

Cyber Incidents by the Numbers

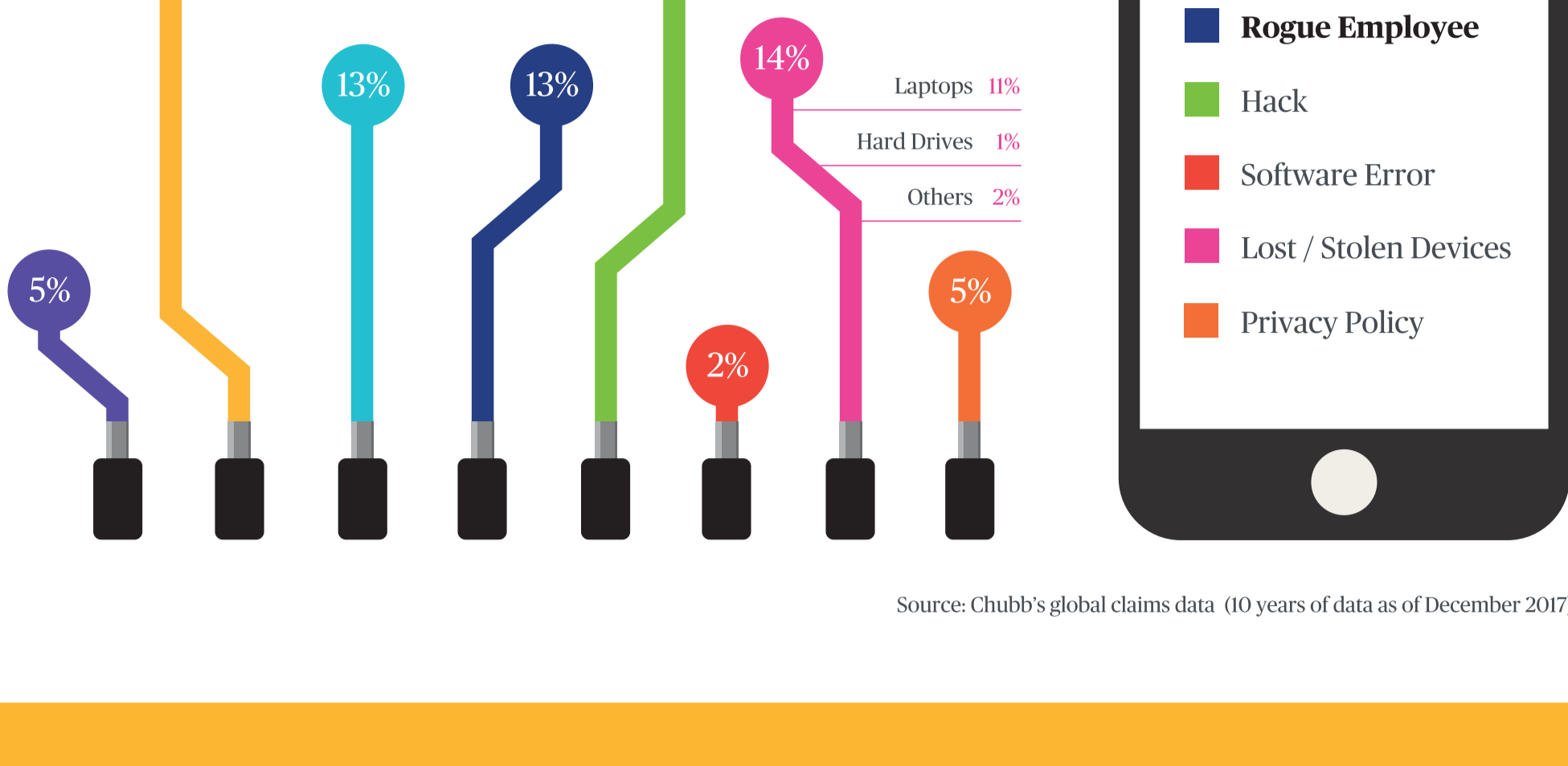
An Insight into the Perils and Costs over the Past Decade

While cyber risks are constantly evolving, there are patterns and trends in the triggers and financial implications of cyber incidents.



Triggers of Cyber Incidents

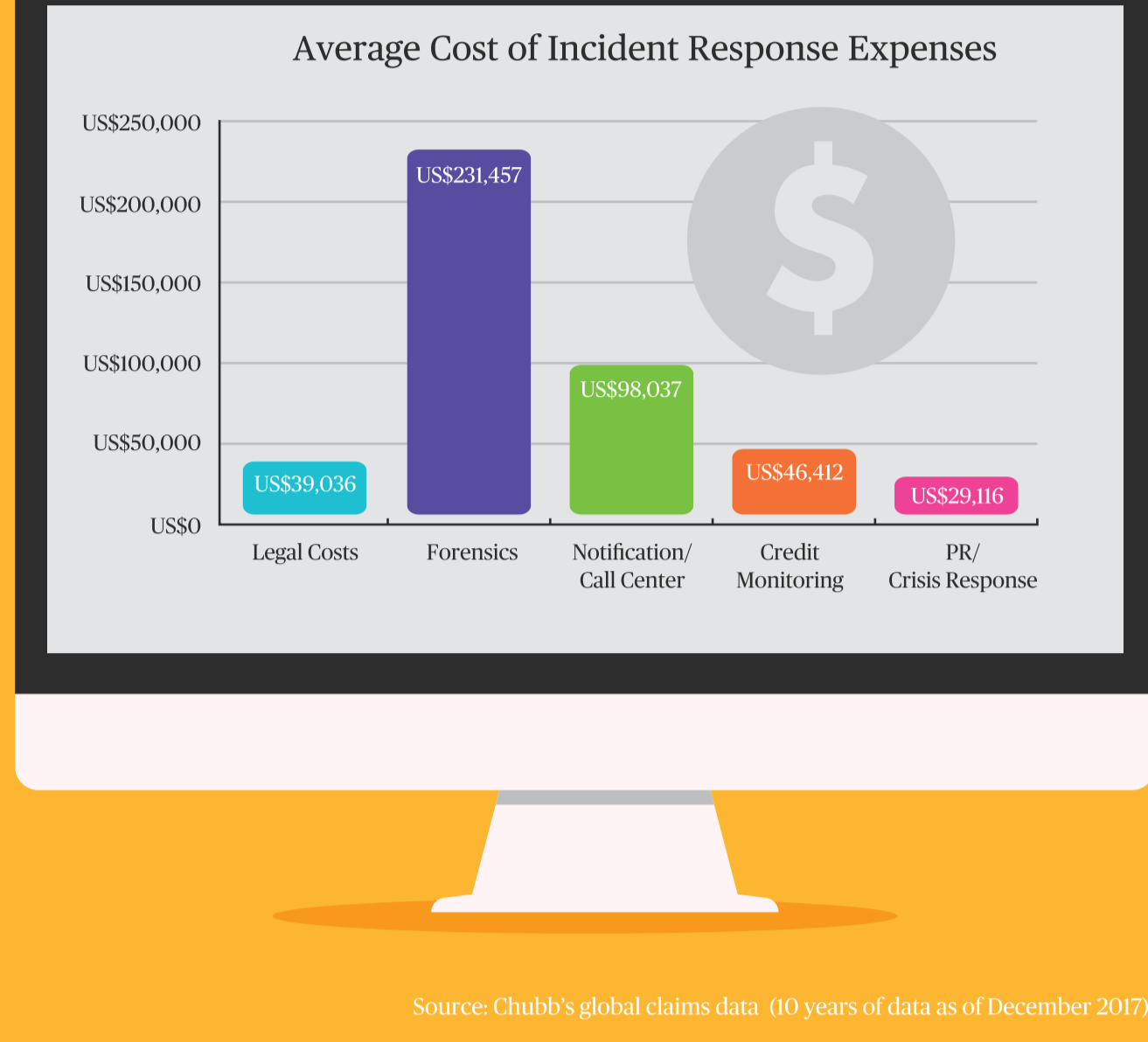
Cyber Risk encompasses much more than external incidents. Employee related incidents make up a large share of claims as well.



Source: Chubb's global claims data (10 years of data as of December 2017)

Costs of Cyber Incidents

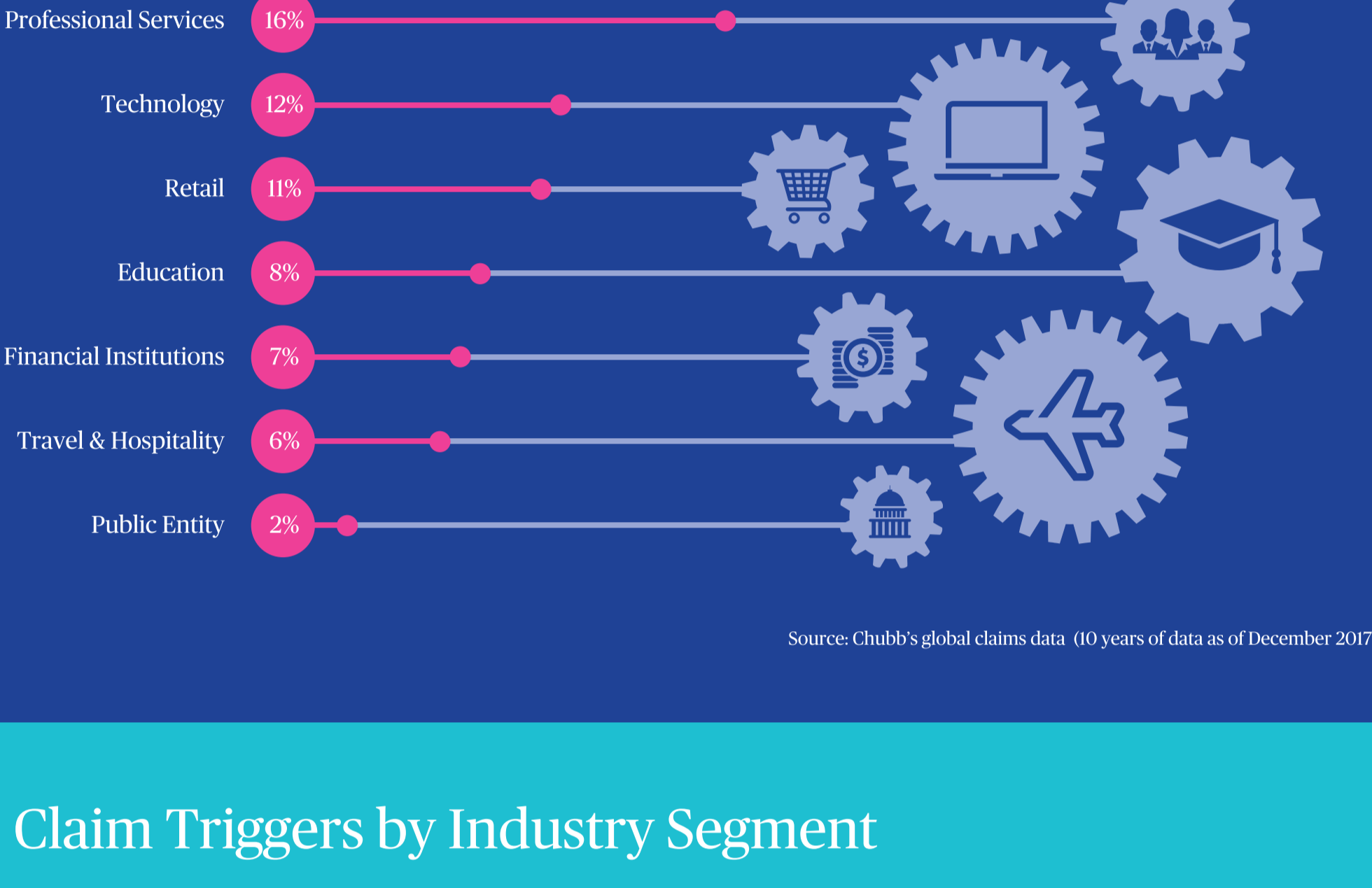
Incident Response Expenses constitute the costs a company can incur in responding to a cyber incident. These costs can vary widely depending on the nature and scale of an incident.



Source: Chubb's global claims data (10 years of data as of December 2017)

Industry Breakdown

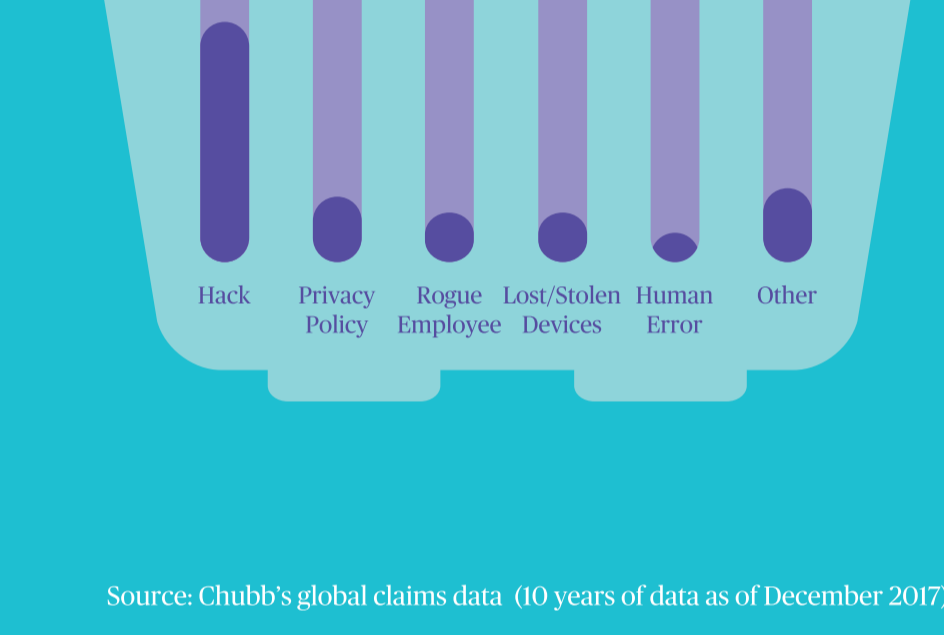
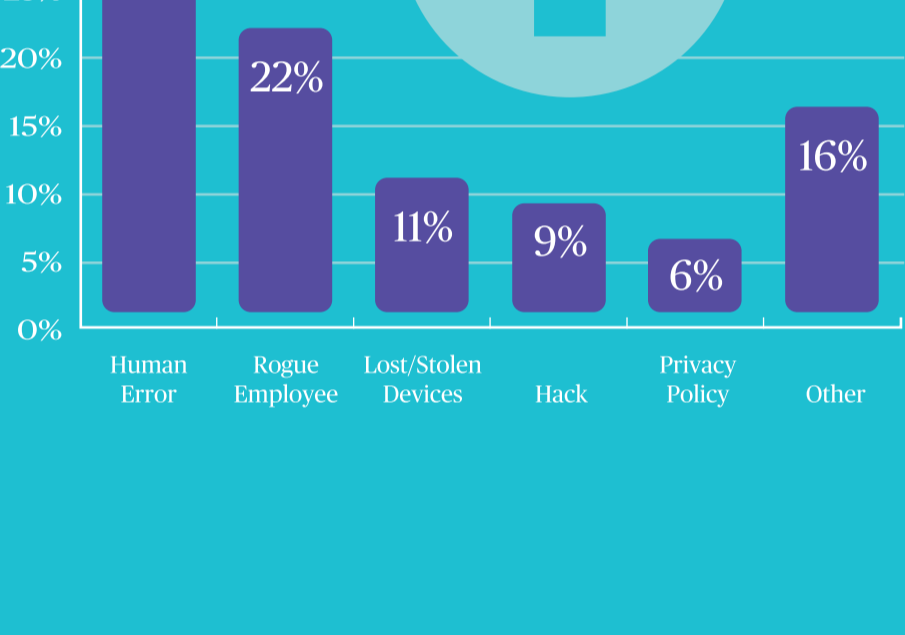
Although each insured faces unique vulnerabilities, some industries have accounted for a higher share of incidents over time.



Source: Chubb's global claims data (10 years of data as of December 2017)

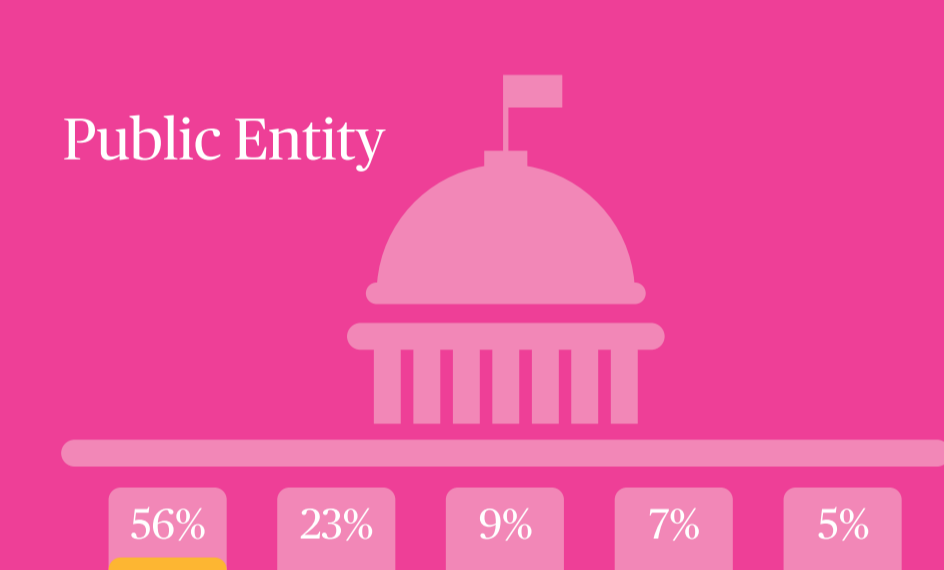
Claim Triggers by Industry Segment

Each industry faces unique exposures to loss. While some industries frequently face cyber-attacks from external parties, others mainly experience employee related cyber incidents.



Source: Chubb's global claims data (10 years of data as of December 2017)

Claim Triggers by Industry Segment



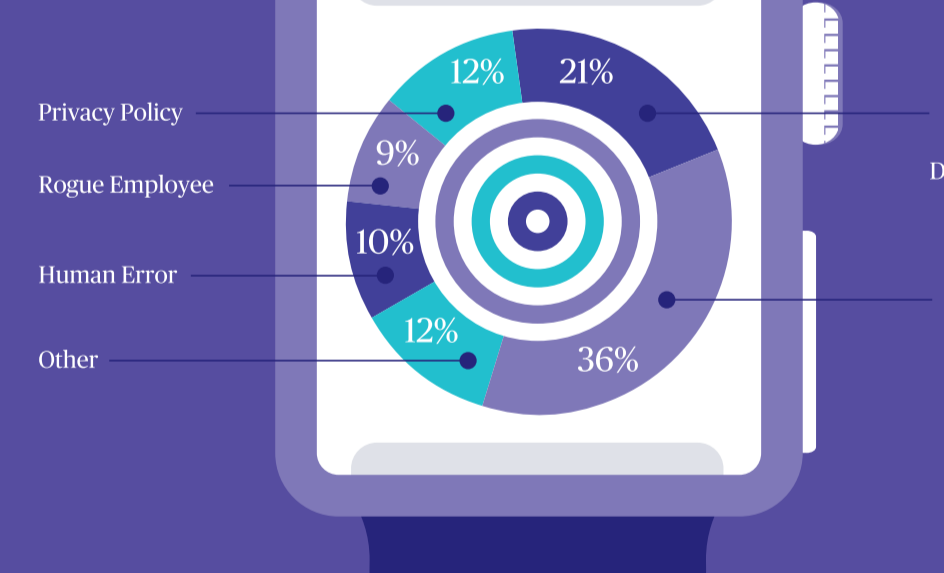
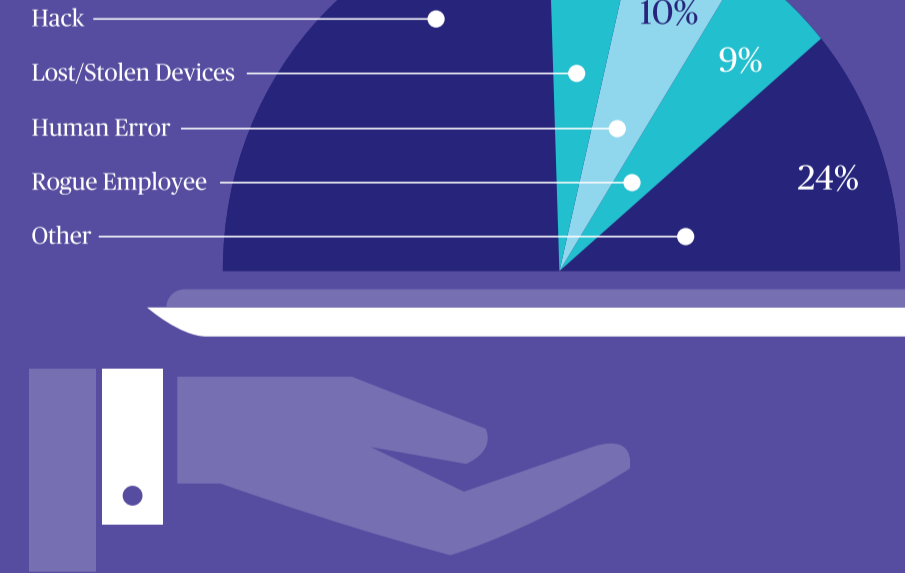
Source: Chubb's global claims data (10 years of data as of December 2017)

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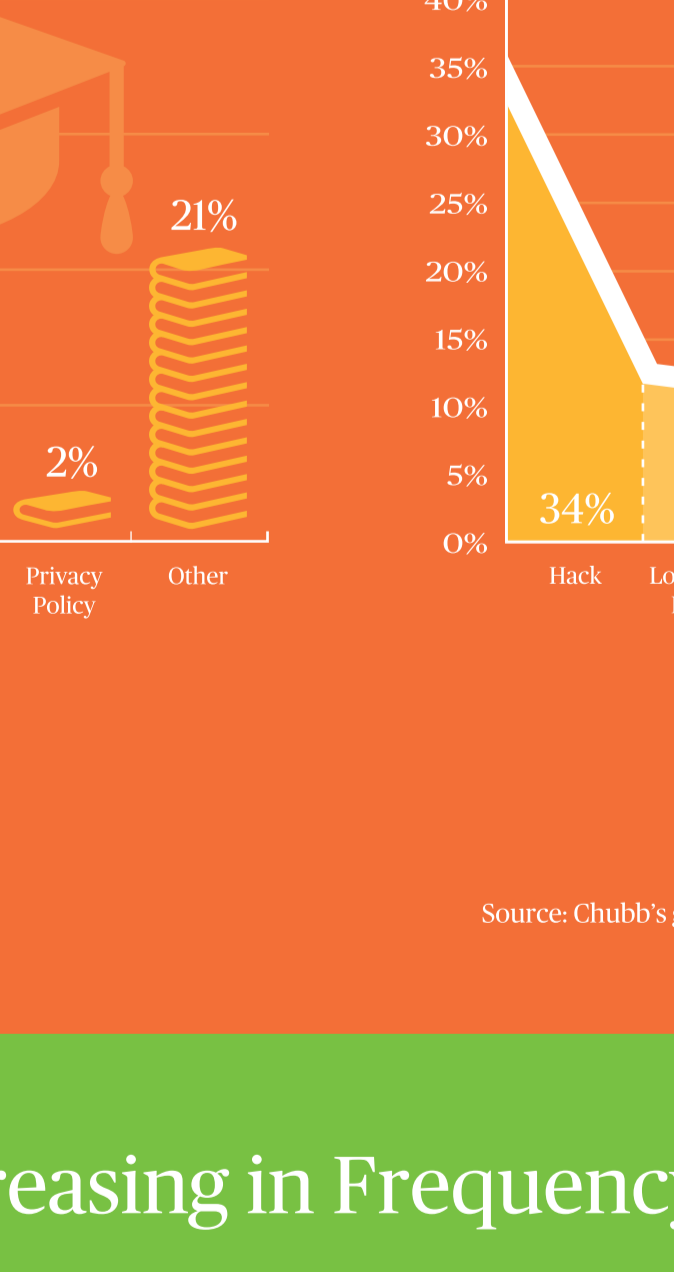
Social Attacks Increasing in Frequency

85% Chubb experienced an 85% increase in Ransomware claims in 2016.*

43% Social attacks were utilized in 43% of all breaches analyzed by Verizon in its 2017 Data Breach Investigations Report.**

33% Since 2016, the Healthcare Industry accounted for 33% of the Ransomware incidents handled by Chubb.*

93% Phishing made up 93% of social incidents reviewed.**



*Source: Chubb's global claims data (10 years of data as of December 2017)
**Source: Verizon's 2017 Data Breach Investigations Report

Human Error Incidents Increasing in Frequency

Professional Services: 2013 (10%) to 2017 (36%)

Healthcare: 2013 (17%) to 2017 (47%)

Education: 2013 (13%) to 2017 (23%)



Source: Chubb's global claims data (10 years of data as of December 2017)