

## D8.4: Dissemination Reports

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# CYBECO

## Supporting Cyberinsurance from a Behavioural Choice Perspective

### D8.4: Dissemination Reports

**Due date: M24**

**Abstract:** This deliverable presents the implementation of the dissemination strategy, and describes the respective dissemination activities and outputs that took place in the project duration.

Dissemination Level		
PU	Public	x
PP	Restricted to other programme participants (including the Commission Services)	
RE	Restricted to a group specified by the consortium (including the Commission Services)	
CO	Confidential, only for members of the consortium (including the Commission Services)	

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### Document Status

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### Document Change Log

Each change or set of changes made to this document will result in an increment to the version number of the document. This change log records the process and identifies for each version number of the document the modification(s) which caused the version number to be incremented.

Change Log	Version	Date
First draft	1.0	April 15, 2019
Revised and final draft	2.0	April 30, 2019

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# **1 Introduction**

## **1.1 Objective and Scope**

The scope of this deliverable is to confirm the dissemination strategy defined in D8.1 - Dissemination and Communication Plan, as well as the expected dissemination approaches and to present and assess the implementation of the strategy and the respective dissemination activities. This deliverable assesses the implementation of the dissemination strategy for the whole project duration.

## **1.2 Document Structure**

The document is structured as follows:

- Section 1 presents the scope and objectives of the dissemination report.
- Section 2 presents the dissemination strategy as this was presented in the D8.1 - Dissemination and Communication Plan which was revised on M12.
- Section 3 presents the implementation of the dissemination and communication activities which were planned in D8.1 - Dissemination and Communication Plan.
- Section 4 presents the progress in relation to the Action Plan and the monitoring indicators defined in D8.1.

## **2 Dissemination Strategy**

### **2.1 Objectives**

The Dissemination and Communication objectives (DC-Obj) of the dissemination strategy were defined in D8.1 and can be summarized as follows:

- DC-Obj-1: Transmission of the CYBECO general message: How the project results will support the improvement of cybersecurity affecting citizens' everyday lives.
- DC-Obj-2: Achieve scientific excellence.
- DC-Obj-3: Achieve the highest adaptation to the market demand (more demanding functionality, usability, etc.).
- DC-Obj-4: Ensure that CYBECO results are taken up by decision-makers to influence policy-making and are taken into account in standardization means.
- DC-Obj-5: Ensure that the results are taken up by industrial stakeholders to increase participation in project activities and in the sustainability of project results.
- DC-Obj-6: Raise general awareness about cybersecurity among relevant EU stakeholders.

### **2.2 Target Audiences**

CYBECO has its dissemination and communication activities strategically planned on the basis of the aforementioned objectives. Within this frame, CYBECO identified and analyzed strategic stakeholders to be involved in its DC actions within D8.1.

The set of target audiences (DC-TA) / strategic stakeholders that was identified, includes the following:

- DC-TA-1: General EU public.
- DC-TA-2: Relevant industries: insurance providers, cyber security service providers, operators, technology providers, etc, and industries using these products.
- DC-TA-3: Research communities active in the areas of cybersecurity and decision making.
- DC-TA-4: Policymakers with a specific interest in cybersecurity.



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- DC-TA-5: Sectorial associations and standardisation organizations.

To finalise, confirm and assess the selection of strategic stakeholders, the consortium has used the stakeholders' analysis framework and the stakeholders' matrix. The framework and the matrix were defined in D8.1 - Dissemination and Communication Plan. The matrix is presented in Table 1 below and provides details on how stakeholders affect or are affected by the project, what needs to be done to motivate them and raise their awareness and possible actions that would address stakeholder interests.

**Table 1: Stakeholders Analysis Matrix**

Stakeholder Group	Interest and how they are affected by CYBECO	Capacity and motivation to bring about change	Possible actions to address stakeholders' interests
DC-TA-1: General EU public	Interest in a more secure cyberspace and positively affected due to the reduction of cybersecurity damages and costs through cyberinsurance solutions.	Large capacity, due to the size of the group, for creating demand for cyberinsurance products and for pushing for/against more regulation. They are motivated due to benefits of CYBECO to their daily lives and work.	Raise their awareness through articles, publications, media and communication material, events, website and social media etc.
DC-TA-2: Relevant industries: Insurance providers	Interest in creating new cyberinsurance products and in the demand which will be created for these products through CYBECO	They represent the supply side of the industry with great capacity to define market trends. They are motivated to bring about change since CYBECO improves their products and services and increases demand.	Directly involve them in project activities. Mobilise stakeholders to influence them. Raise their awareness through articles, publications, media and communication material, events, website and social media etc. Build the CYBECO Toolbox that enables decisions upon selection of cyberinsurance.

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Stakeholder Group	Interest and how they are affected by CYBECO	Capacity and motivation to bring about change	Possible actions to address stakeholders' interests
DC-TA-2: Relevant industries: Cybersecurity service providers	Interest in a more secure cyberspace and positively affected through the reduced damages and costs of cybersecurity incidents.	They represent a big part of the industry being linked to both the supply and the demand side of the supply chain. They are motivated to bring about change since CYBECO complements their work.	Directly involve them in project activities. Mobilise stakeholders to influence them. Raise their awareness through articles, publications, media and communication material, events, website and social media etc. Build the CYBECO Toolbox that enables decisions upon selection of cyberinsurance.
DC-TA-2: Relevant industries: Technology providers and users of cybersecurity products and services	Interest in a more secure cyberspace and in being insured against cyber-attacks and positively affected through the reduced damages and costs of cybersecurity incidents.	They represent the demand side of the industry with great capacity to define market trends. They are motivated to bring about change since CYBECO reduces damages and costs from cyber-attacks.	Directly involve them in project activities. Mobilise stakeholders to influence them. Raise their awareness through articles, publications, media and communication material, events, website and social media etc. Build the CYBECO Toolbox that enables decisions upon selection of cyberinsurance.
DC-TA-3: Research communities in cybersecurity	Interest in the research conducted within CYBECO and in creating synergies with CYBECO. Positively affected since CYBECO research can complement their work and provide answers to research questions.	They define the direction of the development of new products and services within cybersecurity and in relation to cyberinsurance. They are motivated due to their research goals for advancement.	Directly involve them in project activities. Mobilise stakeholders to influence them. Raise their awareness through articles, publications, media and communication material, events, website and social media etc.

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Stakeholder Group	Interest and how they are affected by CYBECO	Capacity and motivation to bring about change	Possible actions to address stakeholders' interests
DC-TA-4: Policy-makers with specific interest in cybersecurity	Interest in seeing gaps in cyberinsurance policy-making being addressed and in observing people and companies' behavior with respect to cybersecurity and cyberinsurance. Positively affected since CYBECO work complements and improves their work.	They are decision-makers aiming at the advancement and the regulation of the sector, thus they have both the capacity and the motivation to bring about change.	Directly involve them in project activities. Mobilise stakeholders to influence them. Raise their awareness through articles, publications, media and communication material, events, website and social media etc. Develop policy recommendations for cyberinsurance.
DC-TA-5: Sectorial associations and standardisation organisations	Interest in seeing gaps in cyberinsurance standardisation activities being addressed and positively affected since CYBECO work complements and improves their work.	They are decision-makers aiming at the advancement and the regulation of the sector, thus they have both the capacity and the motivation to bring about change.	Mobilise stakeholders to influence them. Raise their awareness through articles, publications, media and communication material, events, website and social media etc. Develop policy recommendations for cyberinsurance.

Appropriate tools have been used to approach each stakeholder group regarding the defined objective and the message to be transmitted.

## 2.3 Strategic Approach

The dissemination and communication strategy aims at ensuring effective reach of stakeholders and active involvement of stakeholders in project activities. The strategy defines how the DC objectives are going to be achieved. In order to do so, the messages that

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will be communicated to target audiences are fundamental elements of this strategy. Table 2 below summarizes how the DC objectives could be reached according to the message sent to influence/persuade the target groups.

**Table 2: DC Objectives - Messages - Target Audiences**

DC Objective	Message to communicate to target audience(s)	Target audiences
DC-Obj-1	EU research funding program H2020 is supporting CYBECO, and how the project results will support the improvement of cybersecurity affecting citizens' everyday lives.	DC-TA-1 DC-TA-2 DC-TA-3 DC-TA-4 DC-TA-5
DC-Obj-2	Participation in CYBECO activities and provision of feedback will allow the consortium to reach <b>scientific excellence</b> , and so the whole scientific community will benefit from the better quality of CYBECO open access publications and scientific progress.  The project will maintain a close interaction with feedback providers, hence they can take advantage of CYBECO results.	DC-TA-2 DC-TA-3
DC-Obj-3	Participation in CYBECO activities and provision of feedback will allow the consortium to develop an architecture that <b>suits</b> closer requirements of <b>market demand</b> . Thus, ICT managers and users will benefit from the better quality of CYBECO advances.  The project will maintain a close interaction with feedback providers. They will be able to use a tool that really helps to solve main concerns of their position regarding cybersecurity.	DC-TA-2 DC-TA-3 DC-TA-4
DC-Obj-4	EU members must increase security of their ICT systems to improve the population quality of life. CYBECO brings the opportunity to their ICT systems to become more secure and benefit from better informed decision-making approaches. For this reason, joining the CYBECO community is crucial for preserving the competence level of their ICT systems and, in consequence, their country economy.	DC-TA-3 DC-TA-4
DC-Obj-5	By adopting CYBECO, organizations will have the benefit of using an improved cybersecurity framework.	DC-TA-2 DC-TA-3 DC-TA-4 DC-TA-5

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DC Objective	Message to communicate to target audience(s)	Target audiences
DC-Obj-6	CYBECO is developing the most advanced cybersecurity framework, facilitating the development and growth of the EU, through better cyber insurance and cyber risk management	DC-TA-1 DC-TA-2 DC-TA-3 DC-TA-4 DC-TA-5

The means for the delivery of these messages that have been used throughout the project implementation include the website and social media, printed electronic material and newsletters, the CYBECO event, focus groups and expert reviews performed in the frame of the project's experimental analysis.

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### 3 Dissemination and Communication Planning

The dissemination and communication planning of CYBECO consists of several activities which are either joint and common or they are implemented at individual partner level. Table 3 summarizes the planned dissemination activities for all partners as these were defined in D8.1.

**Table 3: Dissemination Activities per Partner**

Partner	Disseminations activities
ALL	<ul style="list-style-type: none"> <li>Publications in top international journals and participation to national and international conferences; promotion and publication of book chapters.</li> <li>Promotion of CYBECO through online channels and participation to CYBECO online presence (CYBECO website and website of each partner, newsletter, social networks).</li> </ul>
TREK	<ul style="list-style-type: none"> <li>Dissemination and communication through social media. CYBECO utilises the most-widely accessed online communities including LinkedIn, and Twitter. Working in a similar manner to public opinion polls, social media polls gather views and opinions cheaply and quickly, and bring many engagement benefits. They work simply by asking questions on social media, providing followers with different options for replying, and asking them to repost (Retweet, etc.) their response, widening awareness.</li> </ul>
CSIC	<ul style="list-style-type: none"> <li>Dissemination of CYBECO results in workshops at national and international level.</li> <li>Promotion of CYBECO results by CSIC press offices.</li> <li>Training of students on CYBECO models in applied risk management.</li> <li>In order, to maximize transfer of skills developed within the project, the academic partners will take particular care on the training of young researchers. Postdoctoral fellows of different academic partners will be engaged in all the awareness raising activities planned for the project and will be able to be directly involved to further strengthen the communication level and the scientific exchange between the research units.</li> <li>Helping to organize the final Lorentz CYBECO seminar.</li> </ul>
INTRASOFT	<ul style="list-style-type: none"> <li>Exploit its Big Data Analytics high-processing infrastructure to commercialise CYBECO Toolbox sustainability aiming at linking real world data, collected from external sources to the modelling requirements of CYBECO clients.</li> </ul>

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	<ul style="list-style-type: none"> <li>• Promotion of the CYBECO concept and toolbox at national and international trade fairs using the final prototype to demonstrate the system function and/or giving presentations and /or holding workshops.</li> <li>• Publications about the progress of CYBECO in newsletters and press releases targeting customers and external development partners.</li> <li>• Hands-on courses to customers how to use the CYBECO toolbox for the decision of the appropriate cyberinsurance approach.</li> <li>• Promotion of CYBECO Toolbox and dissemination to insurance companies.</li> <li>• Promotion of cross-cooperation between insurance ICT service providers, through the organization of workshop and cross exchange of information.</li> <li>• Participation in renowned exhibition events.</li> </ul>
DEVSTAT	<ul style="list-style-type: none"> <li>• Disseminating new applications and methodology of cybersecurity in the respective professional communities and particular to those practicing Behavioural Economics in the Financial and Insurance sectors, through international events, peer-reviewed conferences, invited talks.</li> <li>• Use of own and dedicated communication channels to communicate ground-breaking results and applications of CYBECO to its client base.</li> <li>• Direct or social media communication political consultants in the context of statistics for development to create awareness of the new methodology.</li> </ul>
AXA	<ul style="list-style-type: none"> <li>• Improving their cyberinsurance products.</li> <li>• Promotion of the CYBECO concept and toolbox at national and international trade fairs using the final prototype to demonstrate the system function and/or giving presentations and /or holding workshops.</li> <li>• Training/lecturing of cyberinsurance professionals working in the local and international market.</li> <li>• Organisation of seminars on how to use the CYBECO Toolbox for professional services.</li> <li>• Demonstration of the CYBECO Toolbox to AXA cyberinsurance clients.</li> </ul>
TU DELFT	<ul style="list-style-type: none"> <li>• Scientific dissemination of CYBECO cybersecurity research in the respective academic communities via esteemed Journals, Peer reviewed conference proceeding and invited talks or even by organizing dedicated small workshops.</li> <li>• Training of students on CYBECO technologies to increase awareness on how technologies can support alternative cyberinsurance models, especially at their Master in cybersecurity</li> <li>• TU DELFT will take particular care on the formation of our young researchers. The postdoctoral fellows of different academic partners will be engaged in all</li> </ul>

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	the awareness raising activities planned for the project and will be able to be directly involved in order to further strengthen the communication level and the scientific exchange between the research units.
UNN	<ul style="list-style-type: none"> <li>Scientific disseminating of CYBECO research results in behavioural nudges regarding cybersecurity to the respective academic communities via esteemed Journals, Peer reviewed conference proceeding and invited talks or even by organizing dedicated small workshops.</li> <li>Training of students on CYBECO technologies to increase awareness on alternative cyberinsurance models, models, especially at various Master degrees.</li> <li>UNN will take particular care on the formation of our young researchers. The postdoctoral fellows of different academic partners will be engaged in all the awareness raising activities planned for the project and will be able to be directly involved in order to further strengthen the communication level and the scientific exchange between the research units.</li> </ul>

Regarding communication activities, they are selected on the basis of the target audience. All relevant target groups will be addressed through a mixture of communication means. Overall, the project will achieve its DC objectives and communicate the respective messages to the target audiences through the application of a wide range of tools. Table 4 presents the tools that are used in order to achieve each DC objective.

**Table 4: DC Objectives - Messages - Target Audiences - Tools**

DC Objective	Target audiences	DC tools
DC-Obj-1	DC-TA-1, DC-TA-2, DC-TA-3, DC-TA-4, DC-TA-5	<ul style="list-style-type: none"> <li>Website, and social media</li> <li>Marketing material</li> <li>Press releases in different media</li> <li>Promotional video</li> </ul>
DC-Obj-2	DC-TA-2, DC-TA-3	<ul style="list-style-type: none"> <li>Website, and social media</li> <li>F2F, online meetings,</li> <li>Advisory Board</li> <li>Publications and presence in external events</li> <li>Online dedicated private platform</li> </ul>



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DC Objective	Target audiences	DC tools
DC-Obj-3	DC-TA-2, DC-TA-3, DC-TA-4	<ul style="list-style-type: none"> <li>• Website, and social media</li> <li>• F2F, online meetings, survey</li> <li>• Advisory Board</li> <li>• Publications and presence in external events</li> <li>• Online dedicated private platform</li> </ul>
DC-Obj-4	DC-TA-3, DC-TA-4	<ul style="list-style-type: none"> <li>• Website, and social media</li> <li>• Marketing material</li> <li>• Press releases in different media</li> <li>• F2F, online meetings</li> <li>• Advisory Board</li> <li>• Publications and presence in external events</li> <li>• Project conferences</li> </ul>
DC-Obj-5	DC-TA-2, DC-TA-3, DC-TA-4, DC-TA-5	<ul style="list-style-type: none"> <li>• Website, and social media</li> <li>• Marketing material</li> <li>• Press releases in different media</li> <li>• F2F, online meetings</li> <li>• Publications and presence in external events</li> <li>• Project conferences</li> </ul>
DC-Obj-6	DC-TA-1, DC-TA-2, DC-TA-3, DC-TA-4, DC-TA-5	<ul style="list-style-type: none"> <li>• Website, and social media</li> <li>• Marketing material</li> <li>• Press releases in different media</li> <li>• F2F, online meetings,</li> <li>• Advisory Board</li> <li>• Publications and presence in external events</li> <li>• Project conferences</li> <li>• Online dedicated private platform</li> </ul>

## 4 Progress in the Implementation of Dissemination and Communication Activities

The implementation of dissemination and communication activities for the project is presented in the following section for each activity defined within D8.1 - Dissemination and Communication Plan.

### 4.1 Logo and Templates

#### 4.1.1 Logo

The project logo was developed in the beginning of the project. It was presented in D8.1 and it is also presented below.



#### 4.1.2 Templates

Templates for all project outputs were developed in the beginning of the project in order to promote a common and consistent image of the project brand.

### 4.2 Project Website

The project website is the main communication tool of CYBECO. It was developed in M3, presented in D8.1 and has been used till the end of the project to communicate project news, activities and results to the target audiences. The website's address is <http://www.cybeco.eu>.

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### 4.3 Social Media

The social media used for CYBECO communication purposes are Twitter and LinkedIn. They represent powerful tools to communicate regularly the most relevant information about the project reaching target audiences. CYBECO created profiles on both social networks:

- Twitter page: [https://twitter.com/CYBECO\\_project](https://twitter.com/CYBECO_project)
- LinkedIn page: <https://www.linkedin.com/company-beta/24783136/>

Both social networks have been used up to date to reach target audiences and to communicate CYBECO messages.

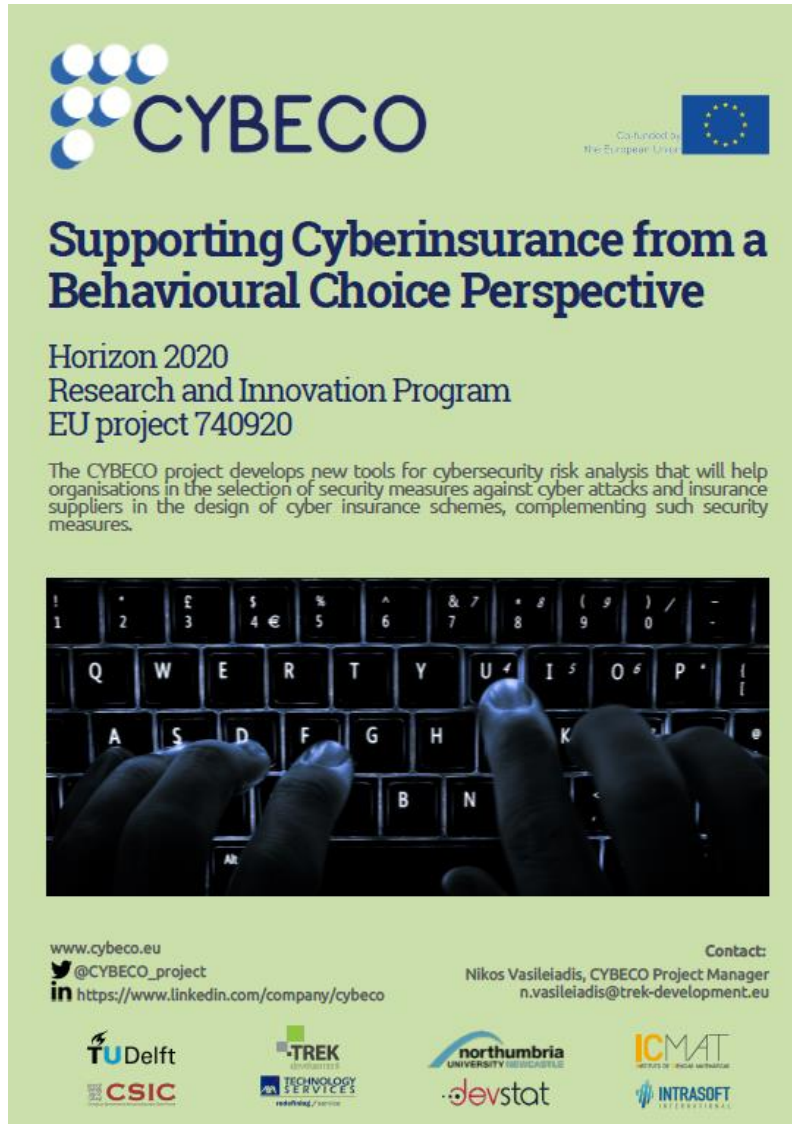
### 4.4 Leaflets and Posters

A leaflet and two posters for the dissemination of the project have been designed and produced during this period. The leaflet and the posters are presented below.



Figure 1: CYBECO Leaflet

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The poster features a light green background. At the top left is the CYBECO logo, and at the top right is the European Union flag with the text 'Co-funded by the European Union'. The main title 'Supporting Cyberinsurance from a Behavioural Choice Perspective' is in a large, bold, dark blue font. Below it, the text 'Horizon 2020 Research and Innovation Program EU project 740920' is in a smaller, dark blue font. A paragraph of text describes the project's goal: 'The CYBECO project develops new tools for cybersecurity risk analysis that will help organisations in the selection of security measures against cyber attacks and insurance suppliers in the design of cyber insurance schemes, complementing such security measures.' Below this text is a photograph of hands typing on a black keyboard. At the bottom, there is contact information for Nikos Vasileiadis, the CYBECO Project Manager, including his email and website. The bottom of the poster is a grid of logos for the project's partners: TU Delft, CSIC, TREK, Technology Services, Northumbria University, devstat, ICMAT, and INTRASOFT.

**CYBECO**

Co-funded by  
the European Union

# Supporting Cyberinsurance from a Behavioural Choice Perspective

Horizon 2020  
Research and Innovation Program  
EU project 740920

The CYBECO project develops new tools for cybersecurity risk analysis that will help organisations in the selection of security measures against cyber attacks and insurance suppliers in the design of cyber insurance schemes, complementing such security measures.

[www.cybeco.eu](http://www.cybeco.eu)  
@CYBECO\_project  
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**TU Delft**  
CSIC

**TREK**  
TECHNOLOGY SERVICES

**northumbria**  
UNIVERSITY

**devstat**

**ICMAT**  
INSTITUTO DE CIENCIAS MATEMÁTICAS

**INTRASOFT**  
INTERNATIONAL

Figure 2: CYBECO Poster

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# CYBECO Framework for Cybersecurity Risk Management

<b>Aim</b>	Advise on portfolio of security controls and cyber insurance to better manage cybersecurity risks.
<b>Key Issues</b>	Intentionality
	Expert judgement
	Cyber insurance
	Preference modelling
	Parameterised models

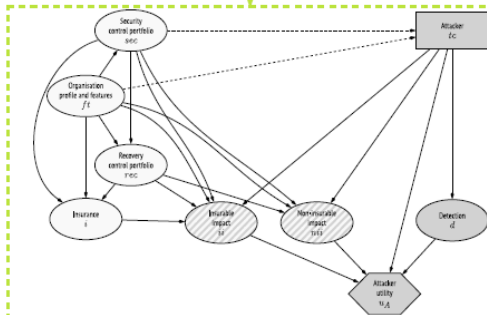
### Structure your risk problem



### Define your objectives

Min. impact to organisation	Min. operational costs Min. income reduction Min. other costs Min. reputation impact Min. cybersecurity costs
Min. impact to other organisations	Min. operational costs in other organisation Min. income reduction in other organisation Min. other costs in other organisations Min. reputation impact in other organisation
Min. harm to people	Min. fatalities Min. injuries to physical and mental health Min. injuries to personal rights Min. personal economic damage
Min. environmental damages	

### Simulate attackers



### Forecast your options



Find the best portfolios through the calculation of the optimal ones

Interact with your risk model through the CYBECO Toolbox



Risk analysis template  
Our Recommendations

The table below details our risk recommendations in tabular form. It includes the following information:

- Our current assessment (the assessment before the attack)
- Our recommended assessment (the assessment after the attack)
- Our recommended assessment (the assessment after the attack)

Item	Security Measures	Operational Resilience	Recovery Resilience	Phase of Response	Impact	Severity	Impact	Severity
Item 1	Security Measures	Operational Resilience	Recovery Resilience	Phase of Response	Impact	Severity	Impact	Severity
Item 2	Security Measures	Operational Resilience	Recovery Resilience	Phase of Response	Impact	Severity	Impact	Severity
Item 3	Security Measures	Operational Resilience	Recovery Resilience	Phase of Response	Impact	Severity	Impact	Severity
Item 4	Security Measures	Operational Resilience	Recovery Resilience	Phase of Response	Impact	Severity	Impact	Severity
Item 5	Security Measures	Operational Resilience	Recovery Resilience	Phase of Response	Impact	Severity	Impact	Severity
Item 6	Security Measures	Operational Resilience	Recovery Resilience	Phase of Response	Impact	Severity	Impact	Severity
Item 7	Security Measures	Operational Resilience	Recovery Resilience	Phase of Response	Impact	Severity	Impact	Severity
Item 8	Security Measures	Operational Resilience	Recovery Resilience	Phase of Response	Impact	Severity	Impact	Severity
Item 9	Security Measures	Operational Resilience	Recovery Resilience	Phase of Response	Impact	Severity	Impact	Severity
Item 10	Security Measures	Operational Resilience	Recovery Resilience	Phase of Response	Impact	Severity	Impact	Severity

Figure 3: CYBECO Poster for the Workshop “Cyber Insurance and its Contribution to Cyber Risk Mitigation”

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### 4.5 Presentations

A short and a long standard slide-based presentation were created during the first six months of the project in order to inform a wide audience on project objectives and activities as well as cybersecurity and insurance professionals, technical experts, researchers, user organisations and policy makers, respectively. They have been used during the participation of project partners in conferences, seminars and other events.

### 4.6 Press Releases and Newspapers Articles

A press release has been launched in the beginning of the project and has been distributed by project partners (CSIC-ICMAT) through local communication channels. This press release refers to the project launch in May 2017, and it has been used to increase publicity of the project.

The following list presents newspaper articles about CYBECO stemming from the press release:

- EFE Futuro (30/05/2017): <http://www.efefuturo.com/noticia/cybeco-prevenir-ciberataques-wannacry/>
  - La Vanguardia: <http://www.lavanguardia.com/vida/20170530/423048313760/arranca-cybeco-un-proyecto-europeo-para-ayudar-a-prevenir-ciberataques.html>
  - Navarrainformación.es: <http://www.navarrainformacion.es/2017/05/31/arranca-cybeco-proyecto-matematicas-ayudar-prevenir-ciberataques/>
- Europa Press (30/05/2017): <http://www.europapress.es/ciencia/noticia-icmat-dirige-proyecto-europeo-cybeco-ue-prevenir-ciberataques-wannacry-20170530185103.html>
  - El Periódico: <http://www.elperiodico.com/es/noticias/sociedad/icmat-dirige-proyecto-europeo-cybeco-para-prevenir-ciberataques-como-wannacry-6072535>

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- La Vanguardia:  
<http://www.lavanguardia.com/vida/20170530/423051203982/el-icmat-dirige-el-proyecto-europeo-cybeco-de-la-ue-para-prevenir-ciberataques-como-el-de-wannacry.html>
- DICYT (Agencia Iberoamericana para la Difusión de la Ciencia y la Tecnología) (30/05/2017): <http://www.dicyt.com/noticias/un-proyecto-del-icmat-ayudara-a-prevenir-ciberataques-como-el-de-wannacry>
- NCYT (noticias de la Ciencia y la Tecnología) (31/05/2017):  
<http://noticiasdelaciencia.com/not/24543/un-proyecto-del-icmat-ayudara-a-prevenir-ciberataques-como-el-de-wannacry/>
  - NotasBit: <https://www.notasbit.com/item/265359/>
- Madri+d (02/06/2017) <http://www.madrimasd.org/notiweb/noticias/un-proyecto-icmat-ayudara-prevenir-ciberataques-como-wannacry>
- SINC (05/06/2017) <http://www.agenciasinc.es/Noticias/Europa-lanza-un-proyecto-para-prevenir-ciberataques-como-el-de-WannaCry>
- El Confidencial (05/06/2017) [http://www.elconfidencial.com/tecnologia/2017-06-05/ransomware-wannacry-icmat-ciberseguridad\\_1394010/](http://www.elconfidencial.com/tecnologia/2017-06-05/ransomware-wannacry-icmat-ciberseguridad_1394010/)
- Muy Interesante (07/06/2017)  
<http://www.muyinteresante.es/tecnologia/articulo/iniciativa-europea-contra-los-ciberataques-511496736909>
- Innovaspain.com (08/06/2017) <http://www.innovaspain.com/nuevos-modelos-matematicos-prevenir-prevenir-ciberataques-wannacry-icmat-cybeco/>
- One Hacker (05/02/2017) <http://www.onemagazine.es/europa-proyecto-cibeataque-wannacry>
- ACIS article [News article about the talk “Cyber risk and insurance” by K. Labunets at Amsterdam Center for Insurance Studies \(ACIS\)](#)
- AMweb,nl (25/09/2017) <http://www.amweb.nl/schade/nieuws/2017/09/6-uitdagingen-voor-verzekeraars-die-een-cyberpolis-willen-aanbieden-101102909>

Furthermore, CYBECO-related articles have been written by CYBECO partners and have been published in newspapers. They are presented in the following list:

- D. Ríos Insua, J. Vila. They great challenges of cybersecurity. El País 16/06/2017.  
[http://elpais.com/elpais/2017/06/09/ciencia/1497007591\\_365257.html](http://elpais.com/elpais/2017/06/09/ciencia/1497007591_365257.html)



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- J. Vila, D. Ríos Insua. How math detects irrational behaviour. El País. 23/11/2017. [https://elpais.com/elpais/2017/11/23/ciencia/1511431560\\_997861.html](https://elpais.com/elpais/2017/11/23/ciencia/1511431560_997861.html) .
- A. Redondo. The maths behind malware detection. El País. [https://elpais.com/elpais/2018/10/23/ciencia/1540309487\\_345764.html](https://elpais.com/elpais/2018/10/23/ciencia/1540309487_345764.html)

### 4.7 Newsletters

A CYBECO newsletter has been periodically prepared and published every six months. The 1<sup>st</sup> newsletter was drafted and disseminated to all the members of the partners' networks on M6, the 2<sup>nd</sup> one was drafted and disseminated on M12, the 3<sup>rd</sup> one was drafted and disseminated on M18 and the 4<sup>th</sup> and final one was drafted and disseminated on M24. All newsletters have been posted on CYBECO website.

### 4.8 Workshop / Conference

At the conclusion of the project, on M23, the consortium organized a workshop where results and outcomes of the project were discussed and presented along with the lessons learnt and the opportunities for further extension of CYBECO results. The objective of the workshop was:

- To engage workshop participants in the discussions about project results and lessons learnt in the frame of extending the project.
- To focus on general CYBECO concepts/ results and, depending on the audiences, on more specialized topics.
- To increase awareness of the CYBECO project.

The final workshop took place at the prestigious Lorentz center in Leiden, Netherlands. It was a 5-day workshop including an open day and involving cyber security and cyber insurance experts and stakeholders. The CYBECO event organization is described in deliverable D8.5.

### 4.9 Promotional Video



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A short video of the CYBECO approach was produced on M12 and has been used as a promotional tool enhancing communication and reaching a wide audience. The video was posted on the home page of the website as well as at YouTube [https://www.youtube.com/watch?v=\\_dv-wVCFHIA](https://www.youtube.com/watch?v=_dv-wVCFHIA).

### 4.10 Participation to Conferences and Events

Project partners have disseminated and communicated CYBECO results in several conferences and seminars. The list of presentations in conferences and seminar and the list of demonstrations are presented below.

Presentations in conferences:

1. A. Couce, D. Ríos, J.A. Rubio, W. Pieters, K. Labunets, D. Rasines, SRA Europe June 2018, An adversarial risk analysis framework for cybersecurity.
2. A. Couce, D. Ríos, K. Musaraj. EURO 2018, July 2018. Risk Analysis models for cyber insurance
3. D. Ríos. TU Delft The state of the art in expert judgement July 2017, Expert Judgement in adversarial Problems.
4. D. Ríos, ENBIS 2017 Napoli, An ARA framework for cybersecurity.
5. D. Ríos, ICANN 2017 Alghero, Adversarial machine learning
6. D. Ríos, MMIPIS Hamedan, An ARA framework for cybersecurity, MMIPIS.
7. A. Couce-Vieira (08/10/2018, Krakow, Poland): Panelist in «Assessing research outputs within the cybersecurity and privacy landscape». In CYBERSEC Forum. <https://cybersecforum.eu/en/krakow/>
8. A: Couce-Vieira. (27/08/2018, Hamburg, Germany): «CYBECO - Supporting cyber insurance from a Behavioural Choice Perspective». In European Projects Clustering Workshop On Cybersecurity and Privacy». <https://www.ares-conference.eu/workshops/ecosp-2018/>
9. A. Couce-Vieira, D. Ríos Risk analysis models for cyber insurance, EURO 2018, July 2018 Valencia.
10. C. Baylon, Cyber Insurance and Driverless Cars (Case Study). At CyberCon 2018: Cybersecurity, Smart Cities, and Critical Infrastructure. June 15-16 2018, Sofia, Bulgaria. Conference held under the patronage of the European Commissioner Commissioner for Digital Economy and Society. <https://www.cybercon.eu/> .

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11. J. Vila, P. Briggs, Y. Gomez and D. Branley. EURO 2018. Nudging optimal cyber-insurance strategies.
12. J. Vila. 5th workshop on games and decisions in risk and reliability. GDRR 2017. Cyberinsurance adoption: a behavioural approach.
13. K. Labunets, Amsterdam Center for Insurance Studies symposium, University of Amsterdam, NL - Sep 2017, Cyber risk and insurance
14. I. Martínez, K. Labunets. ICT Open 2018 conference, Amersfoort, NL - Mar 2018, Drivers and impediments to cyber insurance adoption.
15. W. Pieters, NSPW 2018, Windsor, UK, On security singularities.
16. K. Labunets, ESEM 2018, Oulu, Finland, No Search Allowed: What Risk Modeling Notation to Choose?
17. P. Briggs. Research Institute in Science of Cyber Security (RISCS) Community Meeting, October 2017, The CYBECO Project.
18. D. Branley-Bell. Meeting open discussion session, Nov 2017, London. RISCS (during Research Institute in Science of Cyber Security).
19. P. Briggs. Conference Q&A section, Nov 2017, London. IET International Conference on System Safety and Cyber Security
20. P. Briggs. Cyber Aware Industry Forum. Feb 2018. Personal Threats in the Digital Identity Landscape.
21. P. Briggs, D. Branley-Bell. March 2018, Newcastle. Introduction to CYBECO discussion with start-up business, Think Cyber.
22. D. Branley-Bell, P. Briggs. EURO 2018, July 2018, Valencia. Can protection motivation theory provide a framework to help us understand cyberinsurance uptake.
23. P. Briggs, L. Coventry. Oct 2018, London. RISCS meeting discussion.
24. L. Coventry. Keynote speaker, March 2019. Lorentz Workshop: "Cyberinsurance and its contribution to cyber risk mitigation".
25. P. Briggs, April 2019, London. Presentation to cybersecurity community meeting, RISCS (during Research Institute in Science of Cyber Security).

#### Presentations in seminars:

1. D. Ríos. Mar 2018. SAS Analytics meeting Bilbao. Data Science and AI for cybersecurity.
2. D. Ríos. Feb 2018. PPCYT Divulgarion program Talavera. Models for cybersecurity.
3. D. Ríos. Feb 2018. PPCYT Divulgarion program Alcorcón. Models for cybersecurity.

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4. D. Ríos. Mar 2018. Systems Analysis Lab, Aalto Univ. Adversarial machine learning from an adversarial risk analysis perspective.
5. D. Ríos. April 2018. PPCYT Divulcation program Royal Academy. Models for cybersecurity.
6. D. Ríos. May 2018. U Salamanca. Mathematical models for cybersecurity.
7. A. Couce. Mar 2018. IIT Demokritos. CYBECO: Supporting cyber insurance from a behavioural choice perspective. <https://project-saint.eu/event/saint-workshop-march-2018>.
8. D. Ríos. (Almost) all things adversarial. Seminar at UC3M. June 2018.
9. D. Ríos Adversarial machine learning. Seminar at FOM. September 2018.
10. A. Couce-Vieira, D. Ríos. A decision support system for cybersecurity risk and cyber insurance management. Poster at Lorentz seminar. March 2019.
11. J. Vila September 2018. University Federico II (Naples- Italy) Optimizing cyber-insurance decisions: a behavioral approach.
12. J. Vila April 2019. Autonama University (Madrid - Spain) Testing a predictive model of Cyberinsurance adoption.
13. K. Labunets. July 2017. Economics of Security Group Colloquium TU Delft, CYBECO: Cyberinsurance from a Behavioral Choice Perspective.
14. K. Labunets. September 2017. Safety and Security Sciences group colloquium TU Delft, CYBECO: Cyberinsurance from a Behavioral Choice Perspective.
15. K. Labunets. May 14, 2018. Colloquium at Organisation & Governance (OG) section at the Technology, Policy, and Management faculty at the TU Delft. Presentation about cyber insurance and CYBECO project.
16. K. Labunets. May 15, 2018. Research Day at the Technology, Policy, and Management faculty at the TU Delft. Presentation about cyber insurance and CYBECO project.
17. K. Labunets. June 19, 2018. Rump session at the Workshop on the Economics of Information Security (WEIS) in Innsbruck, Austria. Short talk about CYBECO ongoing study of adoption of cyber insurance among Dutch SMEs.
18. W. Pieters. October 17, 2018. Presentation on “Modelling cyberinsurance” at the symposium related to the PhD defense of Rajesh Kumar, University of Twente.

#### Demonstrations or public exhibitions:

1. Couce-Vieira, A. (17/10/2018, Online Webinar): «Cyber risk management from the SME point of view». <https://www.cyberwatching.eu/cyber-risk-management-sme-point-view>.

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2. V. Chatzigiannakis, A. Couce-Vieira, D. Rios, K. Labunets, W. Pieters, J. Villa, N. Vasileiadis. Joint presentation of CYBECO and Demonstration of the CYBECO Toolbox, March 2019. Open day of Lorentz workshop: Cyberinsurance and its contribution to risk mitigation.

#### PhD Theses:

- Jorge González-Ortega (@UCM). Contributions to adversarial risk analysis. Autumn 2018.
- Aitor Couce (@URJC) Adversarial risk analysis in oil and gas cybersecurity. Expected defence: September 2019.

## 4.11 Publications

The following papers have been published or submitted or are being prepared for publication:

#### Published or accepted:

- [1].D. Ríos, A. Couce, K. Musaraj (2018). Some risk analysis problems in cyber insurance economics. Est. Econ Aplicada, 36, 181-194, ISSN 1133-3197 eISSN 1697-5731, available open access at <https://dialnet.unirioja.es/servlet/articulo?codigo=6283921>
- [2].D. Ríos, A. Couce-Vieira, J.A. Rubio, W. Pieters, K. Labunets, D. Rasines. 2019. An adversarial risk analysis framework for cybersecurity. Risk Analysis [Accepted]
- [3].D. Rios, D. Banks, J. Rios, J. Gonzalez-Ortega Adversarial Risk Analysis as an Expert Judgement Methodology, with Banks, Rios and Ortega in Bedford, French, Hanea, Nane (eds) Expert Judgement in Risk and Decision Analysis, Springer.
- [4].J. Gonzalez-Ortega, D. Ríos, J. Cano Adversarial risk analysis with bi-agent influence diagrams, European Journal of Operational Research, 273, 1085-1096.
- [5].N. Vasileiadis, A. Couce, D. Ríos, J. Vila, Y. Gomez, W. Pieters, K. Labunets, D. Branley-Bell, P. Briggs. 2019. CYBECO: Supporting cyber-insurance from a behavioural choice perspective, with Vasileiadis, Couce, Pieters, to appear in ECOOSP Cybersecurity research in Europe, River Pub.
- [6]. A. Torres, A. Redondo, J. Domingo, F. Ruggeri Expert Judgement in Supply Chain Cyber Risk Management, in Bedford, French, Hanea, Nane (eds) Expert Judgement in Risk and Decision Analysis, Springer.

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- [7]. Wytske van der Wagen and Wolter Pieters. 2018. The hybrid victim: Re-conceptualizing high-tech cyber victimization through actor-network theory. *European Journal of Criminology*, <https://doi.org/10.1177/1477370818812016>.
- [8]. Wolter Pieters. 2018. On security singularities. In *Proceedings of the New Security Paradigms Workshop (NSPW '18)*, August 28-31, 2018, Windsor, UK.
- [9]. Katsiaryna Labunets. 2018. No Search Allowed: What Risk Modeling Notation to Choose?. In *Proceedings of the 12th ACM / IEEE International Symposium on Empirical Software Engineering and Measurement (ESEM '18)*, October 11-12, 2018, Oulu, Finland. ACM.

Submitted:

- [1]. T. Ekin, R. Naveiro, A. Torres, D. Ríos. Augmented probability simulation methods for non-cooperative games. Target journal: *EJOR*, *NRL*.
- [2]. Alessandro Mancuso, Piotr Zebrowski and Aitor Couce Vieira (2019). Risk-based Selection of Mitigation Strategies for
- [3]. Cybersecurity of Electric Power Systems, *IEEE Transactions on Dependable and Secure Computing*
- [4]. A. Redondo, A. Torres, D. Ríos, J. Domingo. 2019. Supply chain cyber risk assessment.
- [5]. C. Joshi, J. Ríos, D. Ríos Insua. 2019. Insider threat modeling: An adversarial risk analysis approach.
- [6]. A. Couce-Vieira, D. Ríos, A. Kosgodogan. 2019. Cybersecurity preference models: The defender case.
- [7]. A. Couce-Vieira, D. Ríos, V. Chantzgiannakis, S. Tsekeridou. 2019. A decision support system for cybersecurity risk and cyber insurance management.
- [8]. Wolter Pieters. 2018. Philosophy of security engineering. (Book chapter)
- [9]. International Book Publication of CYBECO: D. Ríos, J. Vila, C. Baylon (eds) *Risk Models for Cyber Insurance*, Francis Taylor

To be submitted:

- [1]. Jose Vila, Pam Briggs, Yolanda Gomez and Dawn Branley-Bell: Nudging optimal cyber-insurance strategies. Work presented at *EURO 2018* (Valencia 8-11 July 2018) and paper in writing process to be sent to a journal TBD.
- [2]. Jose Vila, Pam Briggs, Yolanda Gomez and Dawn Branley-Bell: Impact of the experience of suffering a cyberattack on the election of cyber-protection and cyber-insurance strategies, (TBD).

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- [3]. Jose Vila, Pam Briggs, Yolanda Gomez and Dawn Branley-Bell: Optimal framing for the presentation of the results of cyber-risk analysis, (TBD).
- [4]. Protection-Motivation Theory and Cyberinsurance Adoption: Developing and validating a predictive model. Dawn Branley-Bell, Pam Briggs, Jose Vila, Yolanda Gomez & Lynne Coventry, (TBD).
- [5]. Jose Vila, Pam Briggs, Yolanda Gomez and Dawn Branley-Bell: Moral hazard in Cyberinsurance (journal TBD).
- [6]. Jose Vila, Pam Briggs, Yolanda Gomez and Dawn Branley-Bell: The role of experience in cyberinsurance adoption (journal TBD).
- [7]. Investigating cyberinsurance policy. Dawn Branley-Bell, Pam Briggs, & Lynne Coventry. Proceedings of the SIGCHI Conference on Human Factors in Computing Systems, 2020.
- [8]. Katsiaryna Labunets, Wolter Pieters, Michel van Eeten, (TBD). Cyber insurance adoption: a research agenda. Target journal: IEEE Security & Privacy magazine.
- [9]. Ines Martinez, Katsiaryna Labunets, (TBD). Cyber insurance adoption among Dutch SMEs. An on-field study based on PMT. Target venue: TBD

## 4.12 Cooperation with Relevant Projects

CYBECO aims at creating synergies with other relevant projects in order for each project to complement the work of each other and not to create an overlapping effect, to cooperate and exploit results created by other projects and to enhance stakeholders' participation in CYBECO activities. Contacts with four relevant projects in the fields of cyberinsurance and cyber risk assessment were established. These projects are the following:

- CyberSure - they focus on creation and management of cyber insurance policies. Initial contact with a representative of the project has already been established. <http://www.cybersure.eu/> They attended the Lorentz seminar.
- HERMENEUT - they work on cyber risk assessment which includes also human factors. Initial discussion for the collaboration of the projects have been made among the scientific coordinators of the two projects while the scientific coordinator of HERMENEUT has been invited and joined the 3<sup>rd</sup> Plenary meeting of CYBECO in Paris, on March 2018.

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[http://cordis.europa.eu/project/rcn/210209\\_en.html](http://cordis.europa.eu/project/rcn/210209_en.html),

<https://www.digitalcatapultcentre.org.uk/project/hermeneut/>

- SAINT - they propose to analyse and identify incentives to improve levels of collaboration between cooperative and regulatory approaches to information sharing and to analyse the ecosystems of cybercriminal activity, associated markets and revenues which will drive the development of a framework of business models appropriate for the fighting of cybercrime. Initial collaboration has already been established through the participation of CYBECO in the SAINT event in Athens, on March 2018.

<https://project-saint.eu/>

- YAKSHA - Cybersecurity Awareness and Knowledge Systemic High-level Application is focused in the development and implementation a software toolkit to improve Cybersecurity of organizations in the ASEAN region. The coordinator of YAKSHA project was invited to participate in CYBECO plenary meeting in November 2018 in Madrid to present the project and define potential cooperation actions.

<https://project-yaksha.eu/>

[SECONDO. While at the Lorentz seminar, we also started discussions so that this new project, which will use game theoretic concepts for cybersecurity would use the results of CYBECO](#)

CYBECO has also participated in the Cyberwatching.eu initiative. Cyberwatching.eu is an observatory and catalogue of research and innovation initiatives across Europe. The goal is to facilitate a unified approach to the cybersecurity efforts undertaken in Europe, with special emphasis on facilitating the access of SME to the products and services provided by the catalogued projects. CYBECO is part of this catalogue. CYBECO representatives participated in a panel in CYBERSEC (Cracow, October 2018) discussing approaches on how to materialise the project concepts into exploitable cybersecurity products and services. CYBECO representatives also participated in a webinar targeted at SME (more than 40 participants), where CYBECO was presented with special focus on the CYBECO Toolbox. In this webinar, the interest of participants was captured regarding the possibility of testing the Toolbox.



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Finally, the project delivered a book chapter to the book which summarises current cyber security research funded by the H2020 program in relation with the ECOOSP workshop during the summer of 2018.



## D8.4: Dissemination Reports

# 5 Action Plan

The action plan defined in D8.1 - Dissemination and Communication Plan, materialises dissemination and communication planning into concrete actions with the respective time frame and resources allocated. Activities and KPIs for the achievement of the respective objectives were defined in the Action Plan for 3 main categories: CYBECO identity, tools and publications, and communication activities. Tables 5-7 below present the KPIs achieved per action category.

**Table 5: First Category of Actions**

Action Category 1	Development of the CYBECO Identity
Link to WPs	2, 8
Aim	Design and development of the project logo and templates for project outputs
Description	<p>The CYBECO logo was developed.</p> <p>Templates for project deliverables and presentations were developed as well as templates for press releases.</p> <p>A template for the CYBECO newsletter was developed and used for all newsletters.</p> <p>Two types of project presentations were developed on M4 and M6.</p>
Start	M1
End	<p>M1 for logo and templates for deliverables and presentations</p> <p>M4 for short presentation of the project</p> <p>M5 for newsletter template</p> <p>M6 for detailed project presentation</p>
Deliverables	<ol style="list-style-type: none"> <li>1. CYBECO Logo (M1 - completed)</li> <li>2. Template for project deliverables and presentations (M1 - completed)</li> <li>3. Template for newsletters (M5 - completed)</li> <li>4. Short project presentation (M4 - completed)</li> <li>5. Detailed project presentation (M6 - completed)</li> </ol>
Responsible Partner	TREK (logo and templates), CSIC-ICMAT (presentations)

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KPIs	1 CYBECO logo (achieved) 1 Template for project deliverables (achieved) 1 Template for project presentation (achieved) 1 Template for project newsletters (achieved) 1 Short project presentation (achieved) 1 Detailed project presentation (achieved)
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**Table 6: Second Category of Actions**

Action Category 2	Development of Tools and Publications
Link to WP	2, 8
Aim	Design and development of the project online tools (website and social media pages) to raise awareness and engage stakeholders and publications in international journals, conferences and professional magazines as well as publication of a book to communicate project results.
Description	Design and development of the project website with a public and a private section and with the aim to communicate project activities, results and news to target audiences. Creation of the social media pages on Twitter and LinkedIn. Publications in international journals. Publications in international conferences. Publication of a book.
Start	M1
End	M3 for website and social media pages M24 for publications
Deliverables	1. CYBECO Website (M3 - completed) 2. CYBECO Social Media pages - Twitter and LinkedIn (M3 - completed) 3. Journal publications (7 papers published in journals, 6 papers submitted to journals, 1 book chapter submitted, 6 papers ready to be submitted to journals) 4. Publications in international conferences (2 publications in conferences, 2 papers to be submitted in conferences)

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	5. International book publication (book contract signed with Francis Taylor, to be delivered in December 2019)
Responsible Partner	TREK (Website, Social Media pages), ALL (Journal publications, publications in international conferences, international book publication)
KPIs	<p>1 CYBECO Website (achieved)</p> <p>2.000 unique visitors up to the end of the project (achieved, 2.292 up to M24)</p> <p>1 Twitter page (achieved)</p> <p>100 followers of the Twitter page (achieved, 139 followers up to M24)</p> <p>1 LinkedIn Page (achieved)</p> <p>100 combined connections and followers of the LinkedIn page (achieved, 88 connections and 32 followers up to M24)</p> <p>12 journal publications (to be achieved: 18 journal publications in total: 4 papers and 2 book chapters published or accepted, 6 papers submitted, 6 papers ready to be submitted)</p> <p>6 publications in international conferences (5 conference publications: 3 publications in conferences, 2 papers to be submitted in conferences (deficit covered by journal publications))</p> <p>1 international book publication (achieved, 1 contract for international book publication signed)</p>

Table 7: Third Category of Actions

Action Category 3	Communication Activities
Link to WPs	8
Aim	Development and distribution of dissemination and communication material (leaflet, poster, press releases, newsletters, video), communicating project results and engage stakeholders through the organisation of the CYBECO workshop and the participation in events/workshops/conferences, creation

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	of synergies through the establishment of cooperation with relevant projects.
Description	<p>Development and distribution of a leaflet and a poster.</p> <p>Development and distribution of 8 press releases.</p> <p>Development and distribution of 4 newsletters.</p> <p>Development of a promotional video describing the CYBECO project concept.</p> <p>Organisation of the CYBECO workshop for the presentation of project results.</p> <p>Participation and presentation of the project in international conferences.</p> <p>Participations in public exhibitions and demonstrations.</p>
Start	M1
End	<p>M4 for the leaflet</p> <p>M6 for the poster</p> <p>M12 for the CYBECO video</p> <p>M24 for press releases, newsletters, CYBECO workshop/conference, presentations in conferences, participations in exhibitions and demonstrations, cooperation with relevant projects</p>
Deliverables	<ol style="list-style-type: none"> <li>1. CYBECO leaflet (M4 - completed)</li> <li>2. CYBECO poster (M6 - completed)</li> <li>3. CYBECO video (M12 - completed)</li> <li>4. Press releases (M24 - completed)</li> <li>5. Newsletters (M6,12,18,24 - completed)</li> <li>6. CYBECO workshop/conference (M23 - completed)</li> <li>7. Presentations in international conferences (M24 - completed)</li> <li>8. Participations in international conferences and events (M24 - completed)</li> <li>9. Presentations in public exhibitions and demonstrations (M24 - completed)</li> <li>10. Cooperation with relevant projects (M24 - completed)</li> </ol>

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Responsible Partner	CSIC-ICMAT (leaflet, poster, video, workshop), ALL (press releases, newsletters, presentations in international conferences, presentations in public exhibitions and demonstrations)
KPIs	<p>1 CYBECO leaflet (achieved)</p> <p>1000 leaflets distributed (achieved, 1000 distributed up to M24)</p> <p>1 CYBECO poster (achieved)</p> <p>8 press releases (achieved, 16 press appearances up to M24)</p> <p>1 CYBECO video produced (achieved)</p> <p>4 newsletters produced every 6 months (achieved, 4 newsletters up to M24)</p> <p>1 CYBECO workshop / conference organized (achieved on M23)</p> <p>100 participants in the CYBECO workshop (achieved partially, 51 registered participants every day in the four days of the workshop and 64 registered participants in the open day)</p> <p>6 presentations in international conferences (to be achieved partially (in combination with journal publications) 5 reviewed papers)</p> <p>12 participations in international conferences (achieved, 25 participations in international conferences up to M24)</p> <p>2 participations in public exhibitions and demonstrations (achieved, 2 up to M24)</p> <p>4 relevant projects with which CYBECO established cooperation (achieved, 4 projects up to M24)</p>

## 6 Conclusion

The present document is the final dissemination report, which presents the strategy and the achievements of dissemination activities during the CYBECO project implementation. Based on these achievements it can be concluded that the implementation of the dissemination and communication strategy and the respective action plan has been in line with the initial planning.



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# Annex

1. International book publication contract with Francis Taylor



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Lara Spieker

## EDITOR AGREEMENT

made and entered into this **3rd day of April, 2019**, by and between

Taylor & Francis Group, LLC, a State of Delaware limited liability company, having its principal place of business at 6000 Broken Sound Parkway NW, Suite 300, Boca Raton, Florida 33487, U.S.A. (hereinafter referred to as the "Publisher")

and

**David Ríos Insua, José Vila, and Caroline Baylon**

(hereinafter referred to, whether one or more, as the "Editor")

The Publisher and the Editor hereby agree as follows:

### 1. PREPARATION AND DELIVERY OF MANUSCRIPT

(a) The Editor shall facilitate the preparation by the Contributors of individual Contributions, which combined, create the textual material called the "Manuscript", and supply to the Publisher within a reasonable time, but no later than **31st December 2019**, a work consisting of approximately **two hundred (200)** author-produced pages and including approximately **fifteen (15)** Illustrations, and the subject index (hereinafter referred to as the "Index") (hereinafter jointly referred to as the "Work") with the title:

*Security Risk Models for Cyber Insurance*

or such other title as may be determined by the Publisher in consultation with the Editor.

The Editor shall submit the Manuscript in a suitable electronic format specified by the Publisher. The Publisher's *Production Standards and Software Guidelines for Editors* will be provided to assist the Editor.

For the purposes of this Agreement, "author-produced copy" shall be defined as an electronic file containing the fully composed and paginated text and index with all Illustrations, running heads, equations, and tabular matter properly prepared and placed, ready for printing without any further manipulation or formatting on the part of the Publisher. The Editor's formatting and electronic file must be approved by the Publisher in advance, and an exact paper printout must be submitted with the file. The Publisher shall provide

reasonable guidance to the Editor for the preparation of the author-produced copy and shall examine the Editor's electronic files for quality, formatting, and acceptability. In the event the Editor fails to deliver acceptable author-produced copy as specified in Schedule A1 of this Agreement, the Publisher shall have the right, at its discretion, to return the author-produced copy to the Editor for correction or revision within a time specified by the Publisher. Should the Editor not make corrections or revisions to bring the author-produced copy to acceptable format as specified in Schedule A1, the Publisher, with the agreement of the Editor, will make those corrections and revisions. The actual costs of such changes will be applied against the Editor's royalty account.

(b) In the event the Editor does not deliver the Index in form and content acceptable to the Publisher, within the time period established by the Publisher in consultation with the Editor, the Publisher shall apply a reasonable charge to the Editor's Royalty Account for expenses incurred by the Publisher to compile the Index.

(c) The Editor is responsible for ensuring that the Contributors provide a chapter abstract for each chapter (approximately 150-200 words each) at the time of delivery of the Work to the Publisher. These abstracts will become part of the book's metadata but will not be printed in the book, and should not be listed in the Table of Contents.

(d) The Editor shall make every reasonable effort to ensure that the Contributors obtain original material for their Contributions. The Editor will ask the Contributors to



provide the Publisher with written permissions necessary for the use of material which is not original or they do not own, and all fees and expenses for the use of such material will be borne by the Contributors. The Publisher shall make available to the Editor and Contributors Permission Verification Forms that have been approved by the Publisher for the Editor and Contributors to list copyrighted material for which permission has been obtained. If permissions are not obtained within two (2) weeks after the Work is delivered and the Editor is unable to obtain these permissions, the Publisher has the right (but not the obligation) to take such action as shall be required to obtain the necessary permissions. Any permission charges or other expenses incurred by the Publisher in securing such permissions (including reasonable legal fees), shall be charged to the Royalty Account.

## 2. MANUSCRIPT EDITING

The Publisher may edit the Work in accordance with the Publisher's style of capitalization, punctuation, spelling, and usage.

## 3. EDITOR'S CORRECTIONS

The Editor agrees to read, correct, and promptly return to the Publisher within thirty (30) days, all proofs of the Work in accordance with the Publisher's specified schedule. The lead Contributor for every chapter will receive a copy of the proofs of his/her Contribution to read, correct, and promptly return within thirty (30) days. Editor and/or Contributor alteration costs in excess of ten percent (10%) of the cost of the original composition, and any expenses incurred by the Publisher in the making of Illustrations replacing those originally submitted with the Work, shall be charged to the Royalty Account. In the event that correction of proofs is not returned within thirty (30) days, the Publisher shall have the right to publish the Work without the approval of the Editor and/or Contributor(s).

## 4. PRODUCTION AND SALE

(a) The Publisher will, subject to the terms and conditions of this Agreement, publish the Work in a format and style that it deems appropriate, and

- (i) except as provided in Paragraph 3 above, assume all costs of the Publisher's editing, proofreading, typesetting, lithography, engraving, printing, binding, packaging, and all other manufacturing processes, and
- (ii) pay all costs of promoting, advertising, and selling the Work, the extent of which shall be determined by the Publisher. The Publisher shall have the sole right to determine the price at which the Work will be sold and the manner

in which it will be promoted, advertised, and marketed.

## 5. COPYRIGHT

(a) The Editor hereby expressly grants, transfers, and assigns to the Publisher full and exclusive rights to the Work, including, without limitation, the copyright in the Work, all revisions thereof, and the right to prepare translations and other derivative works based upon the Work in all forms and languages for the full term of copyright, and all renewals and extensions thereof, throughout the World. The Publisher's exclusive rights include, without limitation, the right to reproduce, publish, sell, and distribute copies of the Work, selections therefrom, and translations and other derivative Works based upon the Work, in print, audiovisual, electronic, or by any and all media now or hereafter known or devised, and the right to license or authorize others to do any or all of the foregoing throughout the World.

(b) The Publisher will register copyright in the Work in the name of the Publisher in compliance with the United States Copyright Law.

## 6. ROYALTIES

(a) The Publisher agrees to pay the Editor (or someone designated by the Editor), and the Editor shall accept as payment in full for writing and delivering the Manuscript, Illustrations, and Index, for the performance of all of the obligations of the Editor hereunder, and for all the rights granted to the Publisher pursuant to this Agreement, the following amounts:

- (i) For copies of the English language editions of the Work in print or eBook format sold by the Publisher throughout the World, **ten percent (10%)** of the Publisher's net receipts (as defined in Paragraph 6(d) below).
- (ii) On translations, licensing sales, electronic database sales, excerpts, abridgments, deep discount sales (sales at a discount of fifty percent (50%) or greater of the Publisher's established list price of the Work), the Publisher shall pay royalties **at the rate set forth in Paragraph 6(a)(i) above** in respect of the Publisher's net receipts. In the event the Work is included in an electronic database with other works, or is otherwise exploited in combination with other works, royalties shall be apportioned by Publisher in its sole discretion, exercised in good faith.

(b) In the event the Publisher exercises any of the rights of the Publisher pursuant to Paragraph 5 above and a royalty

is not specifically provided for, the royalty which shall be payable to the Editor shall be **the rate set forth in Paragraph 6(a)(i) above** in respect of the Publisher's net receipts.

(c) Notwithstanding the above, no royalty will be paid on copies of the Work furnished gratis for review, advertising, promotion, bonus, sample, or like purposes, or on copies of the Work sold at less than Publisher's cost, or on any copies returned to Publisher for any reason, or on copies of the Work sold to the Editor. Free use of the rights granted herein may be made by the Publisher to promote the sale of copies of the Work and the rights therein.

(d) For purposes of this Agreement, the Publisher's "net receipts" from sales shall mean monies received by the Publisher from such sales less adjustments for discounts, credits, and returns. Royalties will not be paid on prepaid transportation, postage, insurance, and taxes. The Publisher's "net receipts" from licensing or assignment shall mean monies received by the Publisher less any specified costs of such licensing or assignment.

(e) All payments made under the terms of this Agreement will be subject to Federal income tax withholding, as required by the United States Internal Revenue Code.

(f) All royalties and other income accruing to the Editor under this Agreement shall be credited to an account maintained on the records of the Publisher (the "Royalty Account"), which Royalty Account will be charged for all amounts paid or payable to Editor, including any advance payments, and for all amounts Editor is charged, or obligated to pay, pursuant to this Agreement.

**(g) All royalties and other income accruing to the Editor under this Agreement shall be shared equally between David Ríos Insua, José Vila, and Caroline Baylon.**

## 7. ACCOUNTS

(a) The Publisher will render to the Editor statements of sales made (hereinafter referred to as the "Statement"), the Publisher's net receipts, fees, and other monies received from licensing, if any. These Statements will be rendered semi-annually in August of each year for the six (6) months ending as of the preceding June 30<sup>th</sup>, and in February of each year for the six (6) months ending as of the preceding December 31<sup>st</sup> (hereinafter referred to as the "Accounting Period"). Subject to the provisions of this Agreement, the Statement will be accompanied by a check (or funds electronically deposited into an Editor's bank account) for any monies shown to be due by such Statement. If less than fifty dollars (\$50.00) (one-hundred dollars (\$100.00) for an electronic payment) is shown to be due in any Accounting Period, the

Publisher may defer payment thereof until the next period in which fifty dollars (\$50.00) (or one-hundred dollars (\$100.00) if electronic payment) or more is shown to be due. No Statement will be sent to an Editor if no payment is due.

(b) If any person comprising the Editor has received an overpayment of money from the Publisher or has an outstanding monetary obligation to the Publisher, whether arising out of this Agreement or any other agreement(s) with the Publisher, the Publisher may deduct the amount of such overpayment or outstanding obligation from the Royalty Account or any sums due to such person under this Agreement.

## 8. FREE AND DISCOUNT COPIES

Upon first publication of the Work in book form, each Editor named herein shall be entitled to receive from the Publisher, without charge, **six (6)** copies of the Work. The Editor shall also be entitled to purchase additional copies of the Work for the Editor's personal use at a discount of **thirty percent (30%)** off the suggested retail price of the Work, plus the cost of shipping and handling, while the Work remains in print. No royalties shall be paid on copies of the Work purchased by the Editor.

## 9. EDITOR'S WARRANTIES

(a) The Editor represents and warrants to the best of his/her knowledge and belief that:

- (i) he/she has the full right and authority to enter into this Agreement and to grant the rights granted to the Publisher;
- (ii) he/she has not previously assigned, transferred, or otherwise encumbered such rights;
- (iii) the Work shall be original by the Editor;
- (iv) the Work will not infringe upon any statutory or common law copyright or violate any law or government regulation;
- (v) the Work will not contain any matter which will be libelous or otherwise injurious or in violation of any right of privacy or any other personal or proprietary right of any third party; and
- (vi) the Work contains no material which is inaccurate, nor contains any statement, instruction, material, or formula that involves

the foreseeable risk of injury to readers or users of the Work.

(b) Should any material be submitted for publication in the Work which, in the opinion of the Publisher, may result in a breach of any of the foregoing warranties, or should the Editor commit any act which brings or is likely to bring the Publisher into disrepute, or which, in the Publisher's reasonable opinion, is prejudicial to its interests, the Publisher shall have the right to publish the Work without such material or not publish the Work at all. Nothing contained herein shall be deemed to impose upon the Publisher any duty of independent investigation, nor shall any independent investigation by the Publisher relieve the Editor of the Editor's obligations hereunder.

(c) The Editor represents and warrants that, except as previously disclosed to the Publisher in writing, the Editor has not aided in the preparation of, and is not under any obligation to any other publisher or person, to prepare any publication directly competitive with the Work, or which could interfere with his/her performance of this Agreement, or interfere with or impair the sale of the Work.

(d) The Editor and Publisher shall each promptly inform the other of any claim, demand, or suit made against it in connection with the Work. The Editor shall fully indemnify and hold the Publisher harmless against any loss, damage, cost, or expense (including reasonable counsel fees) which may be sustained or incurred by the Publisher by reason of any claim, demand, investigation, suit, or recovery arising out of the breach or alleged breach of any of the foregoing warranties.

(e) The Publisher shall have the right to defend any such suit through counsel of its own choice and the right to settle any such suit on such terms as the Publisher shall deem advisable; provided, however, that the Editor shall not be responsible for indemnifying the Publisher for any settlement made without the Editor's consent, which consent shall not be unreasonably withheld or delayed.

(f) In the event of a claim or suit against the Publisher which, if sustained, would constitute a breach of any of the Editor's warranties, the Publisher shall have the right to withdraw the Work from distribution and withhold royalties which become due to the Editor, pursuant to this Agreement, pending a final determination of such claim or suit. The Publisher shall have the right to apply any such withheld royalties to the reduction of any of the obligations of the Editor to the Publisher contained in this Paragraph 9.

(g) Editor's representations, warranties, and indemnities as stated herein may be extended by Publisher to third party licensees and grantees, and Editor shall be liable

thereon as if such representations, warranties, and indemnities were originally made by Editor to them.

The provisions of this Paragraph 9 shall survive the termination of this Agreement.

## 10. OTHER PUBLICATIONS

The Editor agrees, so long as the Work remains in print, to refrain from editing and/or preparing for another publisher any work that shall directly compete with the sale of the Work. The Editor may, however, draw on and refer to material contained in the Work in preparing articles for publication in professional journals, for teaching purposes, and for delivery at professional meetings and symposia, provided appropriate credit is given to the Publisher and the Work.

## 11. DESIGNATION AS EDITOR

The Publisher shall have the right to designate the Editor as the Editor of the Work, and, if the Editor be more than one, in such manner and order as the Publisher may determine, in its reasonable judgment, fairly reflects the Editors' relative contributions to the Work, and to use the Editor's name and likeness in advertising and promoting the Work and derivative works based on the Work, and other commercial use in connection with the Work. Where there is more than one Editor, a single Editor shall be designated Lead Editor for the purpose of dealing with the Publisher.

## 12. IMPRINT

The Work will be published initially under the imprint of Chapman & Hall/CRC, or such other imprint as the Publisher deems suitable for the Work.

## 13. REVISIONS OR NEW EDITIONS

(a) Subject to the terms and conditions hereof, if the Publisher determines that a revision or new edition of the Work is desirable, it shall request each person comprising the Editor to participate in the preparation of the revision or new edition pursuant to a schedule established by the Publisher in consultation with the Editor. Each person so requested to participate shall advise the Publisher in writing within ninety (90) days whether he/she will participate in the preparation of such revision or new edition.

(b) The Publisher may select a successor to any person comprising the Editor to participate in the preparation of a revision or new edition, or may designate the remaining persons comprising the Editor to complete such revision or new edition, under the following circumstances:

- (i) the death, incapacity, or inability of any person comprising the Editor to effectively participate in a timely manner pursuant to Publisher's schedule in the preparation of such revision or new edition;
- (ii) the failure of any person comprising the Editor to advise the Publisher in writing within the specified ninety (90) day period that he/she will not participate; or
- (iii) the failure or inability of any person comprising the Editor to prepare the revision or new edition, or collaborate in its preparation, in a timely manner pursuant to the Publisher's schedule.

(c) If the failure to revise the Work is due to the Editor's death, the Editor's estate shall be entitled to one-half (1/2) the sums which would have accrued to the Editor for the revised edition if he/she had participated in its publication. On the following edition, the deceased Editor's estate will be entitled to one-quarter (1/4) of the paid royalty. Thereafter, the Editor's estate shall have no proprietary interest in the Work and no further rights to the accrued royalty.

(d) Any royalties or other compensation payable to any successor of a person comprising the Editor in respect of any revision or new edition of the Work shall be deducted from any royalties or other compensation which may be or become due to the person or persons comprising the Editor who is or are succeeded. In the event any person comprising the Editor does not participate in a revision or new edition of the Work, the Publisher shall have no obligation to request such person to participate in any subsequent revision or new edition of the Work. If the nonparticipating Editor's contribution to the Work in the new edition is substantial, he/she shall be entitled to a royalty negotiated to the satisfaction of all parties.

(e) When publishing revisions or new editions, and in the promotion thereof, the Publisher may give credit to the Editor and any successor of a person comprising the Editor, in such order and manner which, in the judgment of the Publisher, fairly reflects their relative contributions to such revision or new edition, and, if appropriate, in the reasonable judgment of the Publisher, omit the name or names of the person or persons comprising the Editor who do not participate or collaborate in such revision or new edition.

(f) All terms and conditions of this Agreement applicable to the first edition of the Work, excluding any grants and advance payments, shall apply to each revision or new edition thereof, unless otherwise provided herein.

## 14. OUT-OF-PRINT PROVISIONS

(a) If at any time the Publisher determines that the demand for the Work is insufficient to warrant its continued publication, the Publisher may declare the Work out-of-print. In such event, the Editor shall have the right to purchase the Publisher's stock of the Work, if any, at one-quarter (1/4) of the Publisher's established list price, but not below cost. The Work will not be deemed out-of-print if it is on sale by the Publisher in any form permitted hereunder, or if it is under option, or if any license granted by the Publisher is outstanding.

(b) If the Publisher declares the Work out-of-print, then, upon the Editor's written demand, the print (but not the eBook or any electronic product) rights granted by the Editor under this Agreement will revert to the Editor and this Agreement will terminate, subject to any outstanding licenses, and except for Paragraph 9. If there are multiple Editors under this Agreement, they will take individual ownership, in proportion to their respective shares of the royalties under this Agreement, of all rights jointly owned by them at the time of termination. The termination of this Agreement will not affect the Publisher's continuing right to sell all remaining bound copies and sheets of the Work and derivative works on hand at the time of termination.

## 15. NON-DELIVERY OF THE WORK

If the Editor for any reason fails to deliver to the Publisher any of the materials as set forth in Paragraph 1 of this Agreement in form and content satisfactory to the Publisher by agreed upon dates, the Publisher shall have the right, upon thirty (30) days written notice to the Editor, to terminate this Agreement without any further obligation or liability to the Editor. In the event that this Agreement is terminated by the Publisher pursuant to this Paragraph 15, the Editor shall return to the Publisher all payments, if any, theretofore made to the Editor hereunder within one-hundred and twenty (120) days of the date of termination of this Agreement, and the Publisher shall return all unpublished materials to the Editor.

## 16. GENERAL PROVISIONS

(a) This Agreement is the entire agreement between the parties relating to the Work. It supersedes all previous oral and/or written representations or agreements relating to the Work and may not be modified or amended, nor may any of its terms or provisions be waived, except by a written instrument executed by the parties affected by such modification, amendment, or waiver.

(b) All obligations, liabilities, warranties, and covenants of the Editor pursuant to this Agreement shall be joint and several, so that each person comprising the Editor

shall be obligated with respect to the performance of the Editor as if he/she were the sole Editor.

(c) This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective successors, heirs, personal representatives, and assigns, except that the Editor's obligations may not be assigned without the Publisher's prior written consent, and any assignment without such consent shall be null and void.

(d) It is agreed that the Editor is for all purposes of this Agreement an independent contractor, and the Editor is in no respect an agent, employee, or joint venture of Publisher.

(e) Neither the Editor nor the Publisher shall be liable, nor shall the Work be deemed out-of-print, because of any delay caused by acts of God, restrictions imposed by law or government regulation, shortages in supply of material or labor necessary for the preparation or production of the Work, or other similar or dissimilar acts beyond their reasonable control. In no event shall either the Editor or the Publisher be liable for special, incidental, or consequential damages.

(f) This Agreement, regardless of the place of its physical execution, shall in all respects be governed by and construed in accordance with the internal law, and not the law pertaining to conflicts or choice of law, of the State of Florida. Each of the parties to this Agreement hereby expressly and irrevocably agrees and consents that any suit, action, or proceeding arising out of or relating to this Agreement shall be instituted exclusively and only on a state or federal court sitting in Miami, Florida, and, by execution of this Agreement, each of the parties hereto expressly waives an objection that it may have now or hereafter to the laying of venue or to the jurisdiction of any such suit, action, or proceeding in Miami, Florida, and each of the parties to this Agreement further irrevocably, exclusively, and unconditionally submits to the personal jurisdiction of any state or federal court sitting in Miami, Florida in connection with any such suit, action, or proceeding.





**ELECTRONIC SIGNING OF AGREEMENT**

All parties of this Agreement agree to execute this Agreement by electronic signature and agree to be subject to the provisions of the U.S. E-SIGN Act (i.e., the [Electronic Signatures in Global and National Commerce Act \(ESIGN, Pub.L. 106-229, 14 Stat.464](#), enacted June 30, 2000, [15 U.S.C. Ch. 96](#)).

IN WITNESS WHEREOF, the parties hereto have duly electronically executed this Agreement effective the last date signed.

**AUTHOR INFORMATION:**

<b>Name:</b> David Rios Insua			
<b><u>PLEASE NOTE:</u></b> Royalty Statements and any non-electronic monetary payments <i>will be sent to your permanent domicile</i> . Also, we prefer to send all correspondence sent via postal services and complimentary copies to this location.			
<b>REQUIRED – Permanent Domicile</b> (no P.O. Box address, please):			
<b>Street:</b> Rafael villa, 38			
<b>City:</b> Madrid	<b>State/Province:</b> Madrid	<b>Zip/Postal Code:</b> 28023	
<b>Country:</b> Spain	<b>Citizenship:</b> Spanish		
<b>Primary Phone:</b> +34686968220		<b>Alternate Phone:</b>	
<b>Fax:</b>	<b>Email:</b> david.rios@icmat.es		
<hr/>			
<b><u>Business / Academic Information:</u></b>		If you would like complimentary copies and all correspondence, <b>excluding Royalty information</b> , sent to the address below, please check here: <input type="checkbox"/>	
<b>Affiliation:</b> ICMAT-CSIC and Royal Academy of Sciences			
<b>Street:</b>			
<b>City:</b> Madrid	<b>State/Province:</b> Madrid	<b>Zip/Postal Code:</b>	
<b>Country:</b> Spain			
<hr/>			
		04-Apr-19	
<b>Author's Signature</b>		<b>Date</b>	
		09-Apr-19	
<b>Rob Calver, Publisher – Mathematics, Statistics, and Physics</b>		<b>Date</b>	

Tel: +44 (0)207 017 6334 • Email: rob.calver@tandf.co.uk



Taylor & Francis Group, LLC, 6000 Broken Sound Parkway NW, Suite 300, Boca Raton, FL 33487

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All parties of this Agreement agree to execute this Agreement by electronic signature and agree to be subject to the provisions of the U.S. E-SIGN Act (i.e., the [Electronic Signatures in Global and National Commerce Act \(ESIGN, Pub.L. 106-229, 14 Stat.464](#), enacted June 30, 2000, [15 U.S.C. Ch. 96](#)).

IN WITNESS WHEREOF, the parties hereto have duly electronically executed this Agreement effective the last date signed.

**AUTHOR INFORMATION:**

<b>Name:</b> Jose Enrique Vila Gisbert			
<b><u>PLEASE NOTE:</u></b> Royalty Statements and any non-electronic monetary payments <i>will be sent to your permanent domicile</i> . Also, we prefer to send all correspondence sent via postal services and complimentary copies to this location.			
<b>REQUIRED – Permanent Domicile</b> (no P.O. Box address, please):			
<b>Street:</b> Bailen, 18			
<b>City:</b>	valencia	<b>State/Province:</b>	valencia
		<b>Zip/Postal Code:</b>	46007
<b>Country:</b>	Spain	<b>Citizenship:</b>	Spanish
<b>Primary Phone:</b> +34651902333		<b>Alternate Phone:</b>	
<b>Fax:</b>		<b>Email:</b>	jose.e.vila@uv.es
<hr/>			
<b><u>Business / Academic Information:</u></b>		If you would like complimentary copies and all correspondence, <b>excluding Royalty information</b> , sent to the address below, please check here: <input type="checkbox"/>	
<b>Affiliation:</b> University of Valencia			
<b>Street:</b> Avenida de los Naranjos, SN			
<b>City:</b>	valencia	<b>State/Province:</b>	valencia
		<b>Zip/Postal Code:</b>	46022
<b>Country:</b>	Spain		
<hr/>			
		06-Apr-19	
<b>Author's Signature</b>		<b>Date</b>	
		09-Apr-19	
<b>Rob Calver, Publisher – Mathematics, Statistics, and Physics</b>		<b>Date</b>	

Tel: +44 (0)207 017 6334 • Email: rob.calver@tandf.co.uk

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**ELECTRONIC SIGNING OF AGREEMENT**

All parties of this Agreement agree to execute this Agreement by electronic signature and agree to be subject to the provisions of the U.S. E-SIGN Act (i.e., the [Electronic Signatures in Global and National Commerce Act \(ESIGN, Pub.L. 106-229, 14 Stat.464](#), enacted June 30, 2000, [15 U.S.C. Ch. 96](#)).

IN WITNESS WHEREOF, the parties hereto have duly electronically executed this Agreement effective the last date signed.

**AUTHOR INFORMATION:**

<b>Name:</b> Caroline Baylon		
<b><u>PLEASE NOTE:</u></b> Royalty Statements and any non-electronic monetary payments <i>will be sent to your permanent domicile</i> . Also, we prefer to send all correspondence sent via postal services and complimentary copies to this location.		
<b>REQUIRED – Permanent Domicile</b> (no P.O. Box address, please):		
<b>Street:</b> 62 Inverness Terrace, Flat 1		
<b>City:</b> London	<b>State/Province:</b>	<b>Zip/Postal Code:</b> W23LB
<b>Country:</b> United Kingdom	<b>Citizenship:</b> French	
<b>Primary Phone:</b> 447960685972		<b>Alternate Phone:</b>
<b>Fax:</b>	<b>Email:</b> carolinebaylon@icloud.com	
<hr/>		
<b><u>Business / Academic Information:</u></b> If you would like complimentary copies and all correspondence, <b>excluding Royalty information</b> , sent to the address below, please check here: <input type="checkbox"/>		
<b>Affiliation:</b> Research Lead, Strategy Research and Threat Horizon, AXA		
<b>Street:</b> 5 Old Broad Street		
<b>City:</b> London	<b>State/Province:</b>	<b>Zip/Postal Code:</b> EC2n 5AD
<b>Country:</b> United Kingdom		
<hr/>		
<i>Caroline Baylon</i>		09-Apr-19
<b>Author's Signature</b>		<b>Date</b>
<i>Rob Calver</i>		09-Apr-19
<b>Rob Calver, Publisher – Mathematics, Statistics, and Physics</b>		<b>Date</b>

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