



# Determining Appropriate Cyber Limits

Tuesday, June 2<sup>nd</sup> at 11 AM Eastern



# Determining Appropriate Cyber Limits

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# CYBER LOSS DATA

Advisen's cyber loss data provides a historical view of more than 90,000 cyber events – including crash events – collected from reliable and publicly verifiable sources. Each incident is linked to an ultimate parent company and includes the following characteristics:

- Case Type
- Case Status
- Affected Count
- Accident Date
- Source of Loss
- Type of Loss
- Actor
- Loss Amount
- Company Size
- Company Type
- Number of Employees
- Industry Code
- Geography



# Today's Panelists

## Jack Combs

Global Business  
Development Executive  
**Advisen**



## Aloysius Tan

Cyber Product Manager  
**Advisen**

# Traditional Benchmarking

Advisen is a leading provider of peer analytics to P&C insurance communities

- **~4.4 Million commercial P&C programs** included in our premium, limit, and retention benchmarking
- **\$242.9 Billion in total premium**

# Advisen's Cyber Loss Database

Case Type \ Case Status	Event	Response Costs	Economic Loss	Litigated Cases	Fines & Penalties	Total
Privacy - Unauthorized Contact or Disclosure	24,862	1	5	23,668	995	49,531
Data - Malicious Breach	34,659	109	389	866	185	36,208
Data - Unintentional Disclosure	8,829	10	6	267	114	9,226
Data - Physically Lost or Stolen	7,529	15	32	57	31	7,664
Network/Website Disruption	3,337	51	140	34	6	3,568
Phishing, Spoofing, Social Engineering	2,476	13	136	44	7	2,676
Identity - Fraudulent Use/Account Access	645	1	623	145	23	1,437
Skimming, Physical Tampering	1,318	3	84	20	1	1,426
Privacy - Unauthorized Data Collection	680		3	483	55	1,221
IT - Configuration/Implementation Errors	710	6	14	45	18	793
Cyber Extortion	10		699	64		773
IT - Processing Errors	597	6	25	28	12	668
Undetermined/Other	605		1	11	15	632
Industrial Controls & Operations	98	2	3	1	2	106
<b>Total</b>	<b>86,355</b>	<b>217</b>	<b>2,160</b>	<b>25,733</b>	<b>1,464</b>	<b>115,929</b>



# Loss Data Fields

We gather up to 120 fields of information on any individual loss case. Our most valuable data fields detail the following:

- **Financial Amounts** – Losses, whether covered by insurance or not, with 53,000 losses greater than \$1M
- **Demographics** – Fields include *industry codes* and *exposures* (e.g. revenues, employee count, etc.), to help provide insight into ‘clients like you’ and perform ‘nearest neighbor analysis’
- **Geography** – Global coverage of losses worldwide
- **Dates** – Multiple fields including accident and litigation dates
- **Parties** – Detailed information on various parties involved in litigation and settlements
- **Attachments** – Links, news stories, and litigation documents for each case
- **Related ID's** – Grouping and linking of various cases that describe the unfolding of various scenarios, their aggregation, and ultimate impact

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Global Business  
Development Executive  
**Advisen**



## Aloysius Tan

Cyber Product Manager  
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# Thank You to our Panelists

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