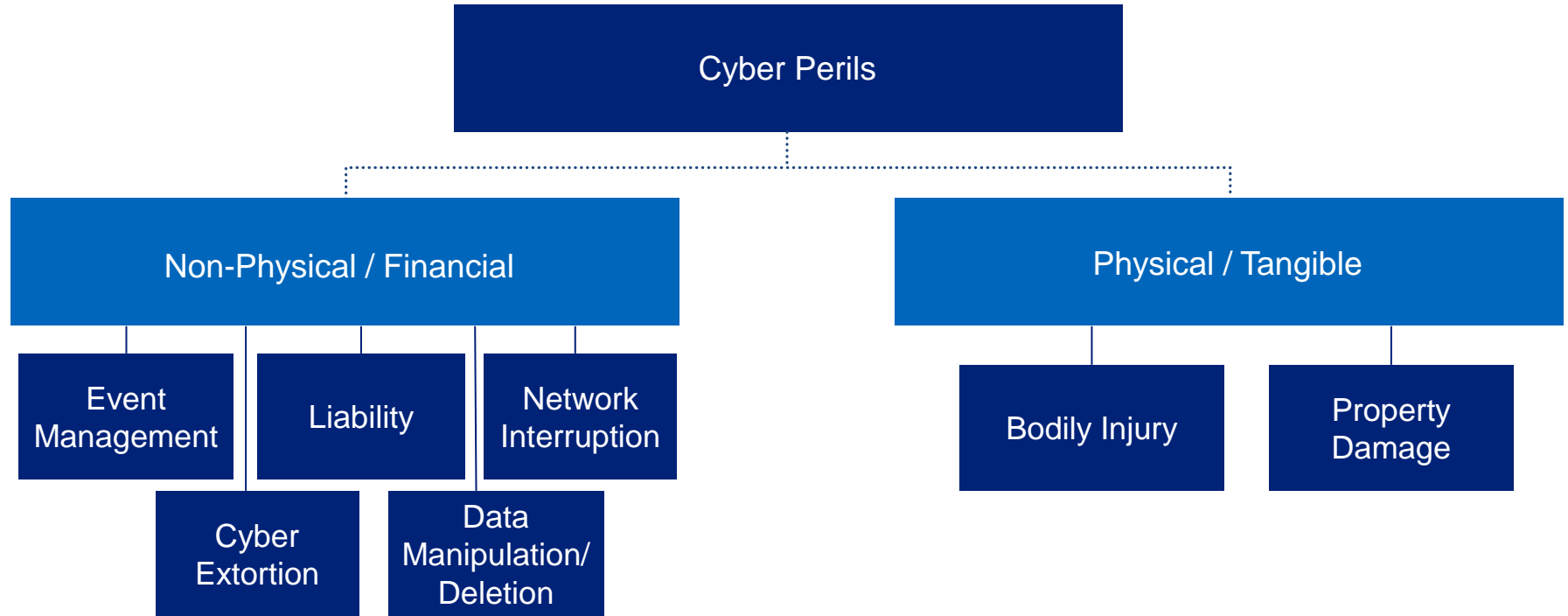
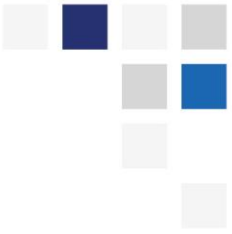
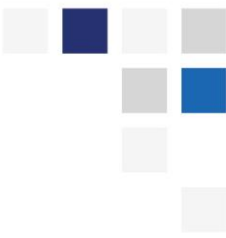


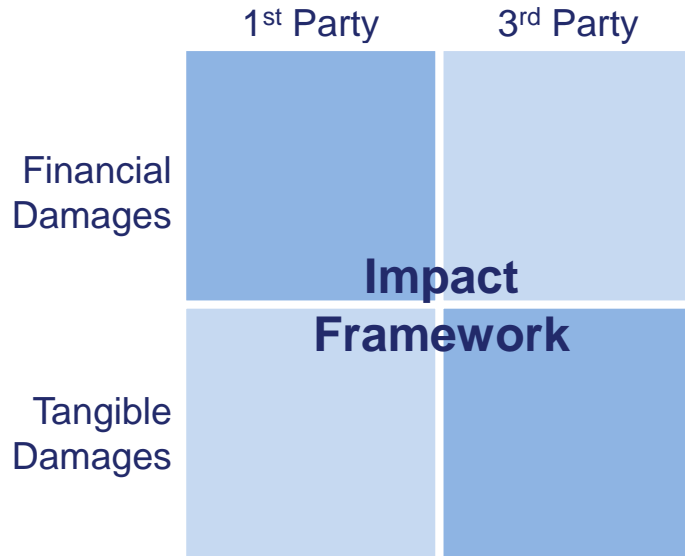
Cyber Insurance: Evaluating Cyber as a Peril



Cyber as a Peril: Develop & Quantify Cyber Loss Scenarios



Exposure Quantification



- Identify several high-impact, notional, feasible cyber loss scenarios specific to your organization/operations
- Estimate impact for selected scenarios using a structured impact taxonomy
 - Four quadrant model
 - All impacts from any cyber event can be categorized into these quadrants

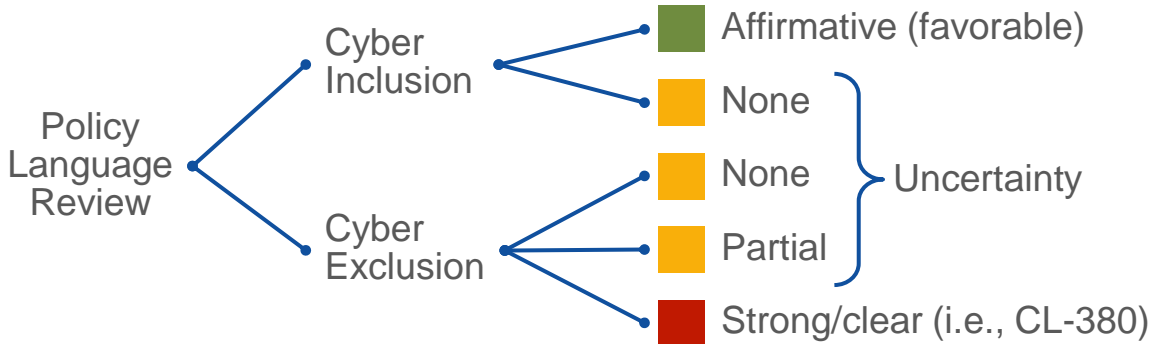
Review & Stress Test Insurance Portfolio



Exposure Quantification

Insurance Analysis and Stress Test

- Review all insurance policies to understand cyber coverage or exclusion
- Stress test insurance portfolio with the loss scenarios



	1 st Party	3 rd Party
Financial	Affirmative (favorable) None	Affirmative (favorable) None None
Tangible	None None Strong/clear (i.e., CL-380)	Affirmative (favorable) None None

Cyber Insurance Considerations

- Expect a hard market through 2022 due to claims frequency and severity
- Preparation is key for the best terms with cyber insurance underwriting becoming more transparent
- Your insurance carrier can be a valuable ally:
 - Loss prevention solutions that are often included in the cost of the policy can help bend the risk curve down
 - Response services can get your organization back up and running in the event of an incident