 2016, ransomware attacks against businesses tripled. 42% of small and medium-sized businesses were hit.

Source: Kaspersky Lab

Costs



Source: NAS Insurance

Fraudulent Transactions

8x

Financial fraud claims by NAS Insurance policyholders increased 8x over 2015.



\$2.3 BILLION

From October 2013 to February 2016, businesses had major losses from email scams.

Source: NAS Insurance

2017 Trends



Source: NAS Insurance

Cyber crime

NAS reports an influx of fraudulent wire transfer request claims. NAS also handled a large number of phishing attack claims targeting W-2 information, immediately before tax season.