

GC Cyber Data Lake

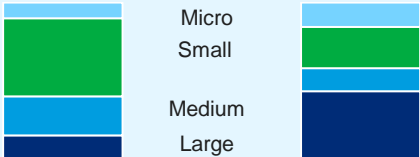
Unrivaled Cyber Market Intelligence

As the leading global cyber reinsurance intermediary, Guy Carpenter leverages proprietary big data to provide superior analytics and a competitive landscape insights for our clients. Through active engagement, Guy Carpenter can mobilize our Data Lake to add value across your entire insurance function chain.

 <p>Policy Details</p>	 <p>Experience</p>	 <p>Reinsurance</p>
<p>Gross Written Premium (GWP): USD 4.2B (2022) USD 13.5B (2019-22)</p> <p>Policies: 1.5 million (2022) 3.7 million (2019-22)</p> <p>Portfolios: 80+ worldwide</p>	<p>Years: 2010-2022</p> <p>GWP: USD 22.1B</p> <p>Claims: USD 8.2B, including 45,000 individual records</p>	<p>>40 Treaties and USD 7B Subject Premium Placed in 2022</p> <p>Transacted on QS, ASL, XOL, Parametric</p>

IDENTIFYING PORTFOLIO DIFFERENTIATORS THROUGH BENCHMARKING

Premium % by Market Segment

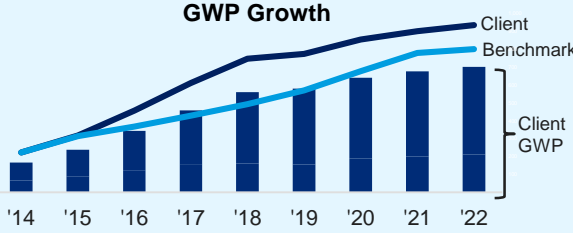


Segment	Client (%)	Benchmark (%)
Micro	~10	~10
Small	~20	~15
Medium	~15	~15
Large	~55	~60

How does my in-force book stack up against the industry?

Compare the composition of your portfolio based on company size, region, industry sector, data quality, and much more to facilitate deeper understanding of portfolio exposure.

GWP Growth

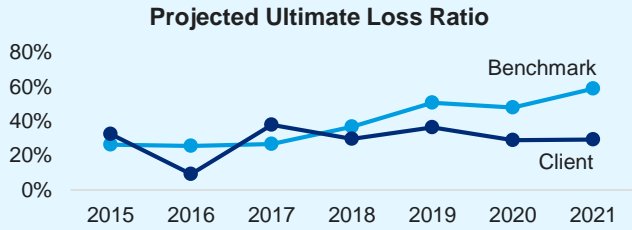


Year	Client GWP	Benchmark GWP
'14	~10	~10
'15	~15	~15
'16	~20	~20
'17	~25	~25
'18	~35	~30
'19	~40	~35
'20	~45	~40
'21	~50	~45
'22	~55	~50

Is my book's evolution in sync with the industry?

Track historical premium trajectory and other underwriting elements to identify unique characteristics as a starting point for an informed decision-making process.

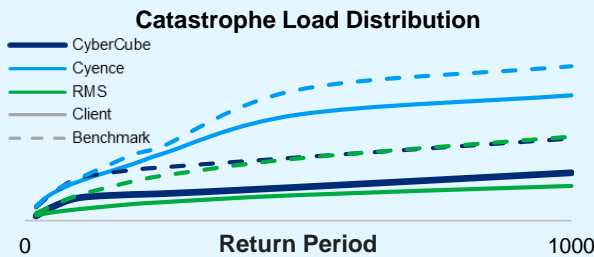
MARKET POSITIONING USING EXPERIENCE EVALUATION



Is my loss performance superior to industry?

Contrast actual experience (e.g. loss performance, claims development, trend, and rate changes) with industry to optimally position your portfolio in the market.

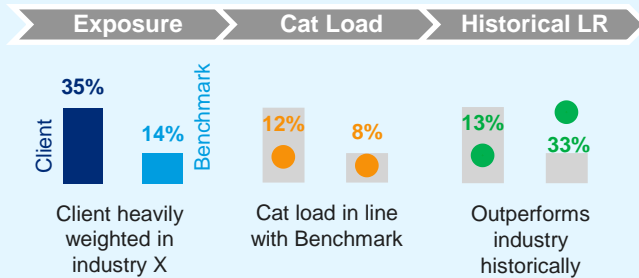
ASSESSING CYBER CATASTROPHE PROTECTION VIA MULTI-MODEL VIEW



What are my modeled catastrophe KPIs?

Undertake an in-depth investigation of the cyber catastrophe losses to provide insight into the potential of your book being impacted by outsized, systemic catastrophe events.

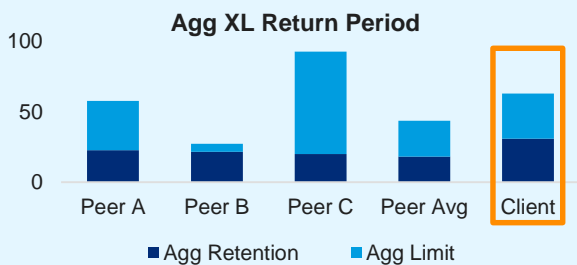
STEERING GROWTH AND DIVERSIFICATION STRATEGY



How should I grow and diversify profitably?

Compare exposure concentration, modeled catastrophe load, and historical loss ratio performance relative to the industry to identify opportunities for growth.

VALIDATING REINURANCE BUYING DECISIONS



Does my reinsurance protect me to a similar level as my peers?

Conduct holistic examination of reinsurance buying decision by benchmarking various reinsurance KPIs, including overall assessment of net risk appetite.

Cybersecurity intel, catastrophe models and underwriting expertise are being leveraged across the cyber market. **What's your next step?**

Advance your cyber strategy with data-driven insights and industry context from the **GC Cyber Data Lake**.

Contact us

Guy Carpenter Cyber Data Lake Team
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About Guy Carpenter

Guy Carpenter & Company, LLC is a leading global risk and reinsurance specialist with 3,400 professionals in over 60 offices around the world. Guy Carpenter delivers a powerful combination of broking expertise, trusted strategic advisory services and industry-leading analytics to help clients adapt to emerging opportunities and achieve profitable growth. Guy Carpenter is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. The Company's 86,000 colleagues advise clients in 130 countries. With annual revenue of over \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses including Marsh, Mercer and Oliver Wyman. For more information, visit www.guycarp.com and follow us on LinkedIn and Twitter.

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