

Advisen's Cyber Risk Insights Conference



Welcoming Remarks



Stacie Lilien

Global Head of Event Programming
Advisen

Oliver Brew

CyberCube Analytics

Michelle Chia

Zurich North America

Adam Cottini

CrowdStrike Services

Joe DePaul

Willis Towers Watson

[2019 Conference Co-chair]

Bobbie Goldie

Chubb

Doug Howard

RSA

Alex Jomaa

Tokio Marine Kiln

Ali Khodabakhsh

Munich Re

David Lewison

AmWINS

John Merchant

Ascent

Lindsay Nickle

Lewis Brisbois

[2019 Conference Co-chair]

Garin Pace

AIG

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Noel Pearman

AXA XL

Meredith Schnur

Marsh

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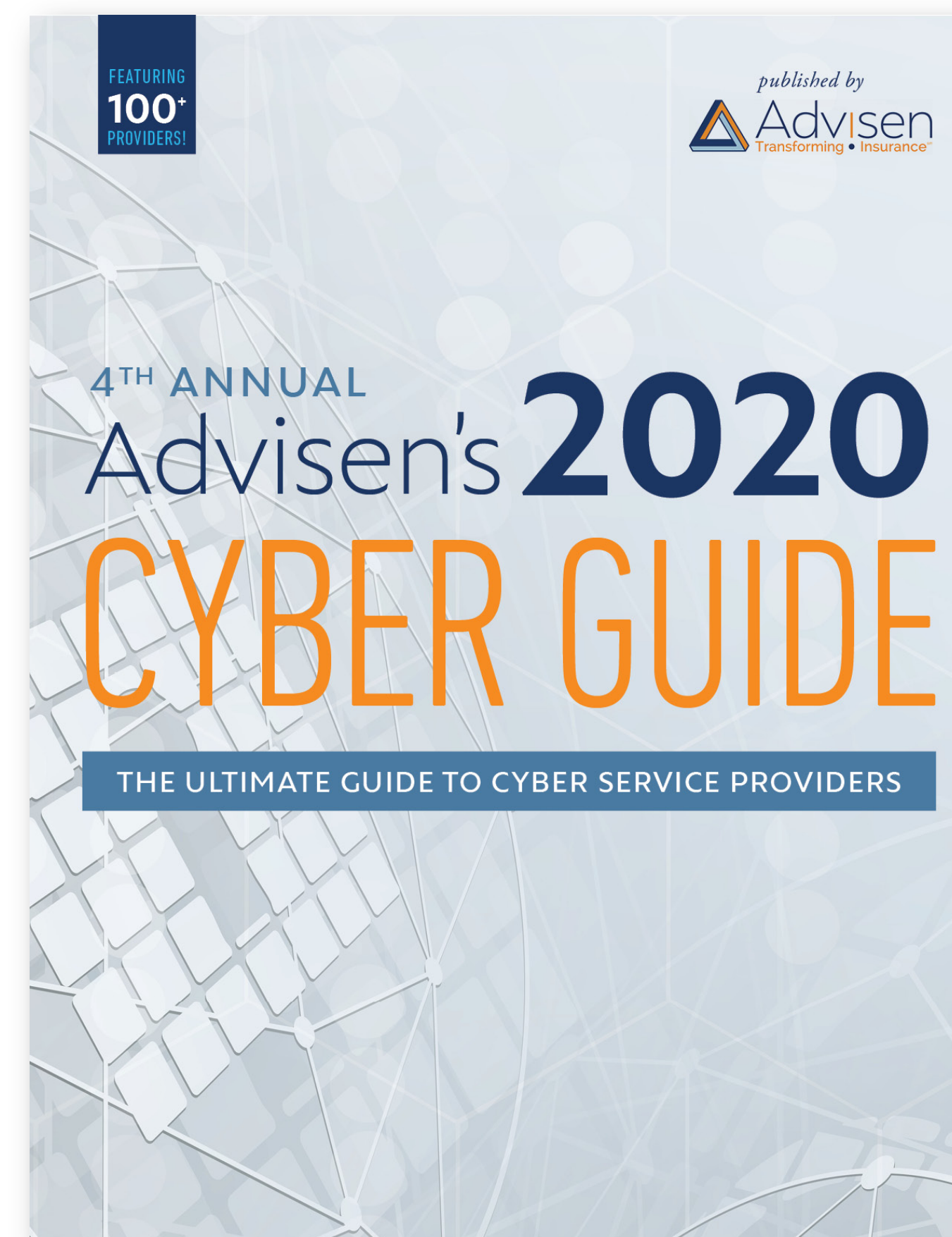
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2020 Cyber Guide Survey – coming soon.

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name on our list



Co-Chair Opening Remarks



Lindsay Nickle

Lewis Brisbois



Joe DePaul

Willis Towers Watson



Garin Pace

AIG

Opening Keynote



Alex Kogan

CEO
Philometrics

Cambridge Analytica

Myths, Facts, and Lessons Learned



Alex Kogan, PhD

Facebook-Cambridge Analytica: A timeline of the data hijacking scandal

US & WORLD / TECH / FACEBOOK

Mark Zuckerberg apologizes for Facebook privacy scandal in full-page newspaper

CEO Mark Zuckerberg says he's sorry for the breach of trust

By Nick Statt | @nickstatt | Mar 25, 2018, 11:46am EDT

Technology

Facebook Faces Massive Damages in Cambridge Analytica Suit

Cambridge Analytica: links to Moscow oil firm and St Petersburg university

Data company gave briefing to Moscow firm Lukoil, and the lecturer who developed the crucial algorithm worked for St Petersburg university

The Cambridge Analytica data breach also harvested some people's private Facebook messages

Facebook will no longer allow third-party data for targeting ads

The company is clamping down on potentially vulnerable ad practices

How academic at centre of Facebook scandal tried - and failed - to spin personal data into gold

Facebook limits ad targeting after Cambridge Analytica data leak

Jessica Guynn, USA TODAY Published 12:49 a.m. ET March 29, 2018 | Updated 1:38 p.m. ET March 29, 2018

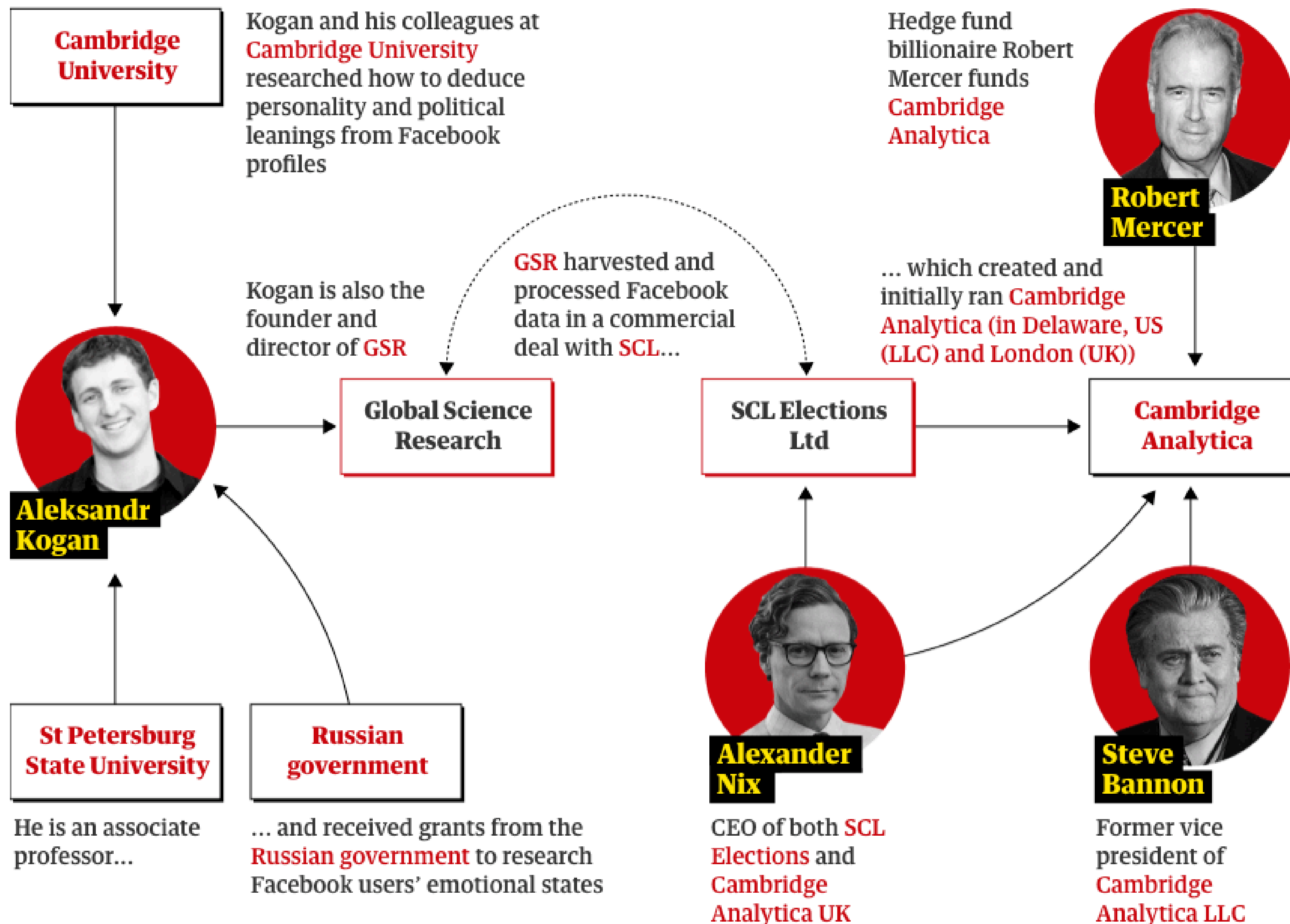
Revealed: 50 million Facebook profiles harvested for Cambridge Analytica in major data breach

Facebook ignored staff warnings about 'sketchy' Cambridge Analytica in September 2015

Cambridge Analytica boasts of dirty tricks to swing elections

How do I fit into this mess?

Cambridge Analytica: how the key players are linked





Today

CAMBRIDGE ANALYTICA & FACEBOOK DATA PARTNERS

ALEKSANDR KOGAN

University of Cambridge (U.K.)

Research Associate & Neuroscience Lecturer

C-SPAN
c-span.org
@cspan

Quandary.

“If men define situations as real,
they are real in their consequences”

- Thomas theorem



NEW YORK



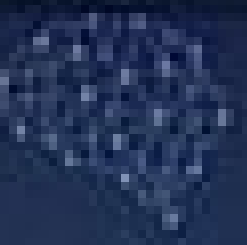
Our Data Makes Us Different

	Facebook Social Network (Graph Database Containing 30M Individuals)	 	Nationwide Voter Files From L2 And DataTrust (~50 Data Points For 160M Individuals)
	In-Depth Republican Primary Focused Surveys (150K)		Nationwide Enriched Credit File From Aristotle (400 Data Points For 220M Individuals)
	Emails From Infogroup (60M)	 	Nationwide Consumer Data From Acxiom And Infogroup (~500 Data Points For 160M Individuals)
	Emails From DataTrust (26M)		Election Return Results From Magellan (~20 Data Points For National Census Tracks)
	Foramerica Member Data (14.6M Post Comments, 240M Post Likes Across 31M Users)		Psychographic Inventories (10 Data Points For 30M Individuals)
	Facebook Likes (570 Data Points For 30M Individuals)		

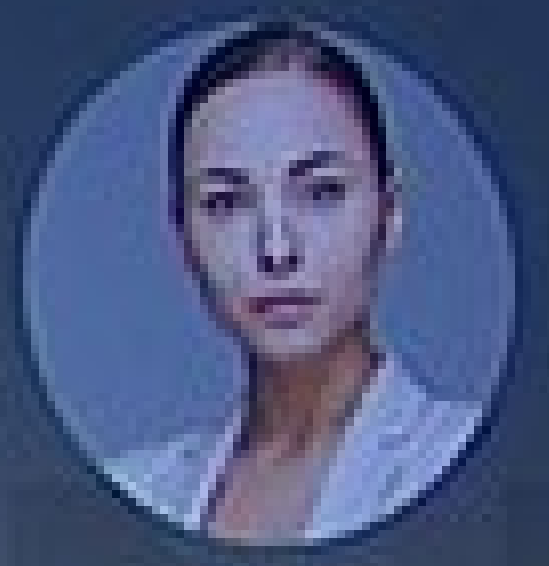
Total Data = 2,000 - 5,000 Data Points Per Registered Voter In The U
6.4 Tb For The MongoDB & 2.5Tb For Mysql = 8.9 Tb In Total



OCEAN: Personality Traits



The OCEAN five-factor personality model defines different traits in personality across demographics and all methods of observation



Highly accurate models!



Do they enjoy experiences?

Do they prefer plans and order?

Do they like spending time with others?

Do they put people's needs before theirs?

Do they tend to worry a lot?



**TRUMP
PENCE**

New York, New York

MAKE AMERICA GREAT AGAIN!

The Data That Turned the World Upside Down

How Cambridge Analytica used your Facebook data to help the Donald Trump campaign in the 2016 election.

Russia!

Weapons
grade psy-ops!

Mr. Christopher Wylie



This is not good.



Cambridge
Analytica



fakebook



Facebook to be fined \$5bn for Cambridge Analytica privacy violations – reports

The \$5bn fine would be the largest ever levied by the Federal Trade Commission against a technology company

Congress grills Facebook CEO over data misuse – as it happened

Mark Zuckerberg gave testimony to Senate committees in light of revelations that Cambridge Analytica used Facebook data to influence US voters

SEC Facebook fine sparks fresh questions about Cambridge Analytica from UK Parliament

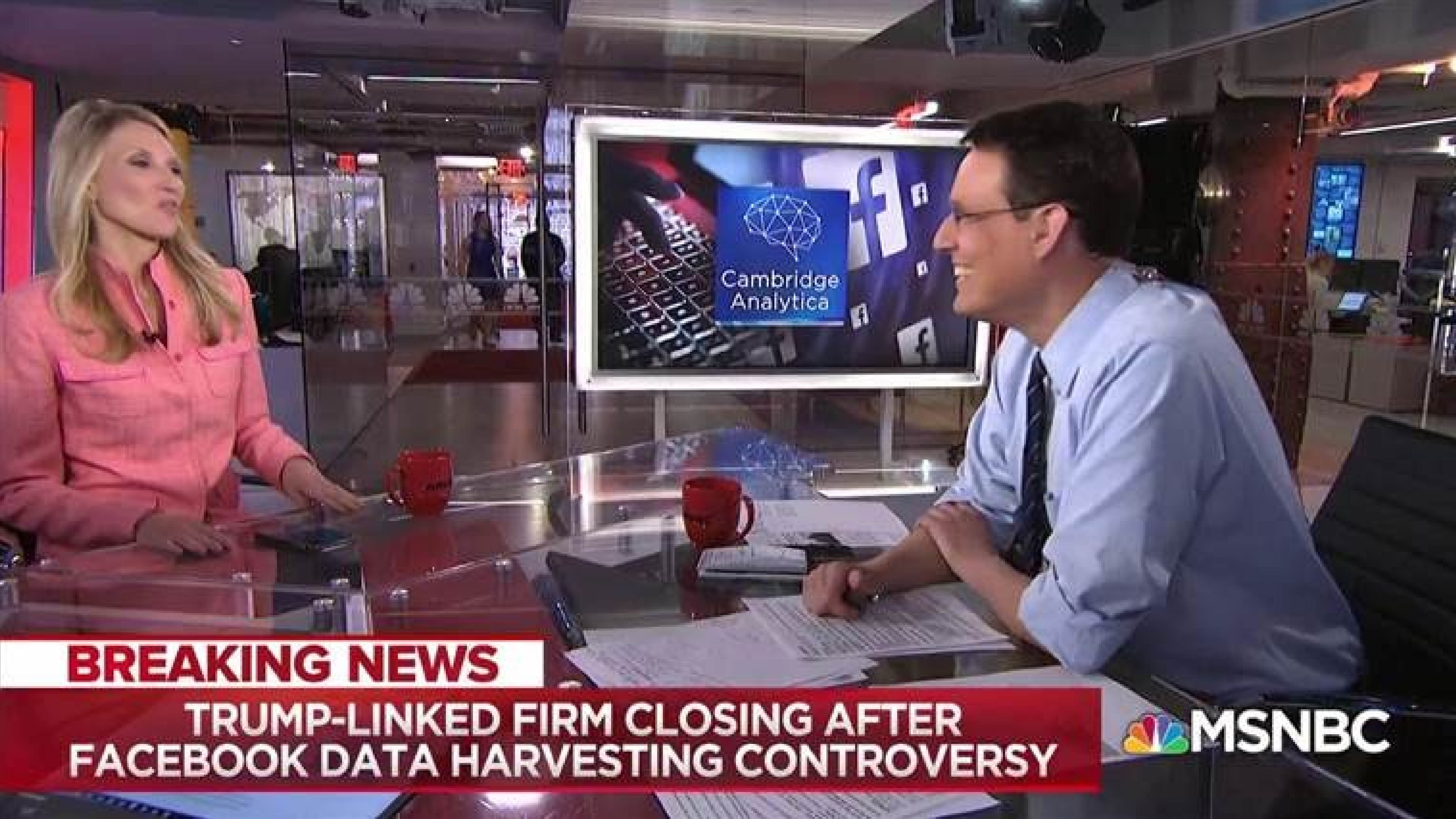
Politicians in Britain say the evidence Facebook provided to the SEC and to them doesn't match up.

UK fines Facebook £500,000 for failing to protect user data

Decision by information commissioner comes after Cambridge Analytica scandal



Mr. Mark Zuckerberg



BREAKING NEWS

**TRUMP-LINKED FIRM CLOSING AFTER
FACEBOOK DATA HARVESTING CONTROVERSY**

 **MSNBC**



**The
Guardian**

A NETFLIX ORIGINAL DOCUMENTARY

THE GREAT HACK

From the Academy Award
nominated filmmakers behind **THE SQUARE**



JULY 24 | NETFLIX



Christopher Wylie



The
Guardian

And me?







Today

CAMBRIDGE ANALYTICA & FACEBOOK DATA PARTNERS

ALEKSANDR KOGAN

University of Cambridge (U.K.)

Research Associate & Neuroscience Lecturer

C-SPAN
c-span.org
@cspan



Truth 1: Cambridge Analytica had only a few data points on every American

Our Data Makes Us Different

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Total Data = 2,000 - 5,000 Data Points Per Registered Voter In The U
6.4 Tb For The MongoDB & 2.5Tb For Mysql = 8.9 Tb In Total

I gave them 4 likes for 30 million people...

So how did we get to 570 likes?

Person 1

1

1

Person 2

Person 3

Person 4

1

Person 5

Person 6

Person 7

Person 8

1

Person 9

Person 10

1

Person 11

Person 12

1

Person 13

1

Person 14

1

Person 15

1

There were 150 million different pages!

Truth 2: We built highly inaccurate personality models.

Personality predictions are confusing.

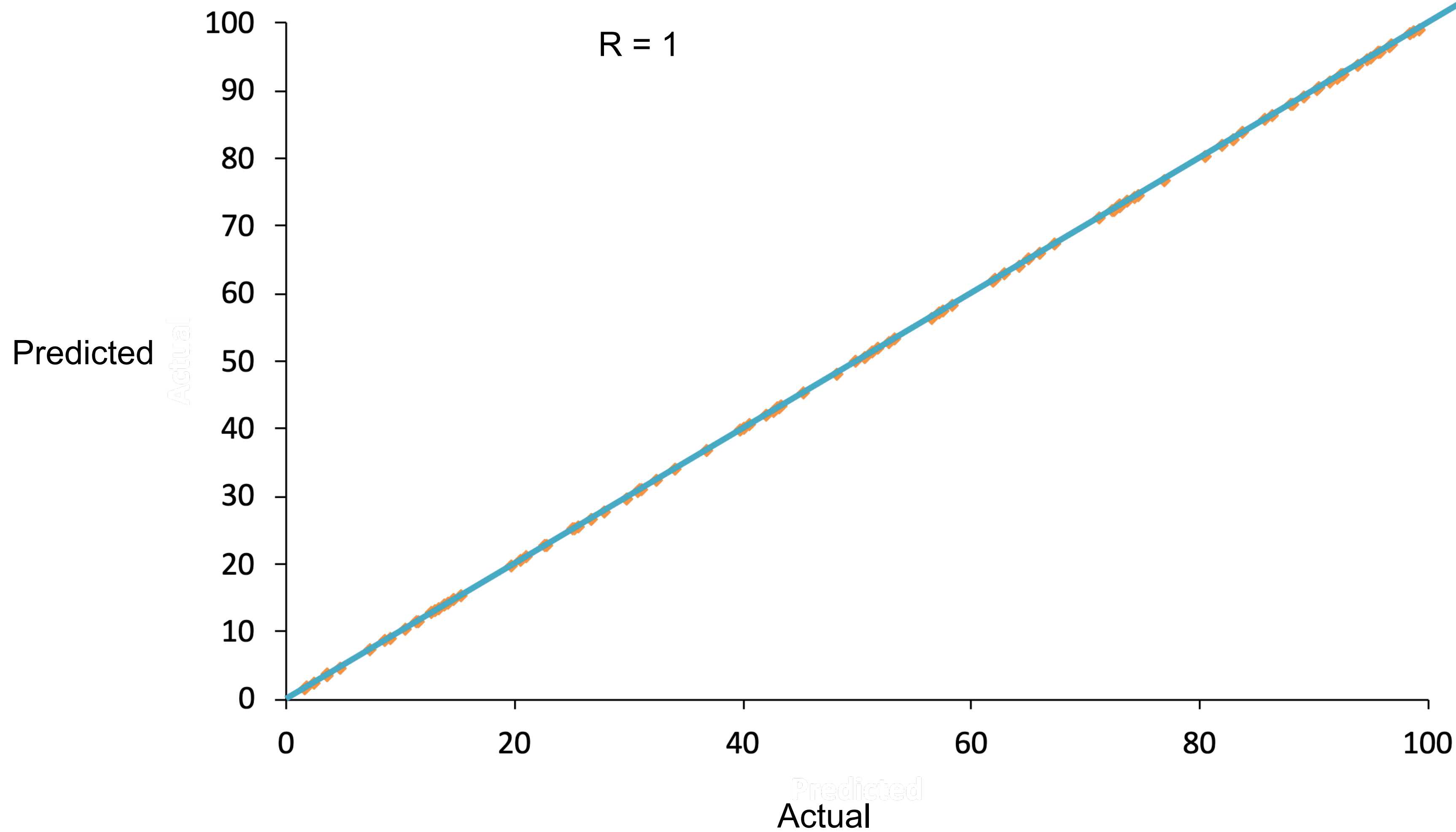


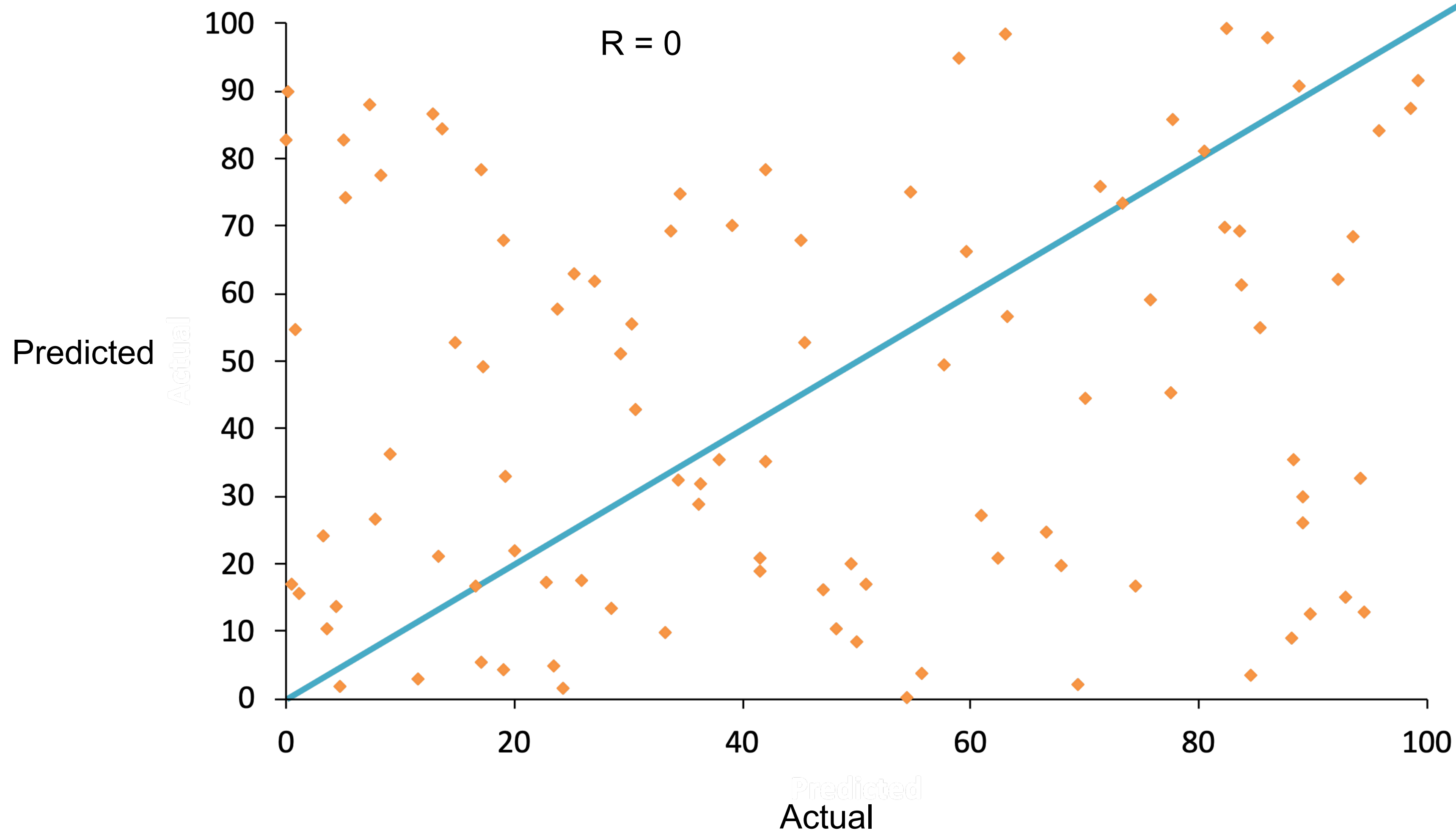
Arbitrary measurement scale

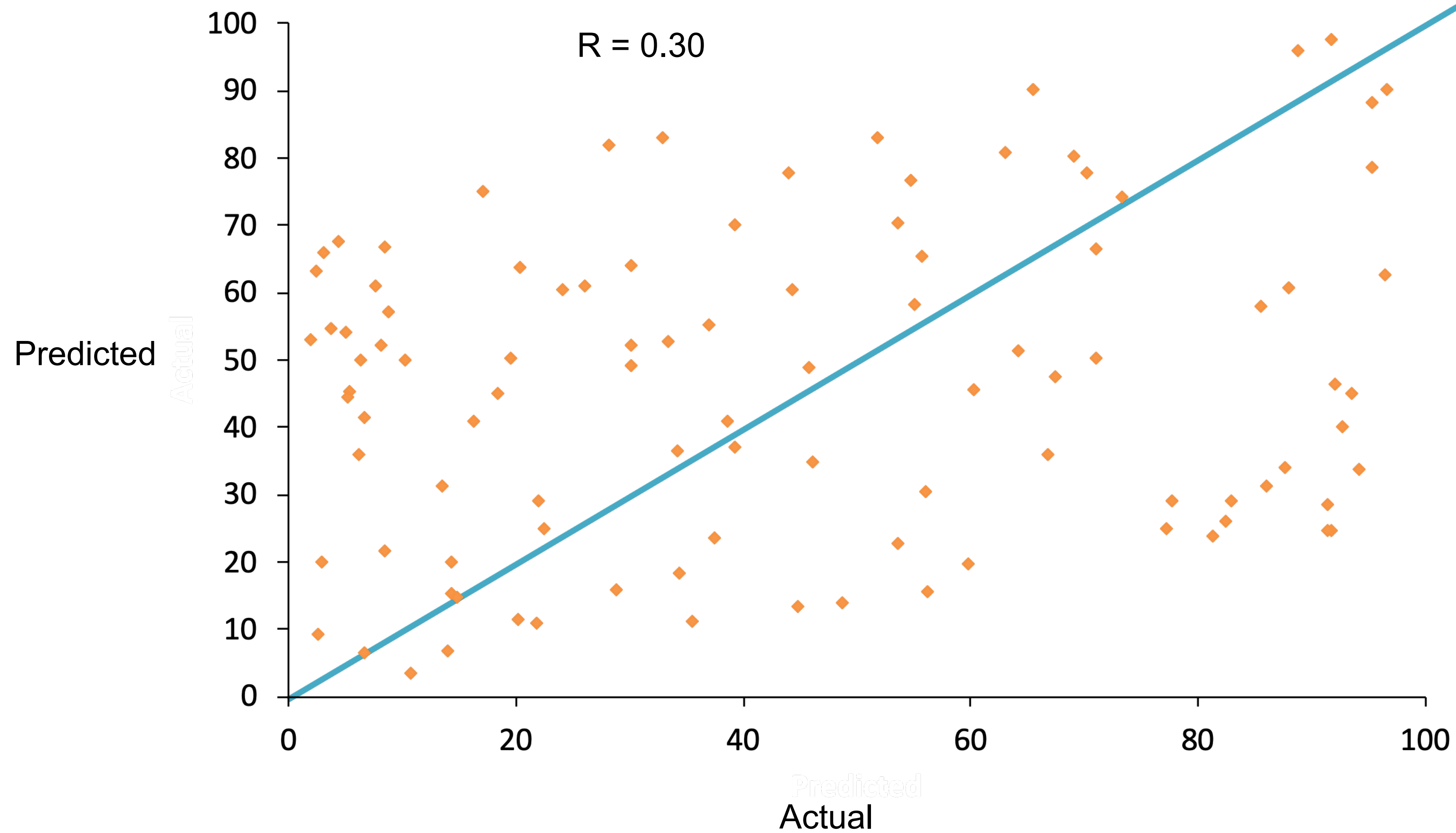
$$r = \frac{1}{n-1} \sum \left(\frac{x - \bar{x}}{s_x} \right) \left(\frac{y - \bar{y}}{s_y} \right)$$

Correlations are non-intuitive
measures of accuracy

Let's build some intuitions!

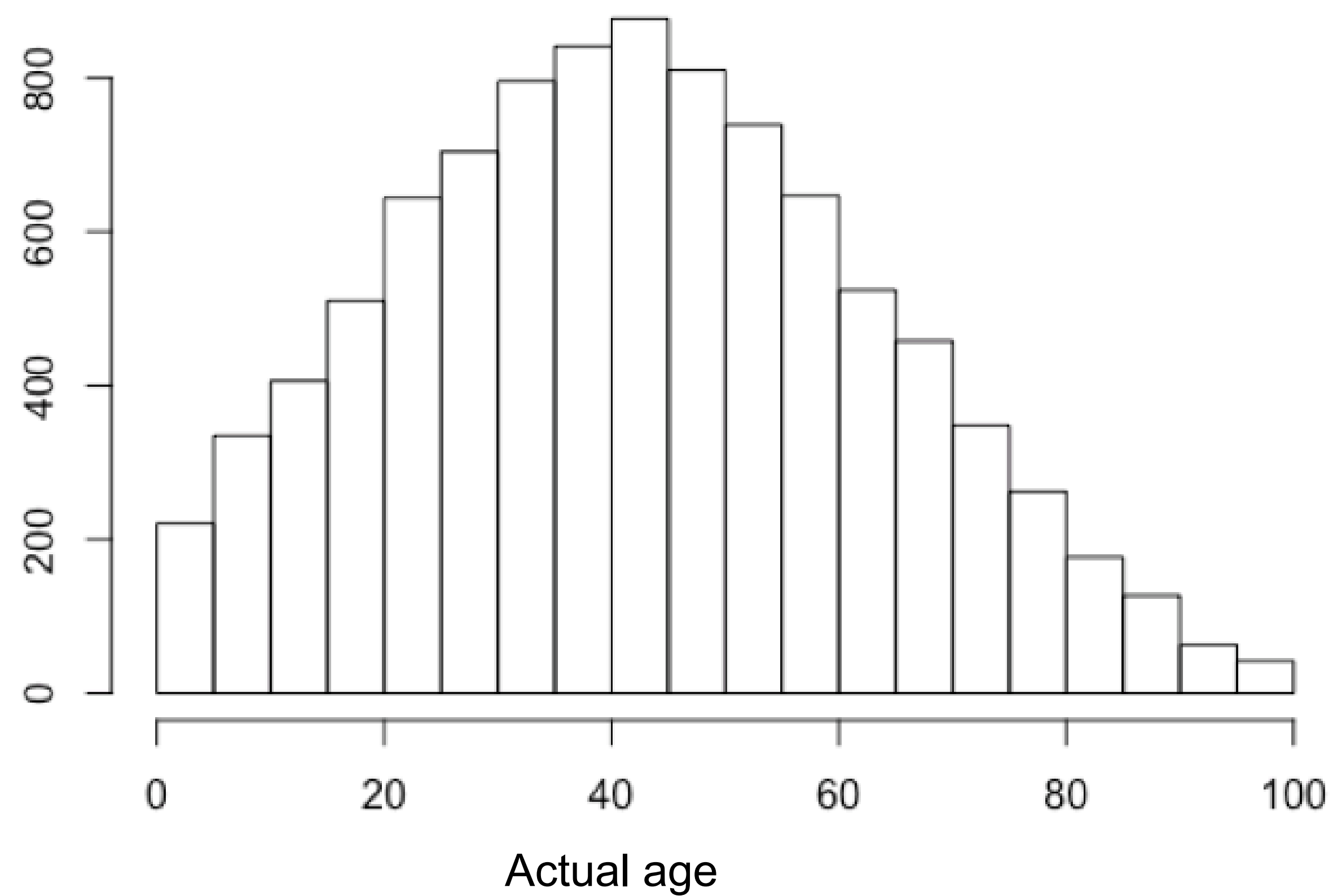






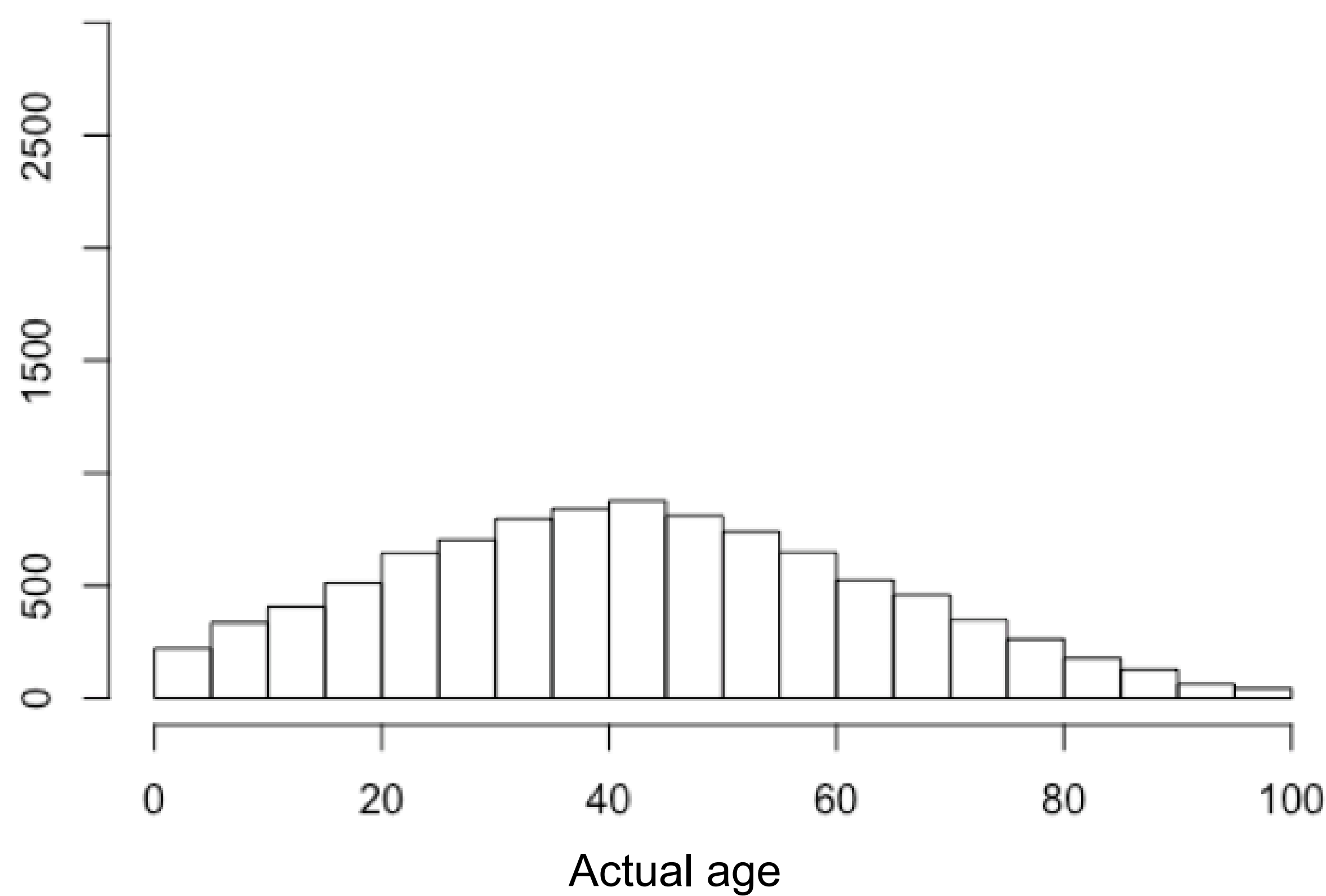
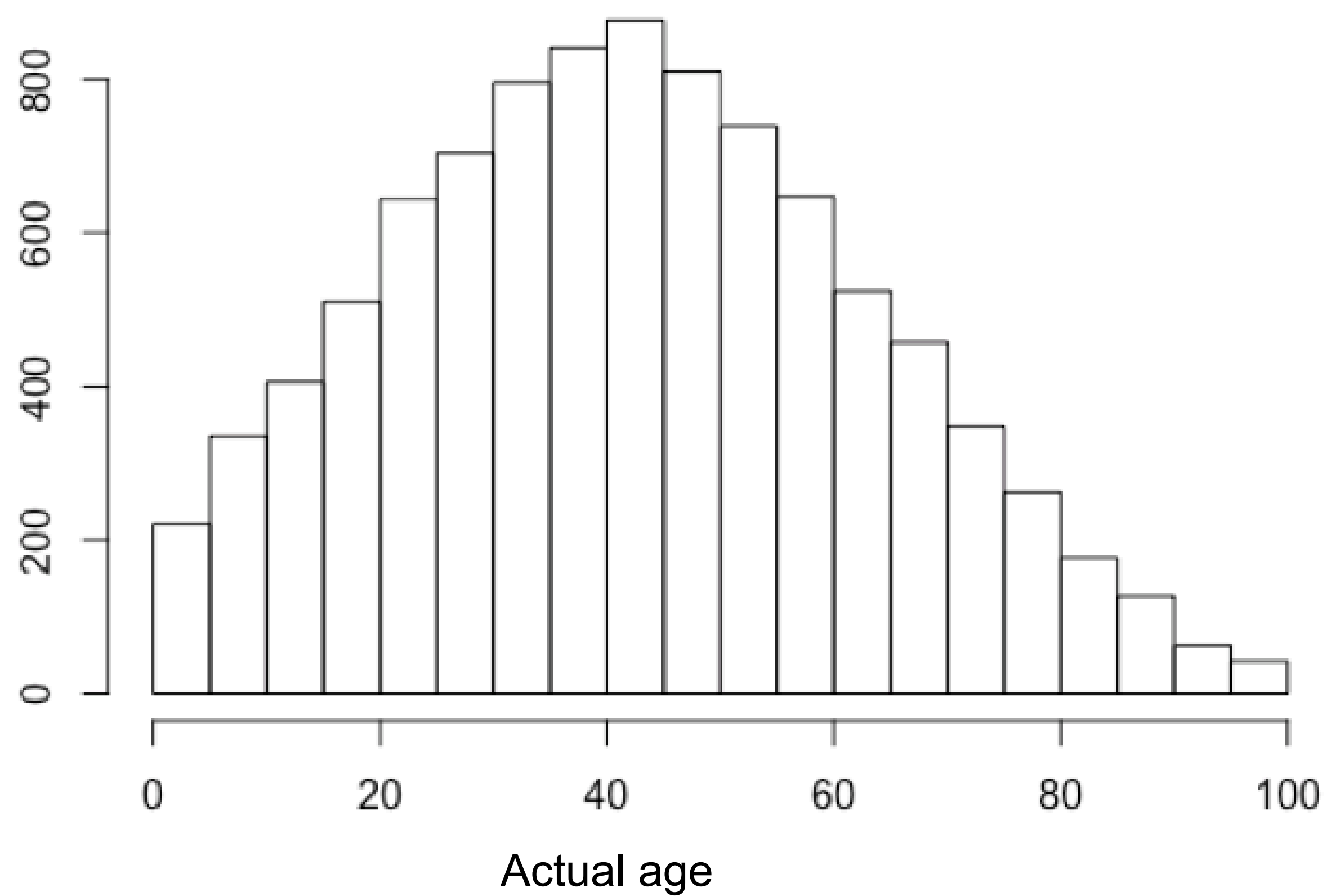
Instead of personality, let's talk about age.

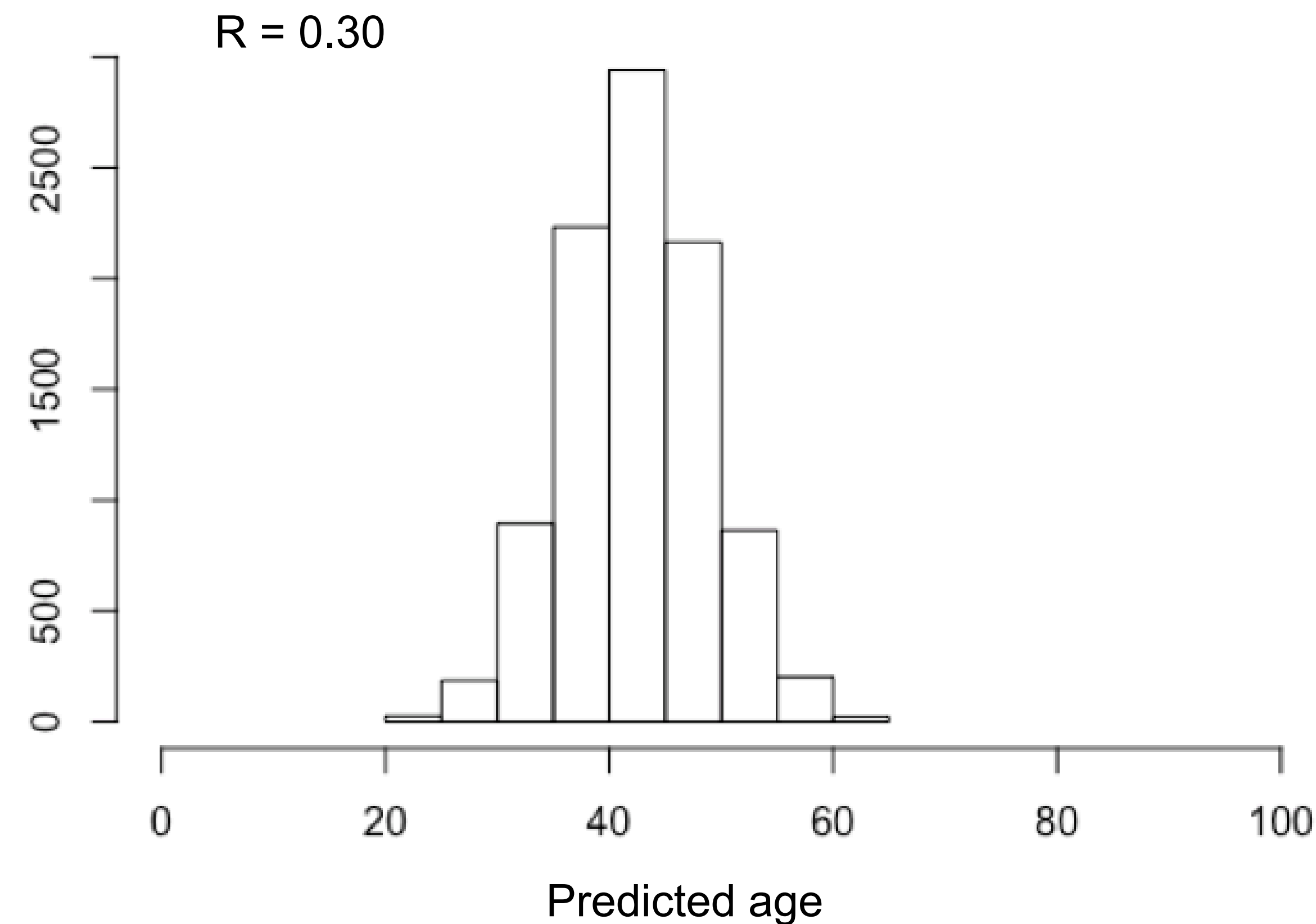
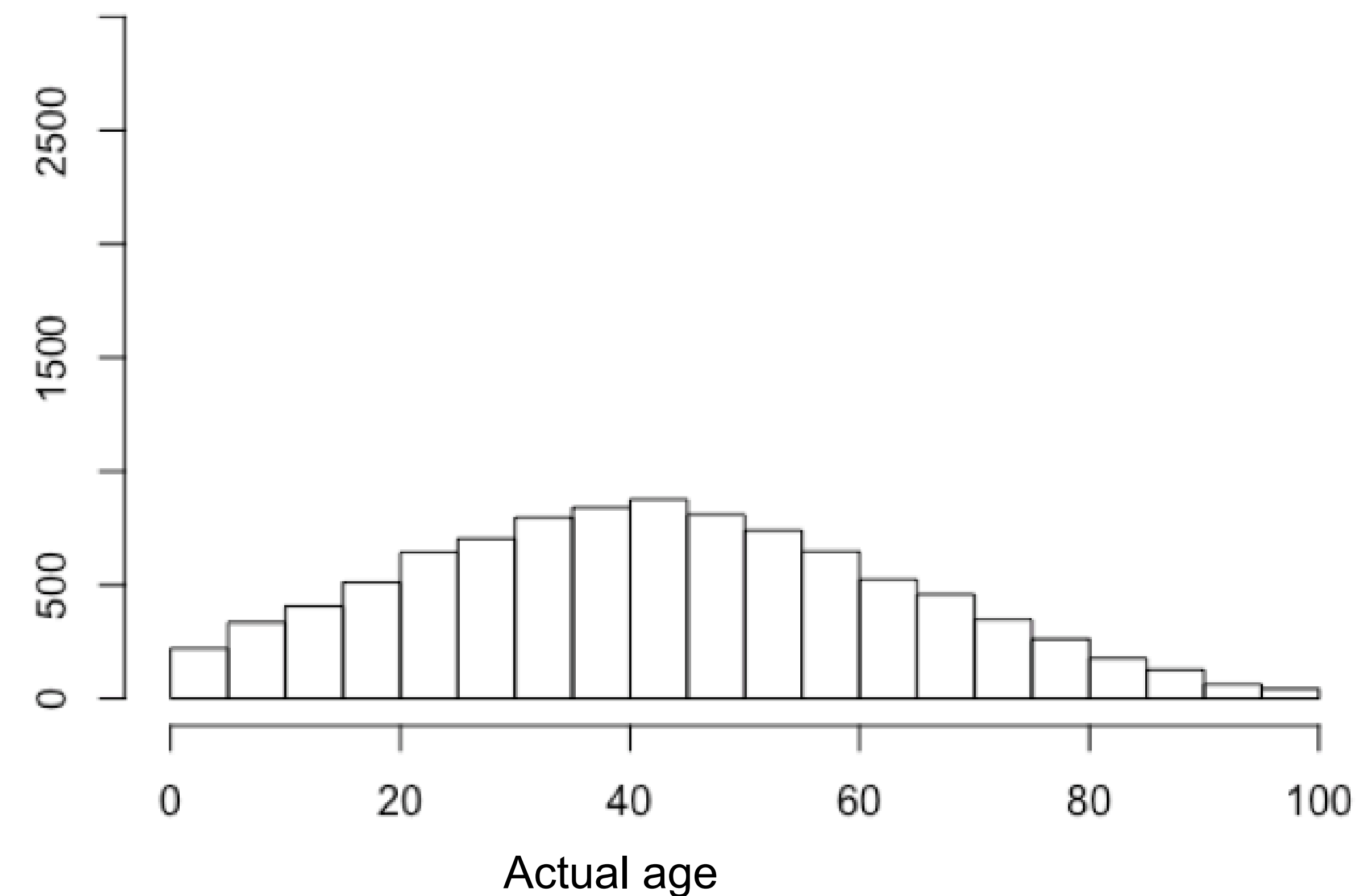
Instead of correlations, let's use mean absolute error.



Random guess: 25 years off

Everyone is 40: 17 years off

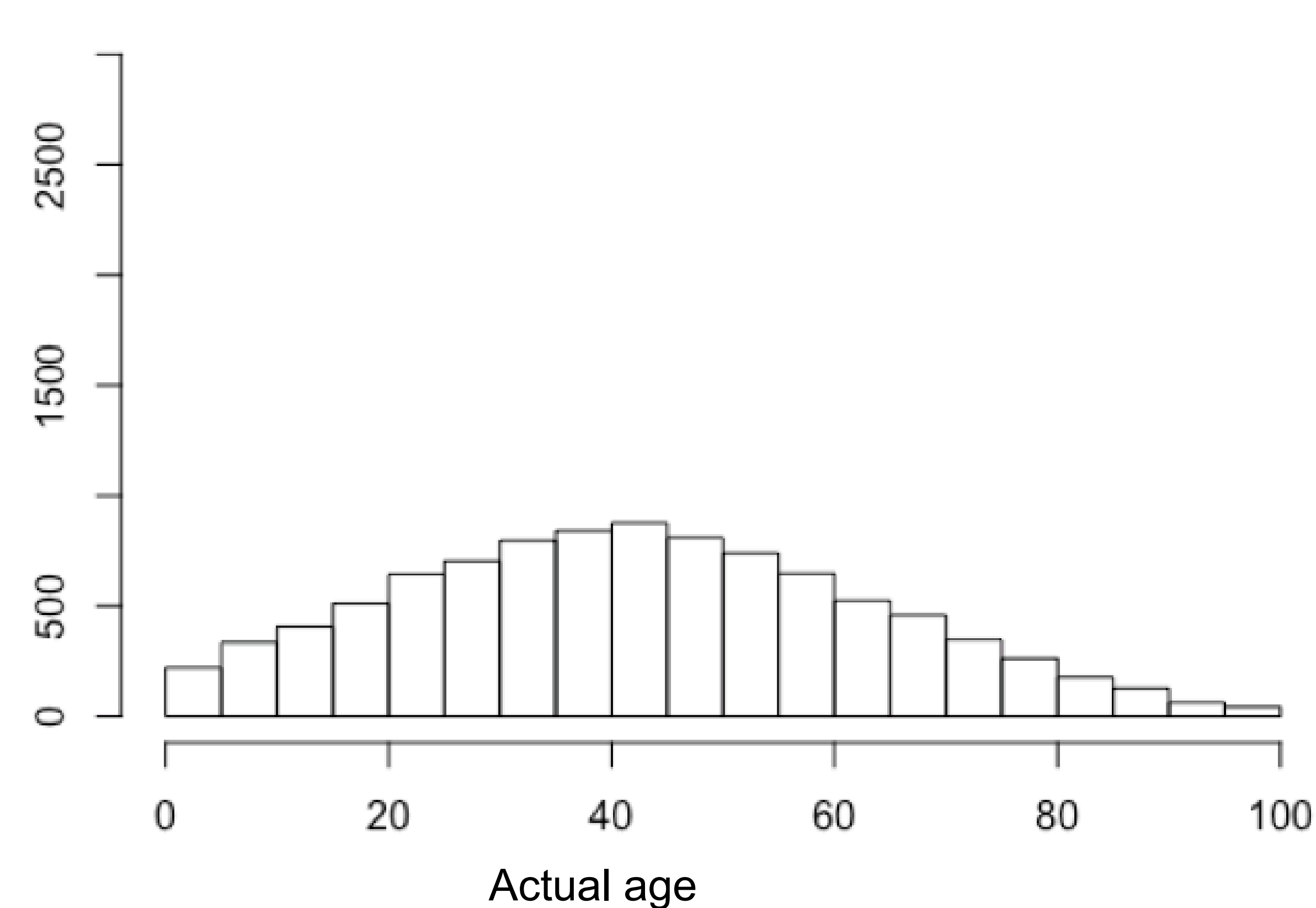




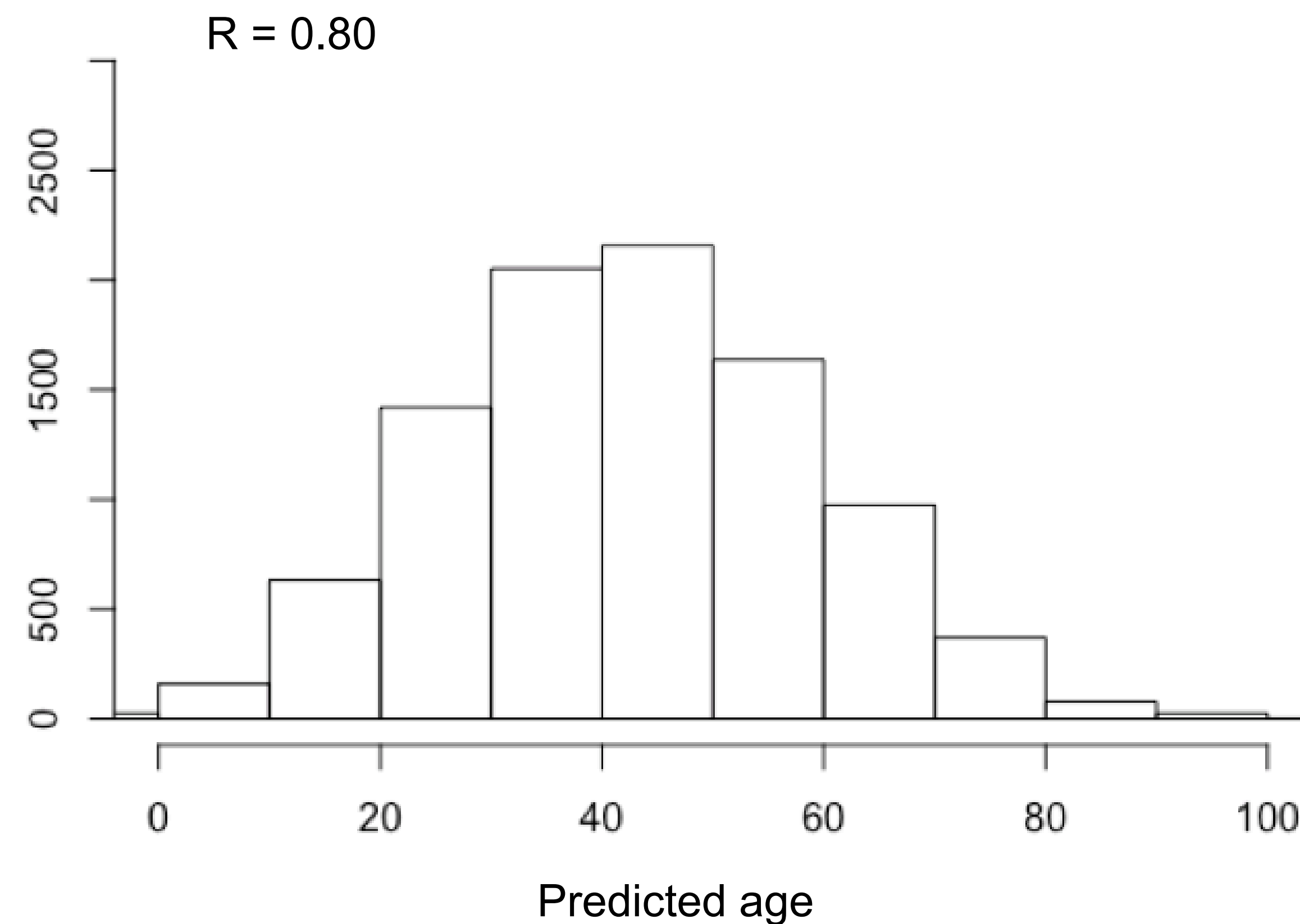
Everyone is 40: 17 years off

Predicted age: 16 years off

Predicted (adjusted) age: 20 years off

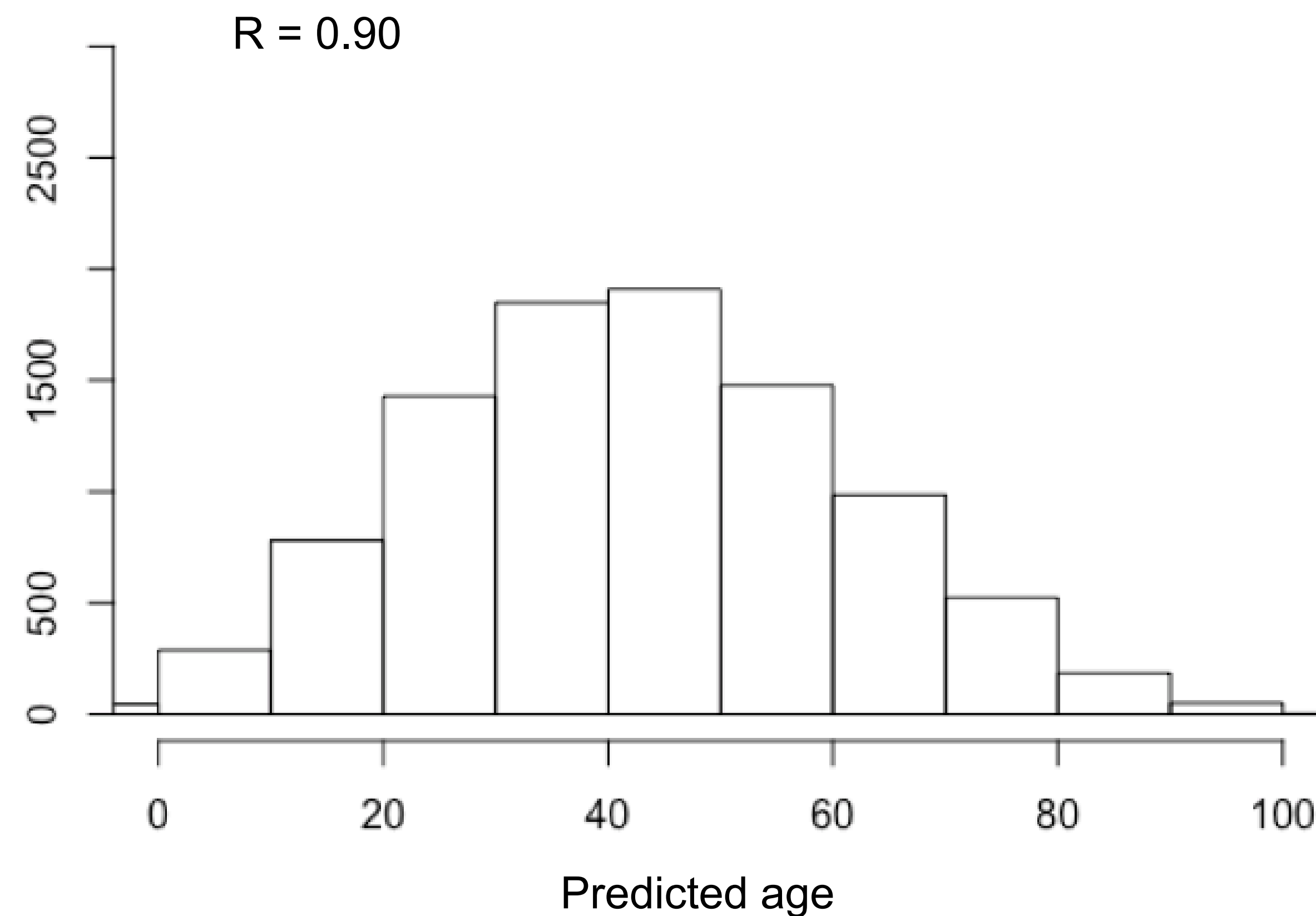
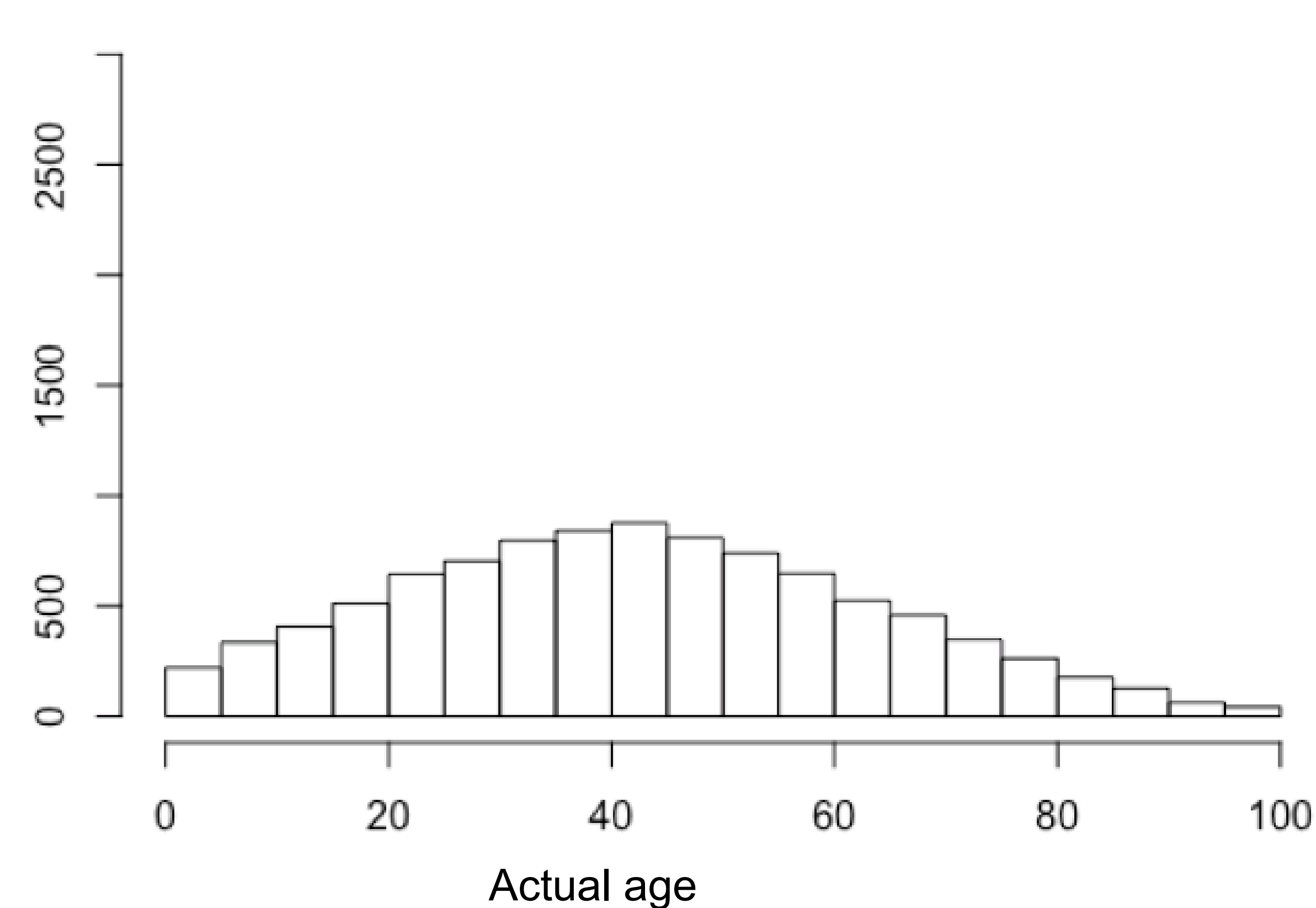


Everyone is 40: 17 years off



Predicted age: 10 years off

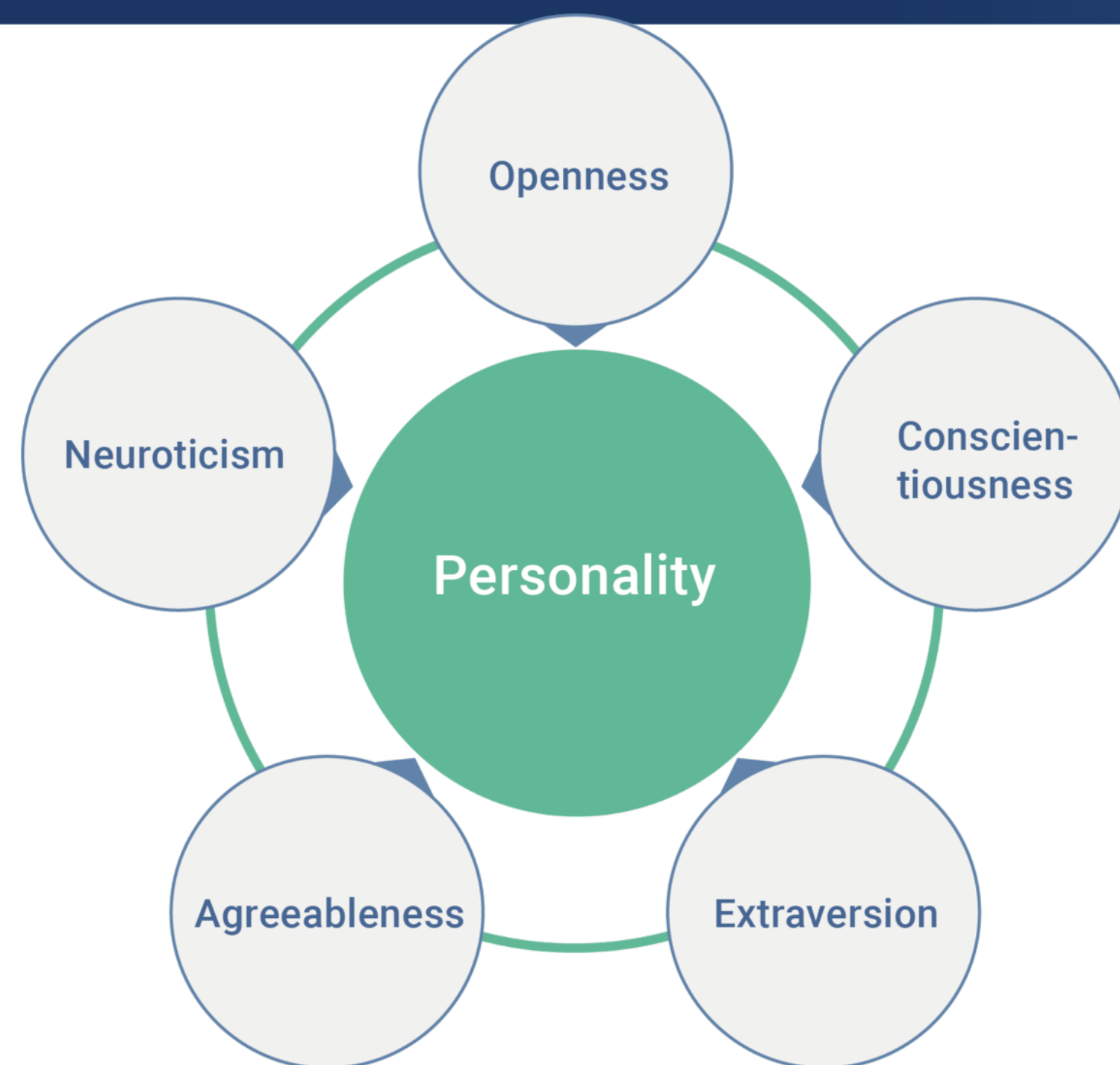
Predicted (adjusted) age: 11 years off



Everyone is 40: 17 years off

Predicted age: 7 years off

Predicted (adjusted) age: 8 years off



Predicted if people are low, moderate, or high

All 5 traits right...for 1% of people

All 5 traits wrong...for 5% of people

Truth 3: Persuading people in politics is extremely
hard

The Minimal Persuasive Effects of Campaign Contact in General Elections: Evidence from 49 Field Experiments

JOSHUA L. KALLA *University of California, Berkeley*

DAVID E. BROOCKMAN *Stanford Graduate School of Business*

Real political strategy is focused on activation, not persuasion.



Don't be born Russian.

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THE CAPITALIST
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S, DAILY EXPERI
RECORDING,
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, AND POSITIVE
MBER, TOGETHER
COMMON FOE!

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REVOLUTION
WELL-BEING
LOVE HUMANITY
KINDNESS
THERE IS NO
IN 'RED ARMY'
THE BIOLOGY OF
THE CAPITALIST**

**FOR THE
MOTHERLAB
CLOSE COMRADE
RELATIONSHIPS
POSITIVE
EMOTIONS
FIGHT WITH
PREVAIL**



Why was Cambridge Analytica the biggest tech scandal ever?

Theory 1: Biggest data collection?

50 million is on the small end for scandals.

Theory 2: Politics is the red line?

Obama, Facebook and the power of friendship: the 2012 data election

A unified computer database that gathers and refines information on millions of potential voters is at the forefront of campaign technology - and could be the key to an Obama win

Theory 3: Something else we did?

First Guardian story was in December 2015

My Answer: Context and consequences.

Russian bots retweeted Donald Trump 10 times more than Hillary Clinton in the last weeks of the campaign

The bots retweeted Trump nearly 500,000 times in 10 weeks

The Propaganda Tools Used by Russians to Influence the 2016 Election

By ALICIA PARLAPIANO and JASMINE C. LEE FEB. 16, 2018

Russian trolls created Facebook events seen by more than 300,000 users

Mueller charges 13 Russians with interfering in US election to help Trump

Facebook admits to the Senate that it recommended Russian propaganda to some users

Over 100 Charges, 34 People and 3 Companies: The Investigations Surrounding Trump, Explained

How Trump's 2020 campaign manager is connected to the Russia scandal

Brad Parscale is linked to a data firm that has become a focus of the Trump-Russia investigation.



NEW YORK



Was the scandal good or bad for Facebook?

Facebook to be fined \$5bn for Cambridge Analytica privacy violations – reports

The \$5bn fine would be the largest ever levied by the Federal Trade Commission against a technology company

Congress grills Facebook CEO over data misuse – as it happened

Mark Zuckerberg gave testimony to Senate committees in light of revelations that Cambridge Analytica used Facebook data to influence US voters

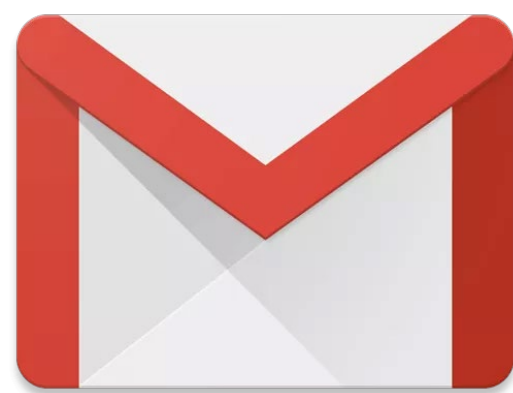
SEC Facebook fine sparks fresh questions about Cambridge Analytica from UK Parliament

Politicians in Britain say the evidence Facebook provided to the SEC and to them doesn't match up.

UK fines Facebook £500,000 for failing to protect user data

Decision by information commissioner comes after Cambridge Analytica scandal

Facebook's biggest threat is competition,
not regulation



Open networks

Low barrier to entry



Closed networks

High barrier to entry

Facebook now has a master defense against opening up its network.

Was the scandal good or bad for the public?

People much more interested in privacy now.

Should people be concerned about big data?

Big data is creepy.

You won't win if the public is emotionally
against you.

A second concern of consumers should be
invisible usage of data.

“If men define situations as real,
they are real in their consequences”

- Thomas theorem

Jobs

Insurance

College
admissions

Credit
cards

Mortgage

Visas



Companies buy data about you all the time.

They may (and are) using it to make
decisions about you.

Weapons grade discrimination!

Companies will make decisions about you
based on faulty logic.

Ecological Fallacy: Believing what is true
for a group, is true for an individual.

Cambridge Analytica scandal might have made companies more likely to do this.

All of analytics is basically this.

“If men define situations as real,
they are real in their consequences”

- Thomas theorem

Making Inclusion and Equality a Priority in the Cyber Market

Making Inclusion and Equality a Priority in the Cyber Market



Bobbie Goldie

Chubb

[Moderator]



Joyce Trimuel

CNA



Julian Waits

Devo

The State of the Cyber Market: Current Trends and Future Predictions



ZURICH®

The State of the Cyber Market: Current Trends and Future Predictions



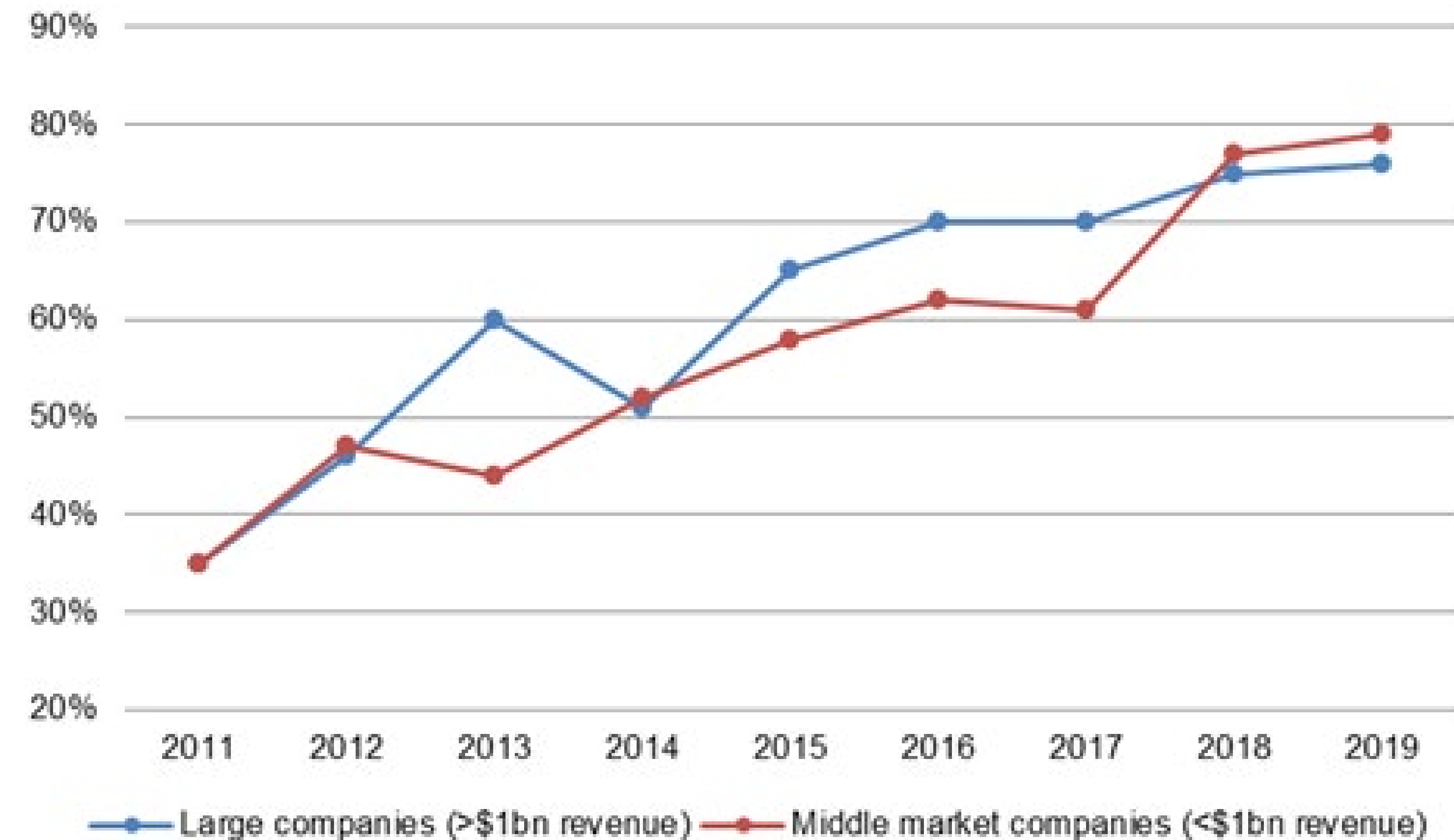
Michelle Chia
Zurich North America
[Moderator]



Emily Simon
Corning Incorporated

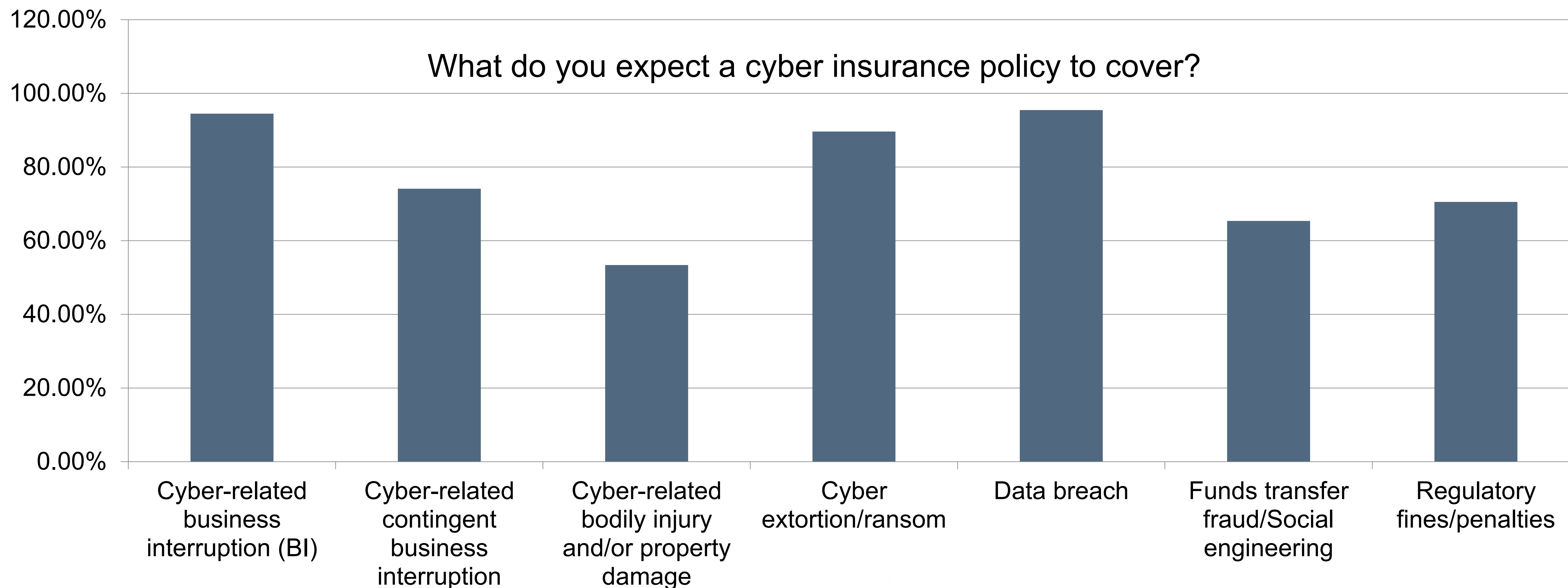


Theresa Purcell
Kushner



Cyber Insurance Purchasing

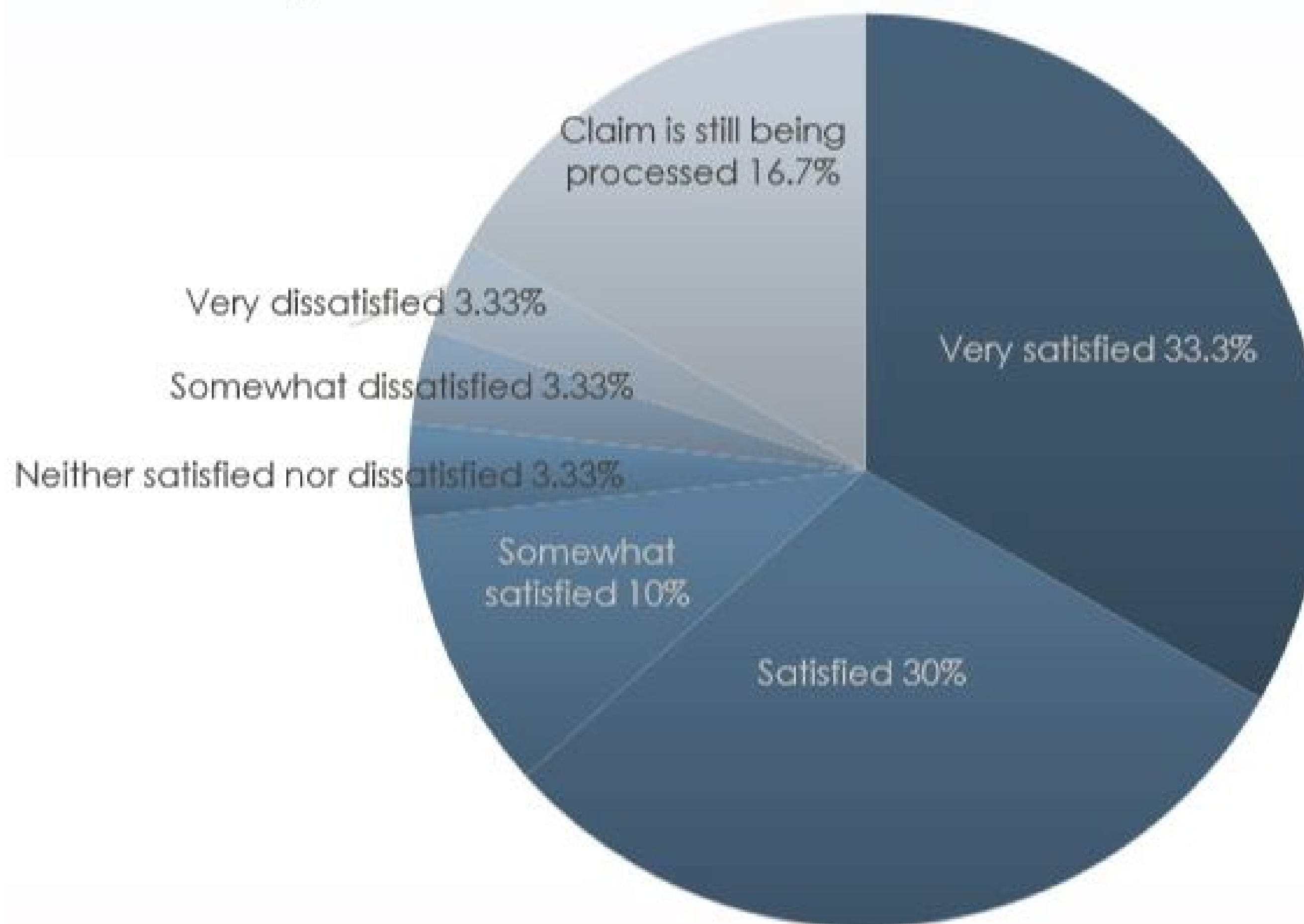
“This is what I would want MY cyber policy to cover.”



NEW YORK

Claims Satisfaction

Were you satisfied with the outcome of the claims process?

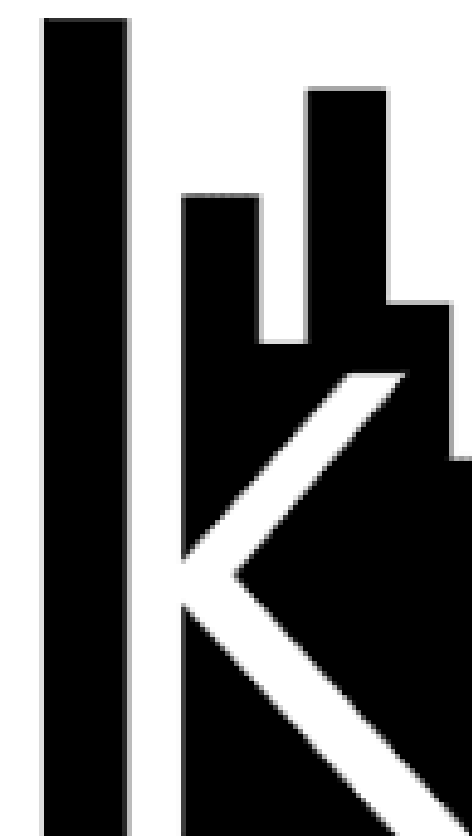


Supply Chain, continued...





CORNING



<https://www.advisenltd.com/2019-Cyber-Guide-Survey>

Morning Keynote



John McClurg
BlackBerry Cylance

Morning Break

Coming up next...

Track 1

To Market, To Market:
Underwriting and Pricing
Cyber risk in Today's World
Salon II

Track 2

Cyber Insurtech
Investing Trends
Salon III

Track 3

Physical Fitness:
Protecting Connected
Objects from
Cyberattack
Salon IV

Track 4

Cost per Record:
What is Fact Vs Fiction?
**Conference Level –
Carnegie/Alvin**

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To Market, To Market: Underwriting and Pricing Cyber Risk in Today's World

To Market, To Market



David Lewison
AmWINS
[Moderator]



Erica Davis
Guy Carpenter



Timothy Francis
Travelers



Brian T. Robb
CNA

- * \$1.5 Trillion of Cyber Crime Profits**
- * \$6 Trillion of Cyber Crime Damages**
- * Small businesses spend less than \$500 annually for cyber security.**
- * \$76 billion in cryptocurrency used for criminal activity.**
- * > 4 Billion records exposed so far in 2019**

How big is the cyber market?
< \$10 Billion of premium

Hypothetical limits exposed: $\$25K \times \$5M = \$125 B?$

Pricing Trends by Size and Industry

Coverage Trends

Loss Trends

Reinsurance Aggregation

Question: Is it sustainable???

Rise of the Mega-Fines:

Accounting for Regulatory Action in Cyber Insurance

Rise of the Mega-Fines



Sean Hoar
Lewis Brisbois
[Moderator]



Gamelah Palagonia
Willis Towers Watson



Noel Pearman
AXA XL



Gregory Vernaci
AIG

Join us at 1:15pm

For an optional lunch session

Driving Efficiency in the Cyber Underwriting Process

**1 floor below on the Conference Level in the
Carnegie & Alvin Room**

Conference Luncheon

Coming up Next...

Track 1

“When the Cyber
Claim Comes In”
Salon II

Track 2

“Session A – Comparing
& Contrasting Cyber
Aggregation Models”
Salon III

Track 3

“Reporting from
the Front Lines”
Salon IV

Track 4

“Cyber Secondary
Related Risk”
**Conference Level –
Carnegie/Alvin**

When the Cyber Claim Comes In

When the Cyber Claim Comes In



**Meredith
Schnur**
Marsh
[Moderator]



**Michael
Bruemmer**
Experian



**Patrick
Cannon**
Tokio Marine Kiln



Jeremy Gittler
AXA XL



**Josh
MacDonald**
Beazley

Setting the Stage

- ❑ We are now regularly agreeing to million dollar ransomware claims within 24 hours!
- ❑ AXA XL: 20% of our breach claims involve insureds who report a claim, but then sweep the issue under the rug and take no action
- ❑ As more ransomware claims come in, more companies are doing their own limited consumer notification
- ❑ Beazley: 20% of claims are ransomware. For Q3 2019, 24% of those were confirmed to be caused by a vendor
- ❑ Insureds are not using panel breach coaches/vendors as often as you think
- ❑ The top 4 industry verticals for breaches YTD serviced by Experian were Healthcare, Financial Institutions, Retail/Hospitality and Public Sector
- ❑ Companies who have no plan, no practice and no guaranteed SLA's for consumer protection response services, pay 22-25% more (reactive vs proactive incident response planning)
- ❑ More than one third of Experian's events impacting greater than 1M consumers required global services. Companies with global response miss their mandatory reporting deadlines twice as often as US only breaches

Real Life Examples!

- ☐ An Insured chose not to notify, why was this a nightmare scenario
- ☐ Trickbot, Ryuk....what happened?
- ☐ A business interruption claim where the policy limit was exceeded and raised potential gap in cover (hint: property damage)

Debunking the Myth

The Extortion Economy: How Insurance Companies are fueling a
Rise in Ransomware Attacks

War Exclusion precludes coverage under Cyber insurance policies

Blurred Lines:

The Wider Insurance Impact of Cyber Risk

Blurred Lines: The Wider Insurance Impact of Cyber Risk



Catherine A. Mulligan
Aon
[Moderator]



Chris Beck
Milliman



Brad Gow
Sompo International

Afternoon Break

Coming up Next...

Fireside Chat with Jim Sciutto

Chief National Security Correspondent & Anchor, CNN Newsroom

Thank you to our Sponsors



Cyber Insurtech Investing Trends

Cyber Insurtech Investing Trends



Trent Cooksley
Cowbell Cyber
[Moderator]



Tom Boltman
Kovrr



Jonathan Kalman
Eos Venture Partners

A Pen-tester's Approach to Underwriting

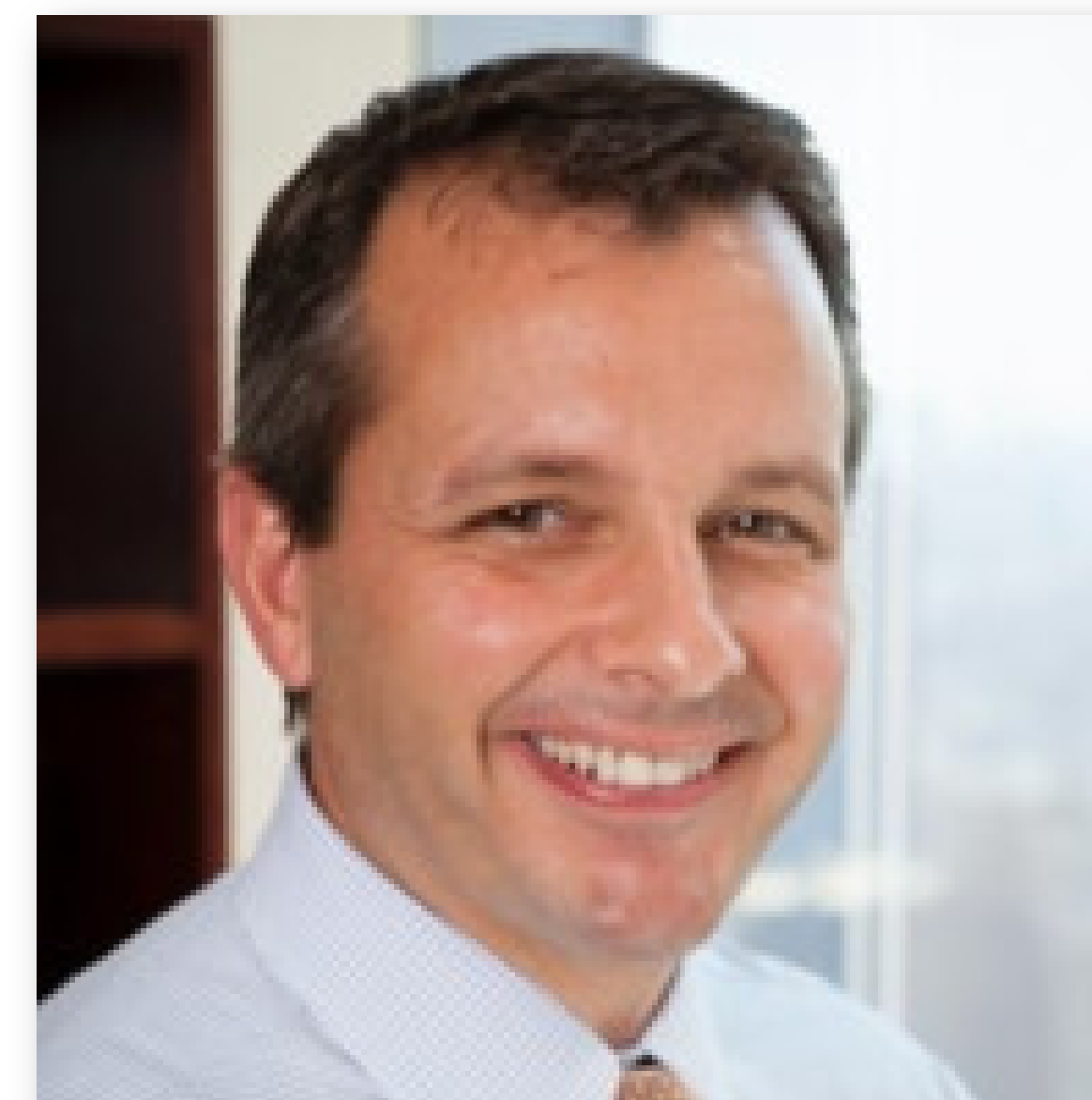
A Pen-tester's Approach to Underwriting



Geraldine Spry
Estée Lauder
[Moderator]



Asaf Lifshitz
Sayata Labs



John Merchant
Ascent

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Salon IV

Track 4

“Cyber Secondary
Related Risk”
**Conference Level –
Carnegie/Alvin**

Session A – Comparing and Contrasting Cyber Aggregation Models

Session A



Jim Blinn
Advisen
[Moderator]



Nick Beecroft
CyberCube



Derek Blum
RMS

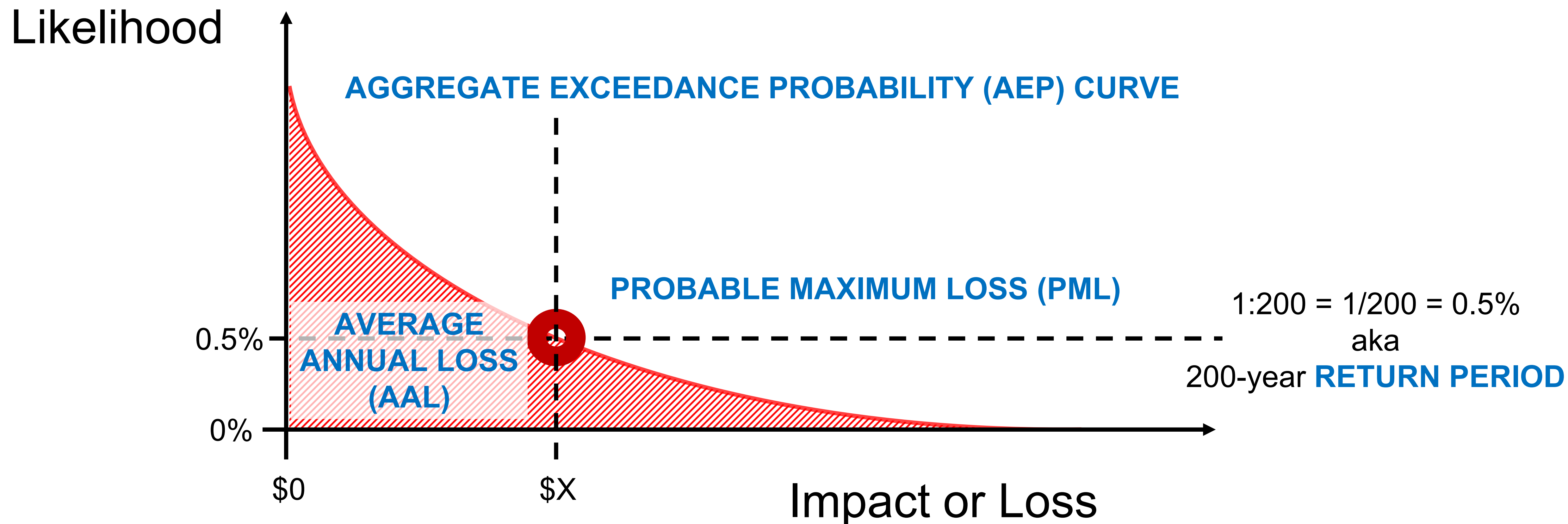


Philip Rosace
Guidewire Cyence

Cyber Aggregation

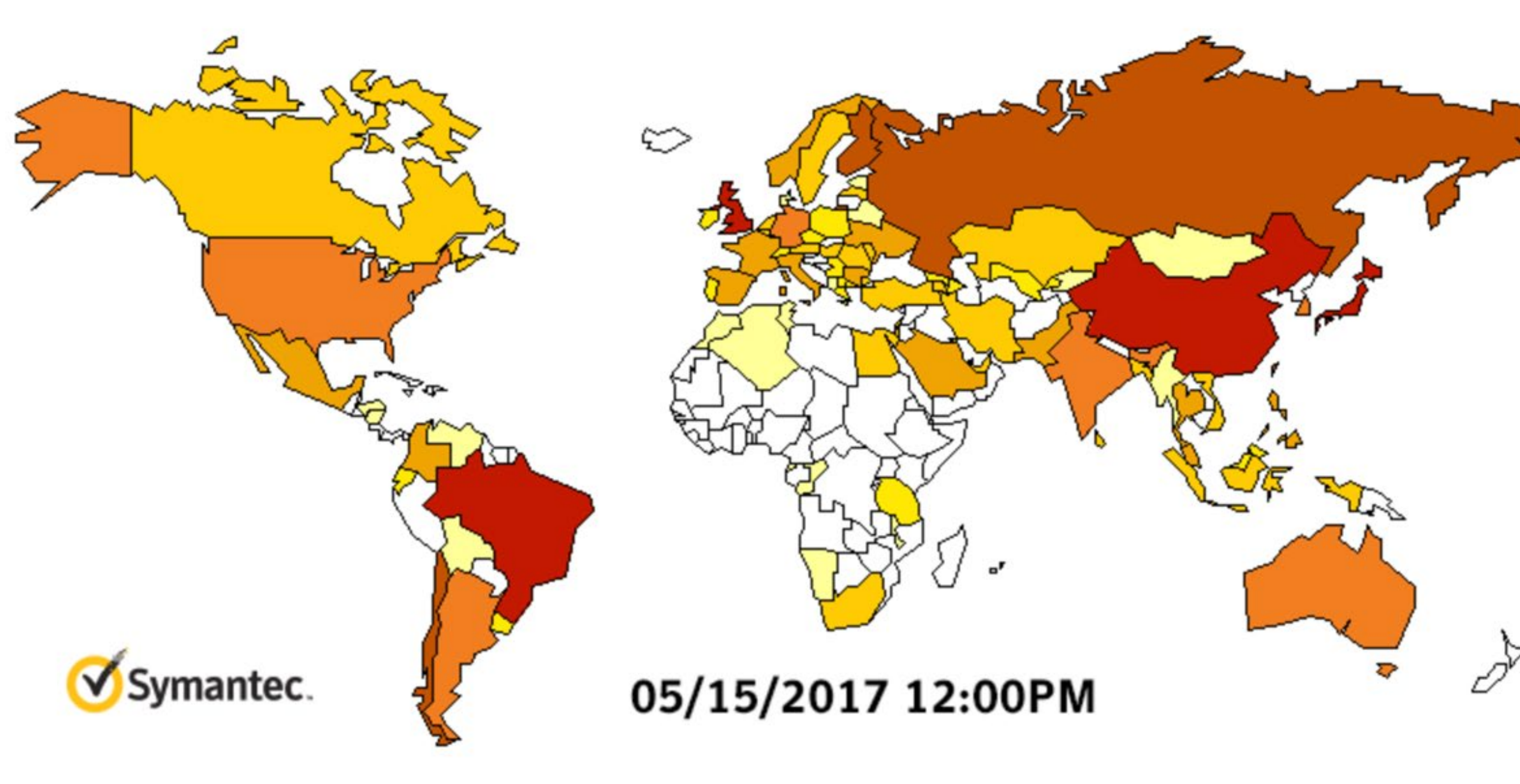


Modeling Concepts



Scenarios

- **Mass Ransomware**



WannaCry detections, 4 days after emergence

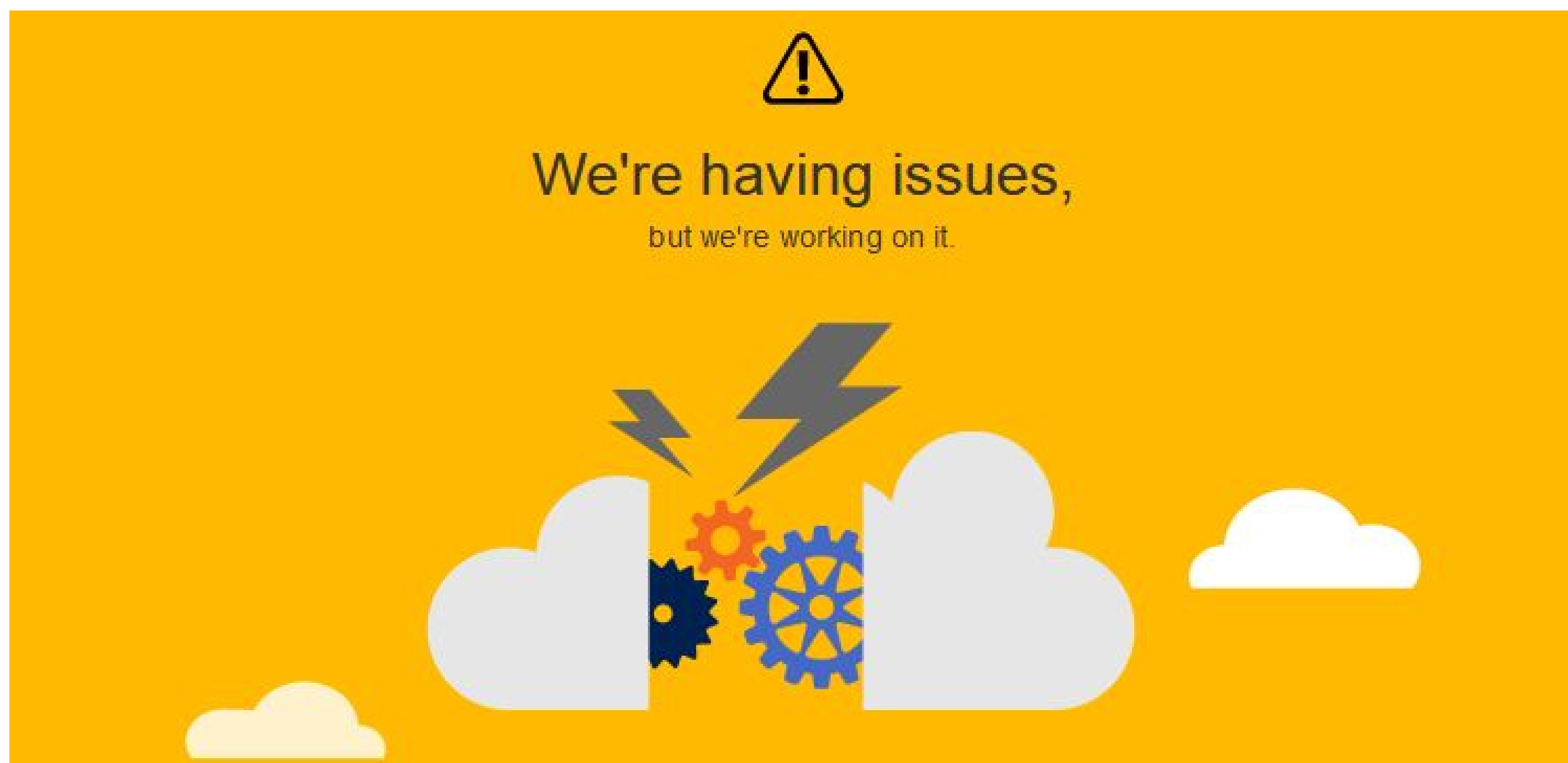
Scenarios

- **Mass Data Breach**



Scenarios

- **Cloud Outage**



Scenarios

- **IT Events**



Session B – Comparing and Contrasting Cyber Aggregation Models

Session B



Jonathan Laux
Aon

[Moderator]



Oliver Brew
CyberCube



Derek Blum
RMS



Philip Rosace
Guidewire Cyence

Sample Model Run

Scenarios Modeled

- Mass data breach
- Cloud outage
- Mass ransomware

Metrics Evaluated

- Probable Maximum Loss (PML) at 1 in 10, 1 in 100, 1 in 200
- Average Annual Loss (AAL)

Mock Portfolio

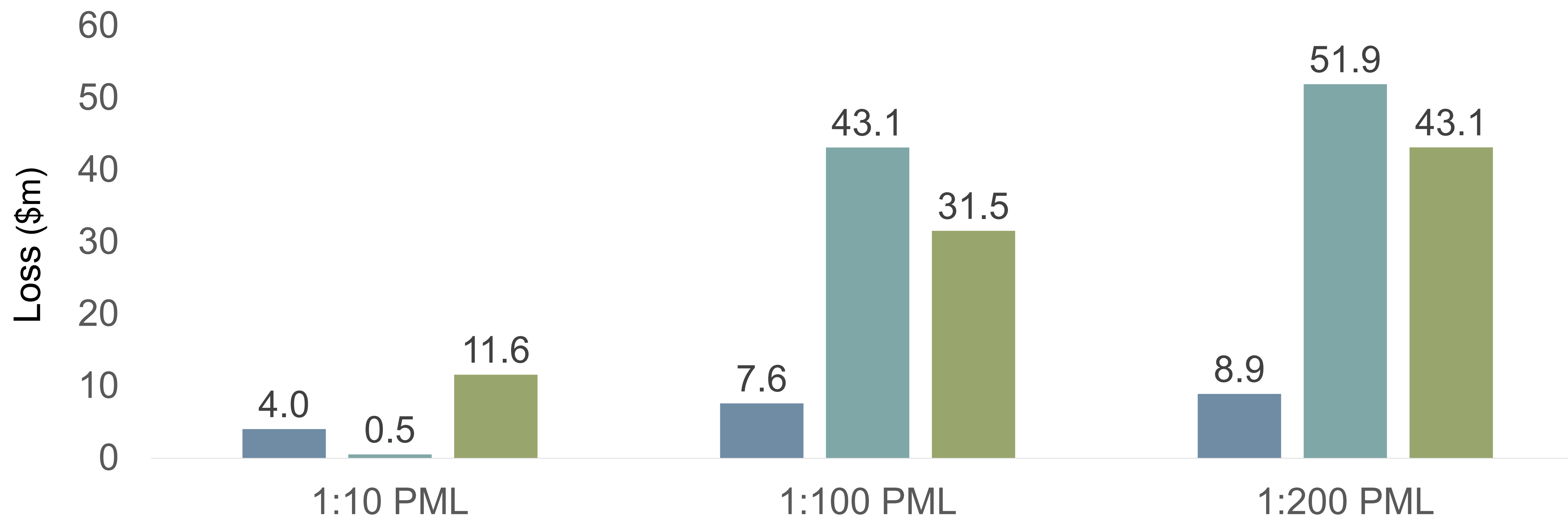
- 400 policies
- \$40.5 million premium
- \$3.0 billion aggregate limits
- 100% US risks
- \$7.5m average limits
- 20% primary / 80% excess
- \$55m median attachment on excess

Portfolio Composition (% of Limits)

Financial Services	35%
Manufacturing	11%
Retail Trade	9%
Healthcare	8%
Software and Technology Services	8%
Hospitality	6%
Business Services	5%
Utilities	4%
Wholesale Trade	3%
Licensed Professional Services	2%
Education & Research	2%
Other	5%

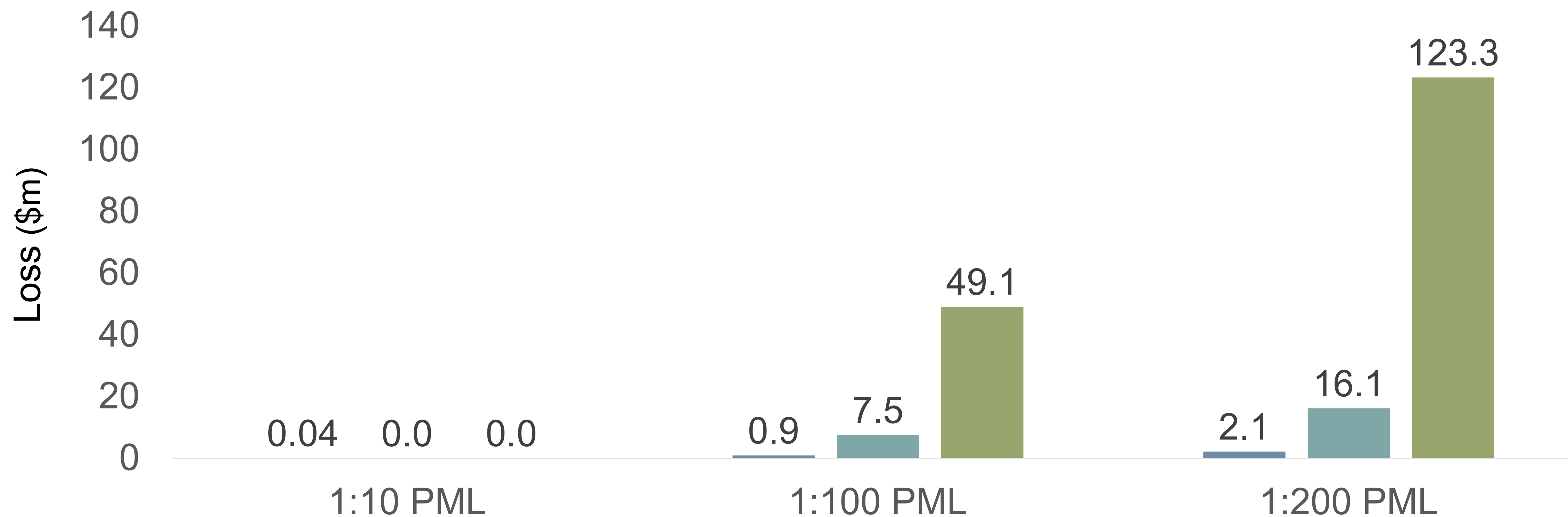
Mass Data Breach

■ Model A ■ Model B ■ Model C



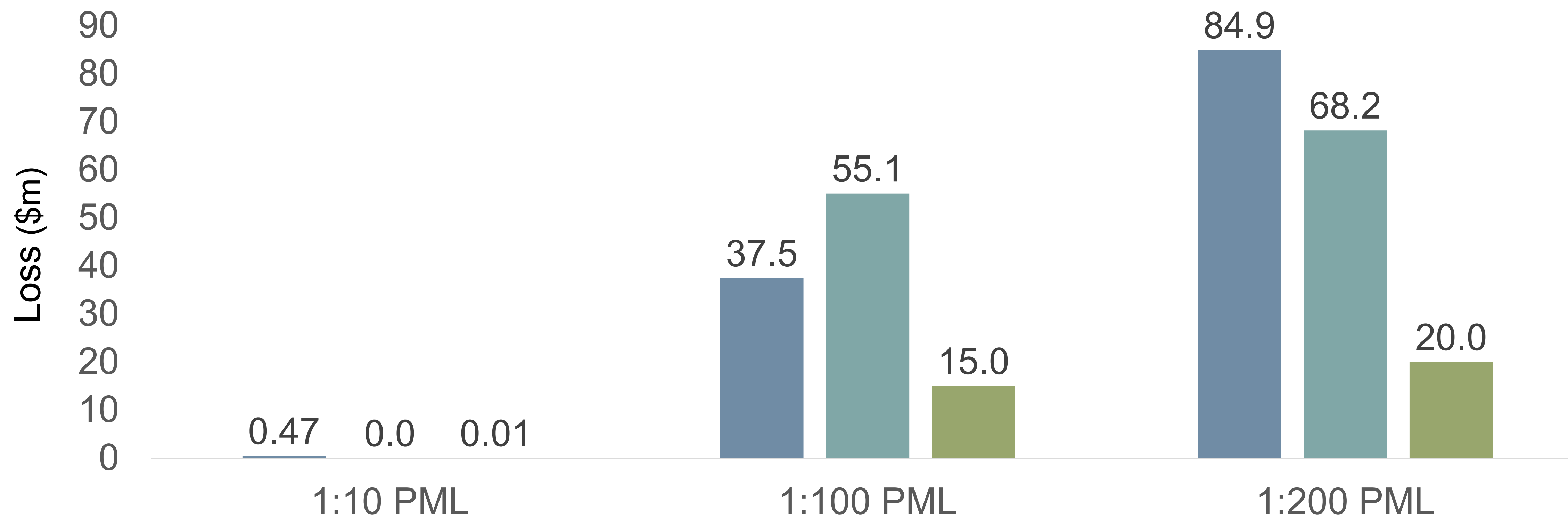
Cloud Outage

■ Model A ■ Model B ■ Model C

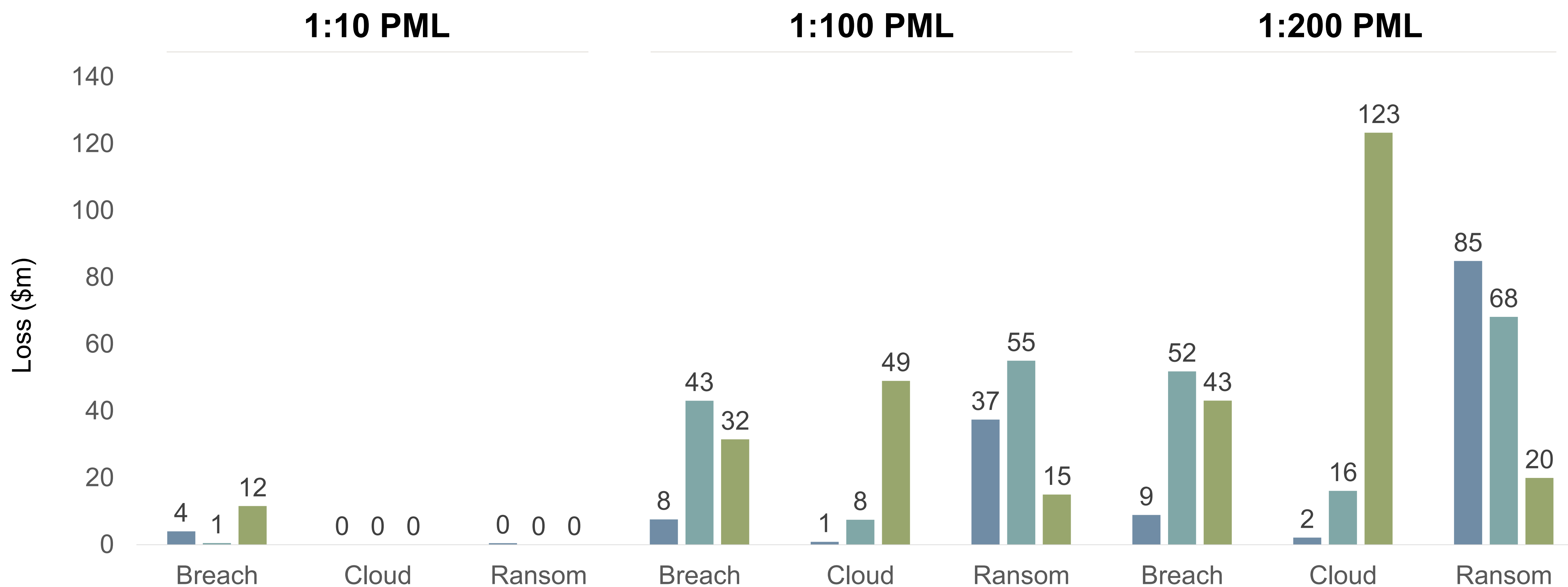


Mass Ransomware

■ Model A ■ Model B ■ Model C

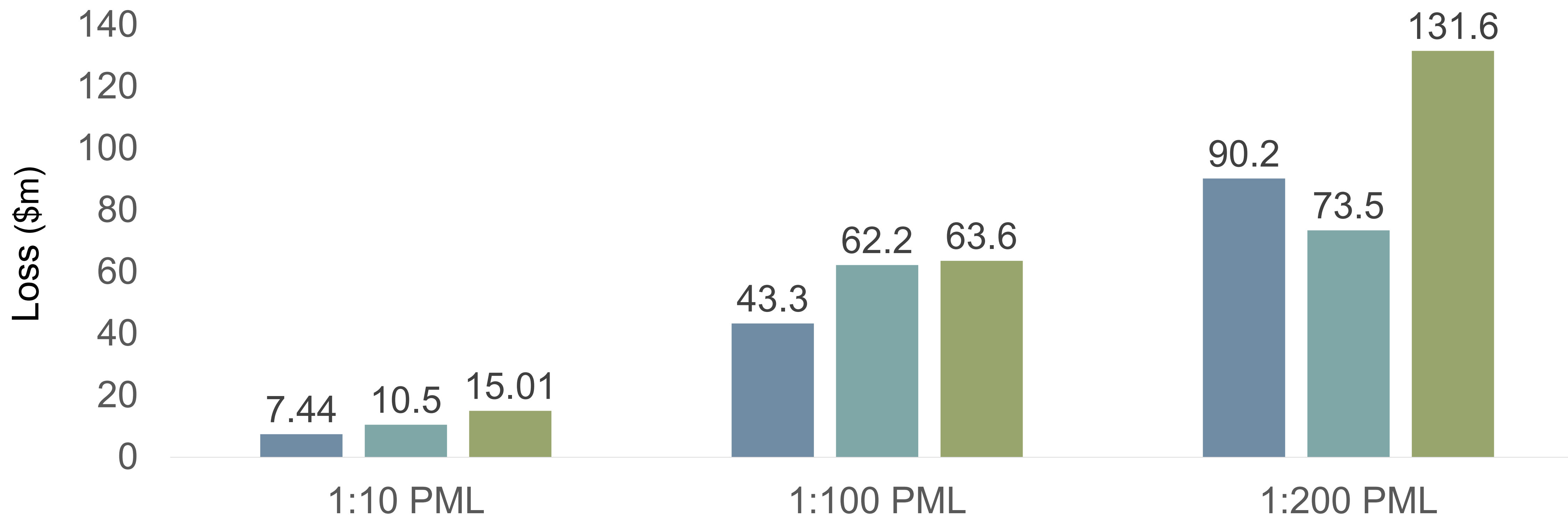


■ Model A ■ Model B ■ Model C



3 Scenarios Combined

■ Model A ■ Model B ■ Model C



3 Scenarios Combined

Industry Contribution to 1:200 PML

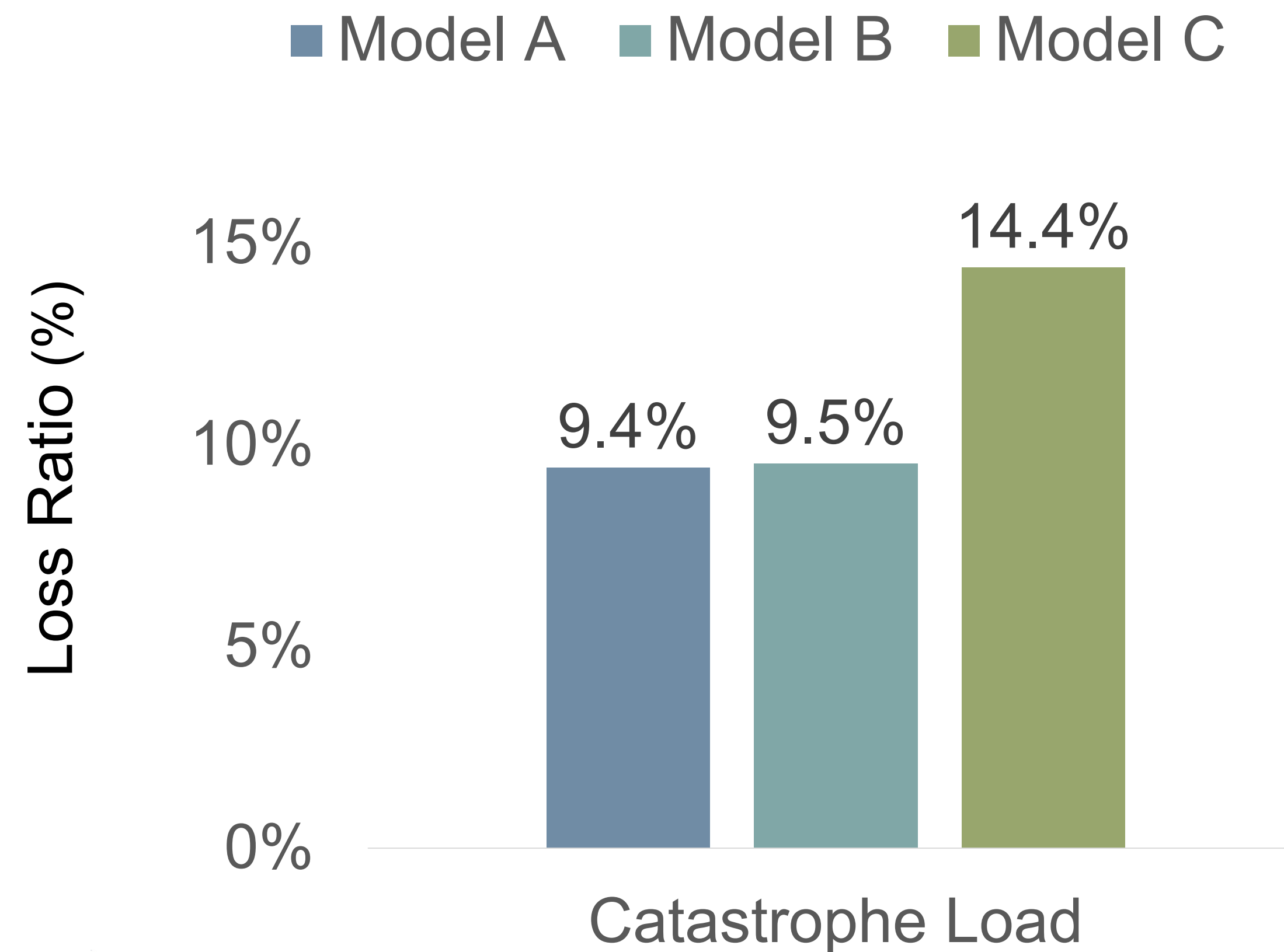
Exposure		Model A		Model B		Model C	
Aggregate limits	\$3.0b	1:200 PML	\$90.2m	1:200 PML	\$73.5m	1:200 PML	\$131.6m
Top Industries							
Financials	35%	Financials	29%	Financials	30%	Financials	30%
Manufacturing	11%	Manufacturing	23%	Retail	18%	Retail	28%
Retail	9%	Healthcare	8%	Manufacturing	14%	Manufacturing	19%
Healthcare	8%						

3 Scenarios Combined

Average Annual Loss



Catastrophe Load (AAL / Premium)



Afternoon Break

Coming up Next...

Fireside Chat with Jim Sciutto

Chief National Security Correspondent & Anchor, CNN Newsroom

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Physical Fitness: Protecting Connected Objects from Cyberattack

Physical Fitness



Marc S. Voses
Goldberg Segalla
[Moderator]



Jens Alkemper
FM Global



Steve Bergman
RSA



Eric Rosenfeld
RedSeal

Emerging Threats: More Things to Keep You Awake

Emerging Threats



Anthony Hess
Kivu
[Moderator]



Shawn Fohs
Ernst & Young



James Perry
CrowdStrike
Services



Michael Quinn
Kroll

Join us at 1:15pm

For an optional lunch session

Driving Efficiency in the Cyber Underwriting Process

**1 floor below on the Conference Level in the
Carnegie & Alvin Room**

Conference Luncheon

Coming up Next...

Track 1

**“When the Cyber
Claim Comes In”
Salon II**

Track 2

**“Session A – Comparing
& Contrasting Cyber
Aggregation Models”
Salon III**

Track 3

**“Reporting from
the Front Lines”
Salon IV**

Track 4

**“Cyber Secondary
Related Risk”
Conference Level –
Carnegie/Alvin**

Reporting From the Front Lines:

Real-Life Tales from the War Against Cybercrime

Reporting From the Front Lines



Paige H. Adams
Zurich
[Moderator]



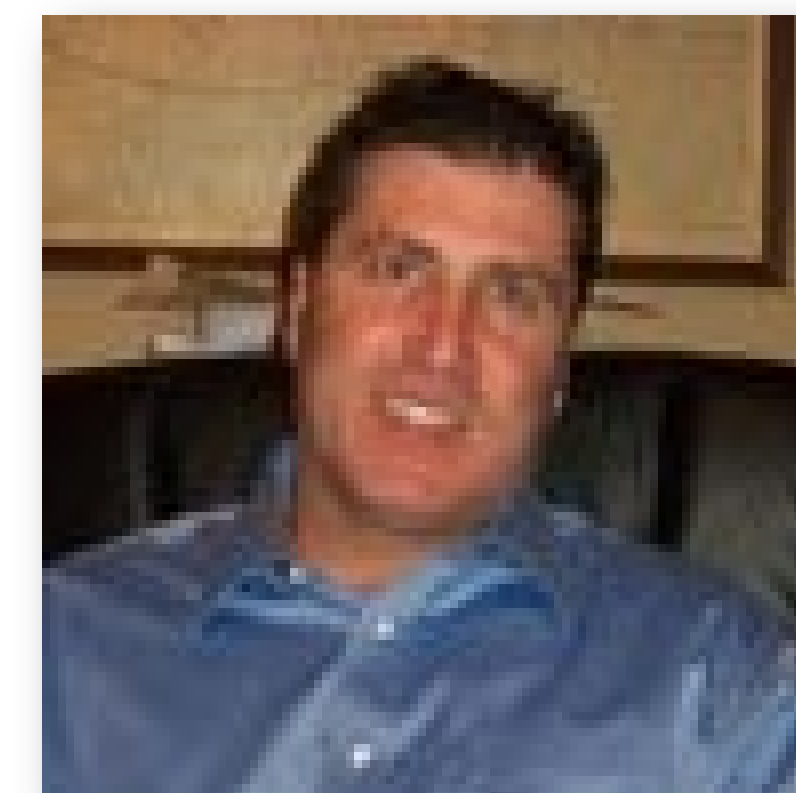
Matt Cherian
BitSight



Jennifer Coughlin
Mullin Coughlin



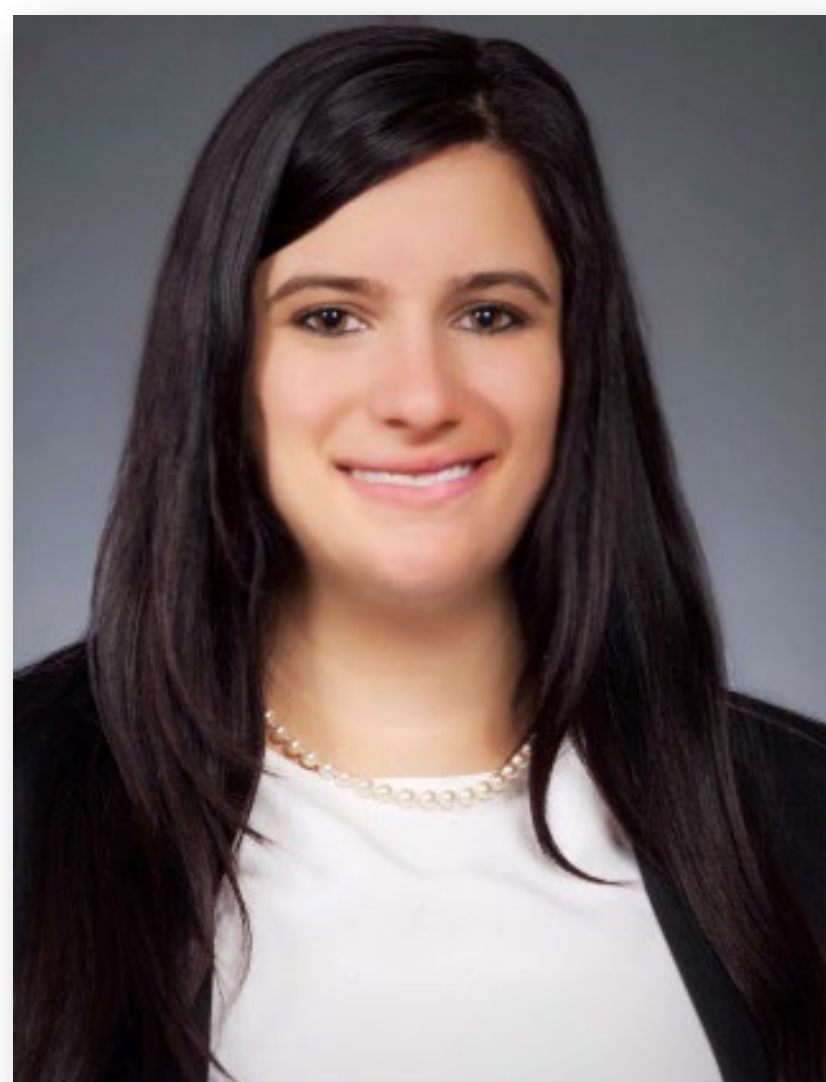
Evgueni Erchov
Arete Advisors



Todd Hindman
ID Experts

This Isn't Your Parents' Internet: Generational Differences Concerning Privacy and Cybersecurity

This Isn't Your Parents' Internet



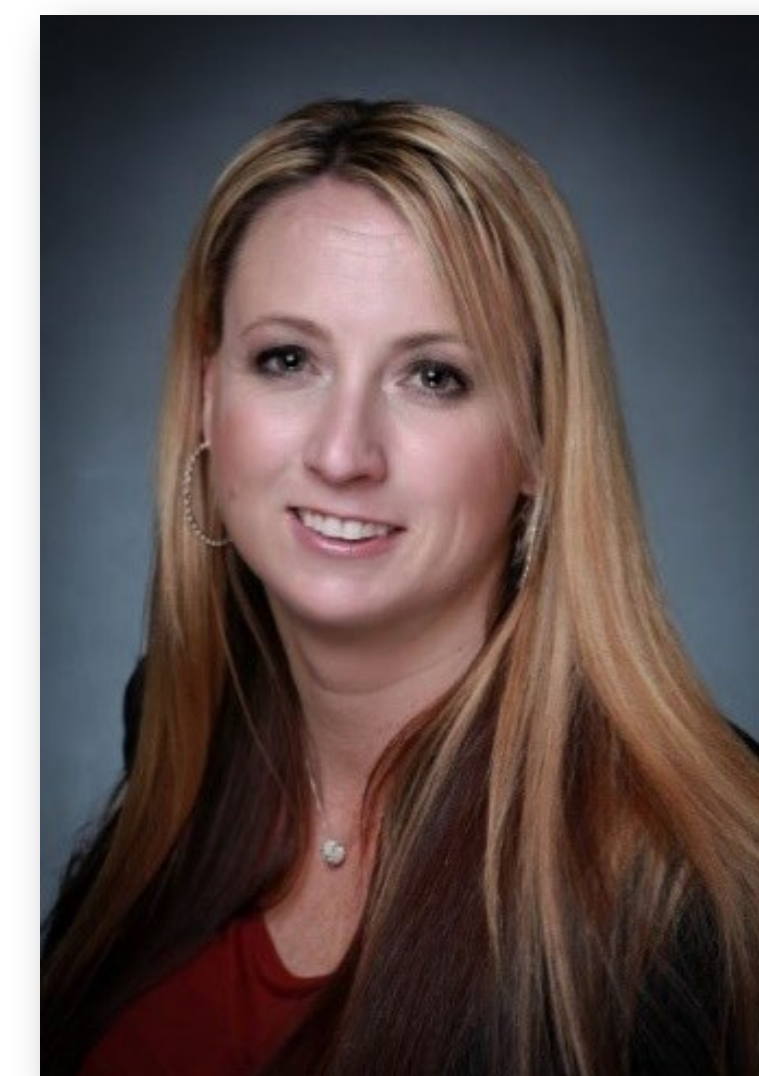
Meredith Chiulli
Willis Towers Watson
[Moderator]



Doug Boykin
OneTrust



James Burns
CFC Underwriting



Erin Walters
INSUREtrust

Afternoon Break

Coming up Next...

Fireside Chat with Jim Sciutto

Chief National Security Correspondent & Anchor, CNN Newsroom

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Cost per Record:

What is Fact vs Fiction?

Cost per Record: What is Fact vs Fiction?



Jim Blinn
EVP, Client Solutions
Advisen



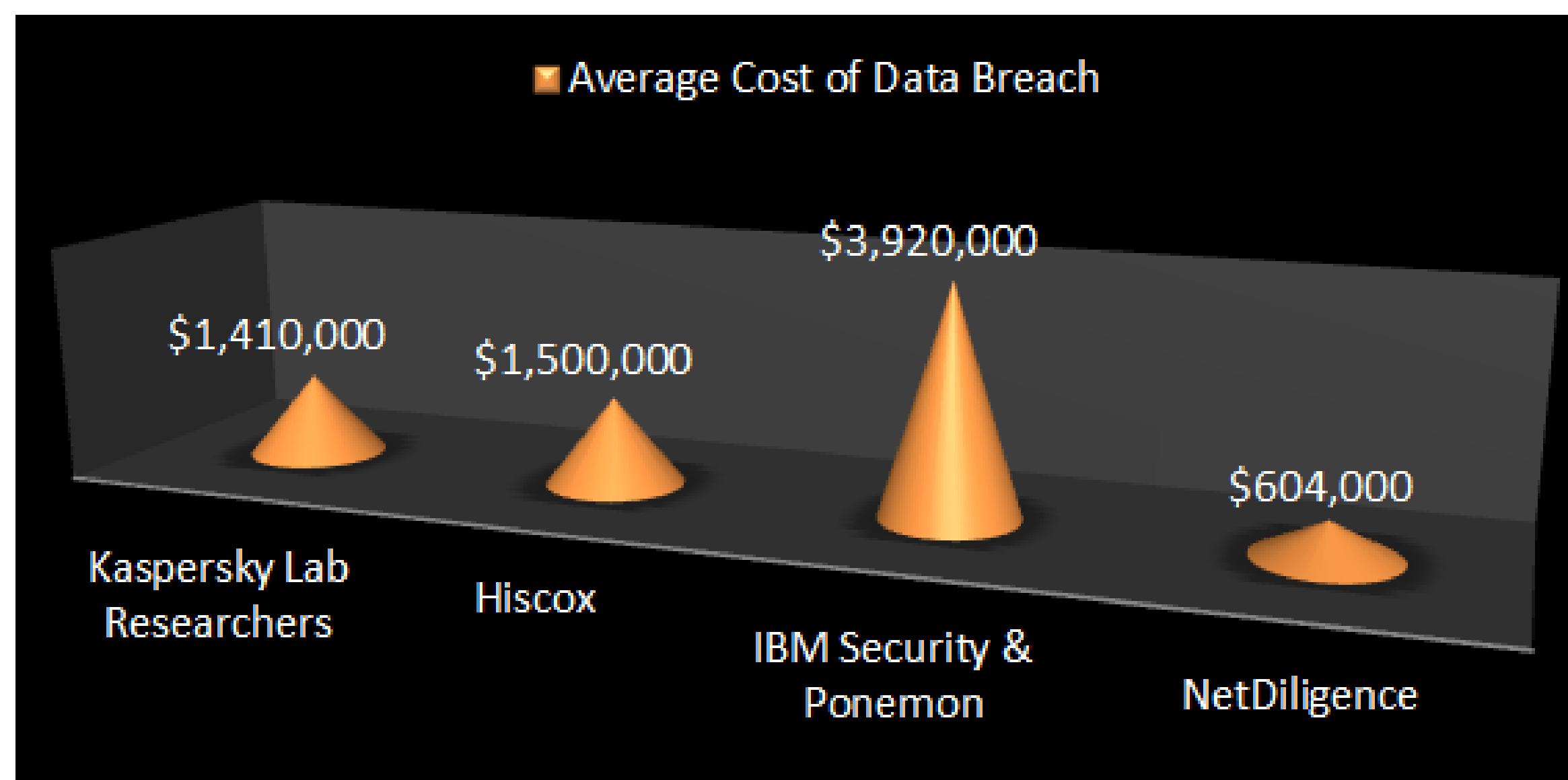
Tulja Ganta
Data Solutions Client Lead
Advisen



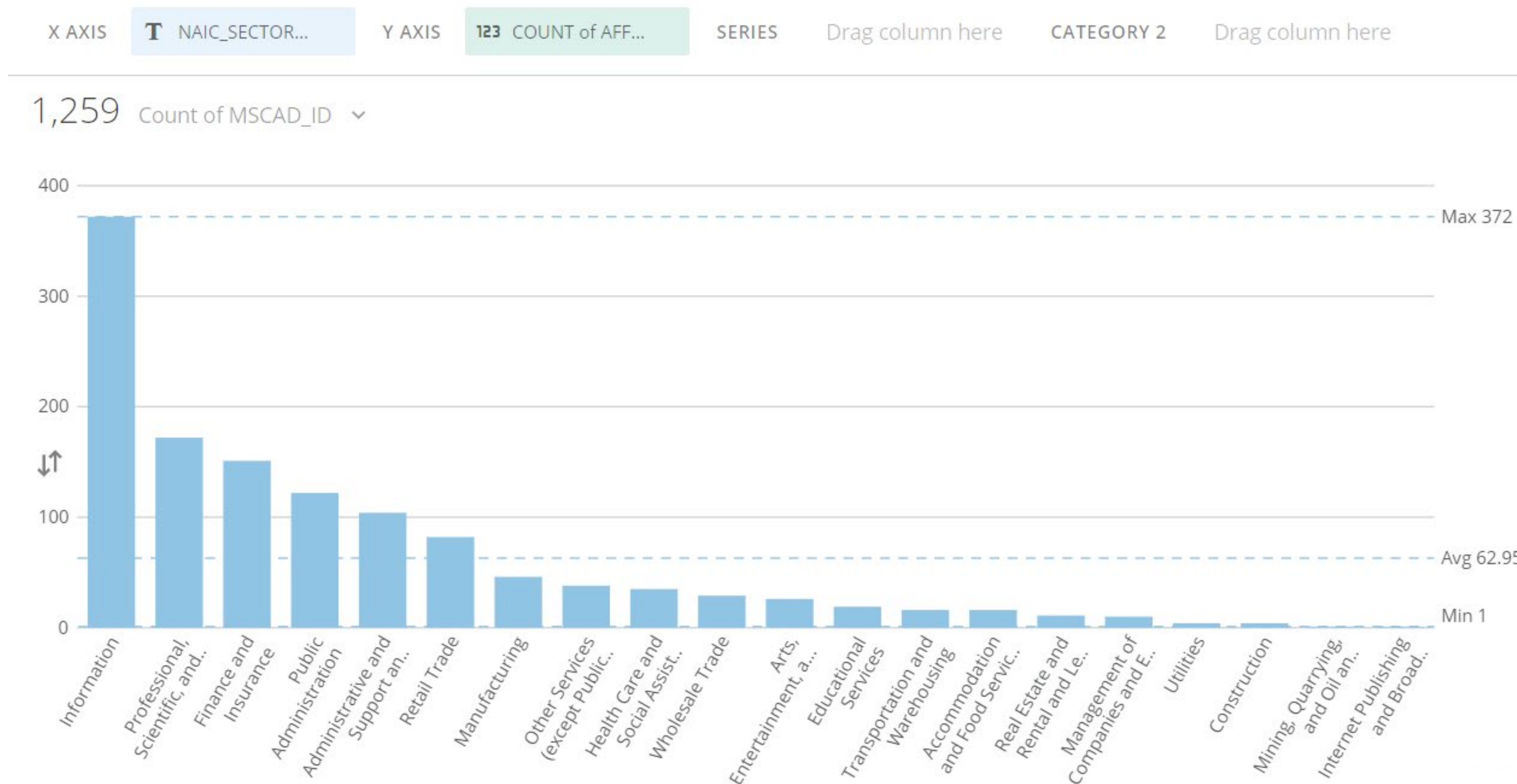
Jean-Michel Plante
BI Analyst III
Business Intelligence
The Co-Operators

The Spread of Data Breach Costs

Company	Average Cost of Data Breach	Cost per Record
Kaspersky Lab Researchers	\$1.41M	N/A
Hiscox	\$1.5M	N/A
IBM Security & Ponemon	\$3.92M	\$308
NetDiligence	\$604K	\$148



Industry view of Count of cases with 1M+ Affected Count



Driving Efficiency in the Cyber Underwriting Process



Prashant Pai
Vice President – Cyber
Verisk Analytics
[Moderator]



Andrew
Kwon-Nakamura
Cyber Pricing Actuary
Zurich North America



Shiraz Saeed
National Practice
Leader – Cyber Risk
Starr Insurance
Companies



Kevin Sherry
Cyber Practice Leader
Everest Insurance

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Marya J. Propis

**Senior Vice President
Director of Distribution and Broker Partnerships
All Risks, Ltd.**

**Spencer Educational Foundation
Board of Directors**

Fireside Chat

Ben Beeson
Head of Insurance
Arceo.ai



Jim Sciutto
Chief National Security
Correspondent & Anchor
CNN Newsroom



Closing Remarks & Reception

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