

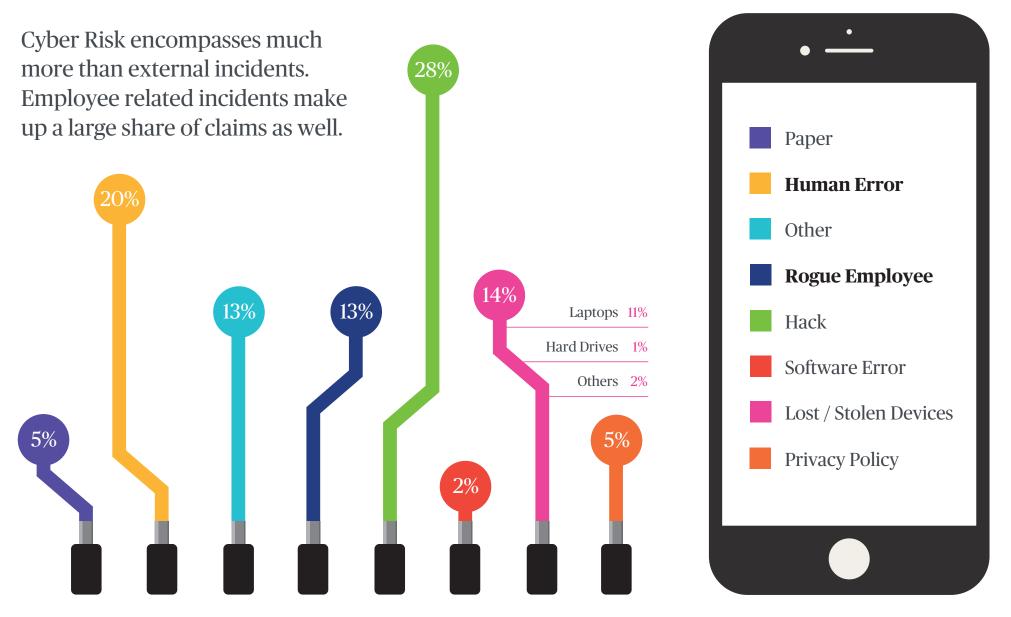
Cyber Incidents by the Numbers

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.



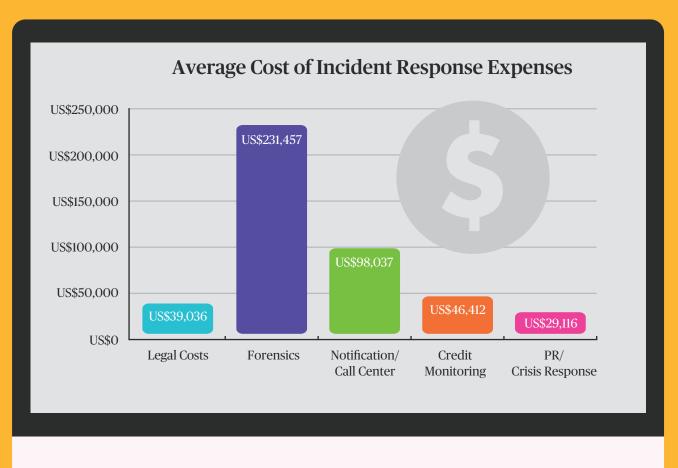
Triggers of Cyber Incidents



Costs of Cyber Incidents

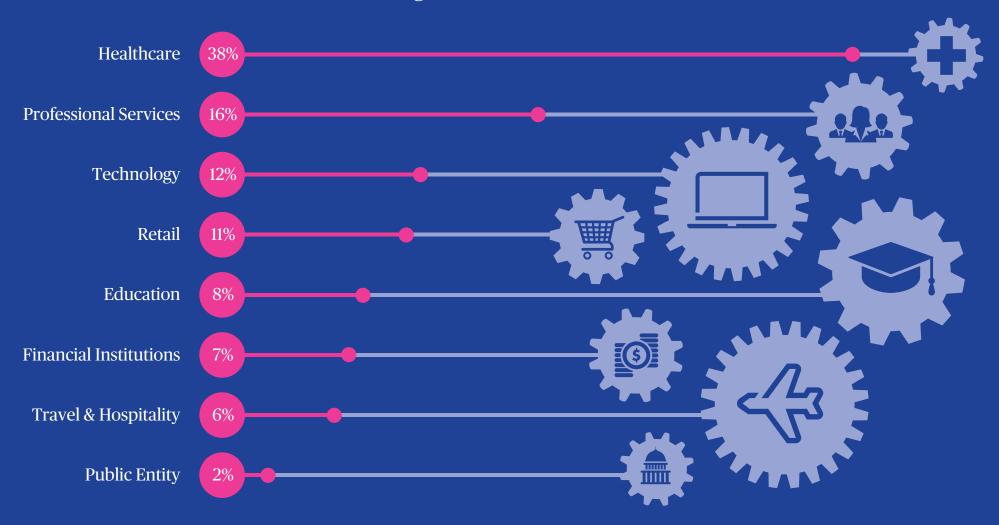
Incident Response
Expenses constitute the costs a company can incur in responding to a cyber incident. These costs can vary widely depending on the nature and scale of an incident.



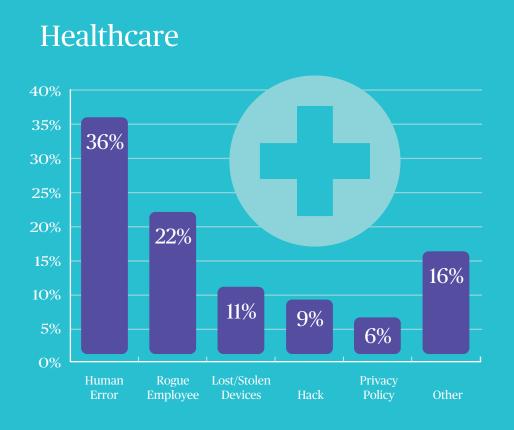


Industry Breakdown

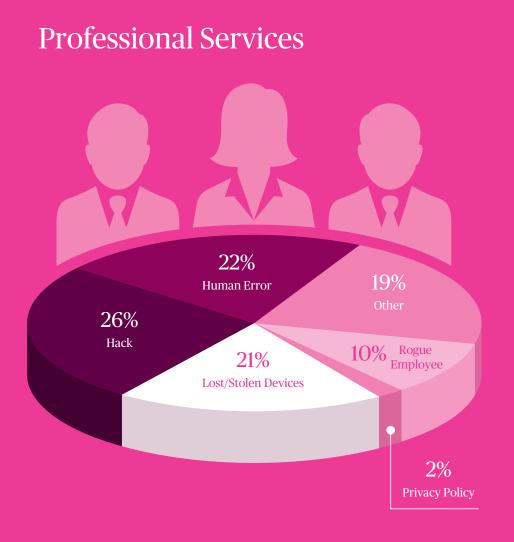
Although each insured faces unique vulnerabilities, some industries have accounted for a higher share of incidents over time.

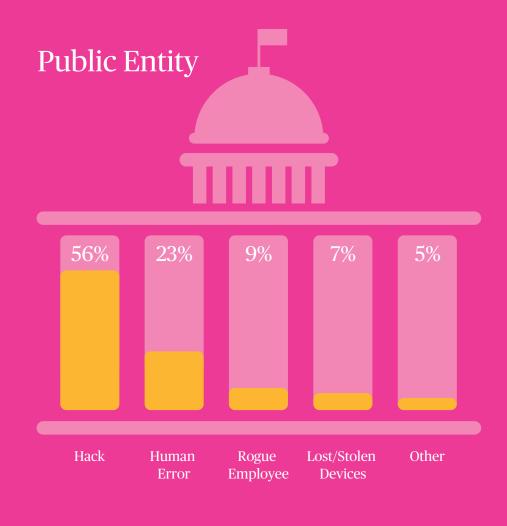


Each industry faces unique exposures to loss. While some industries frequently face cyber-attacks from external parties, others mainly experience employee related cyber incidents.

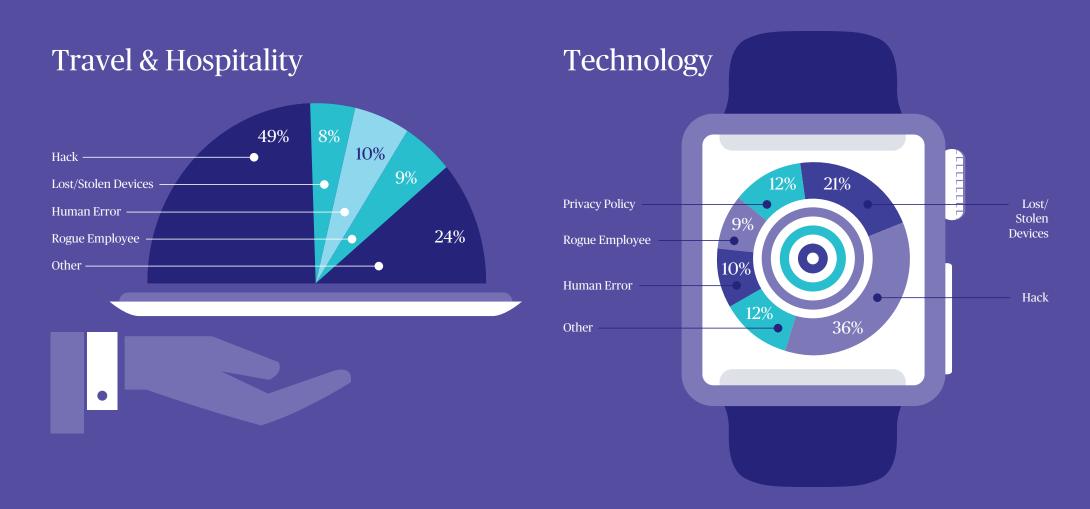




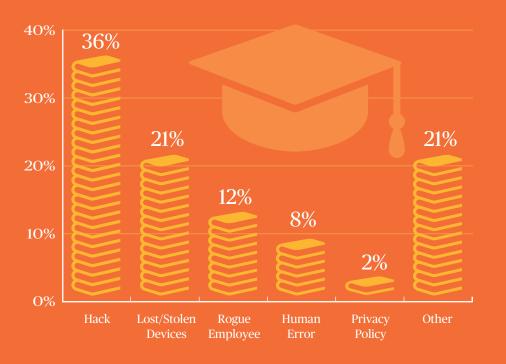




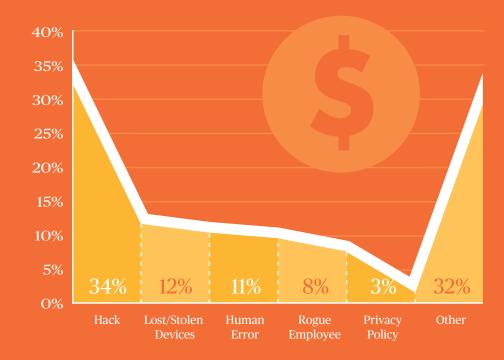
Source: Chubb's global claims data (10 years of data as of December 2017)



Education



Financial Institutions



Social Attacks Increasing in Frequency

85%

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

33%

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



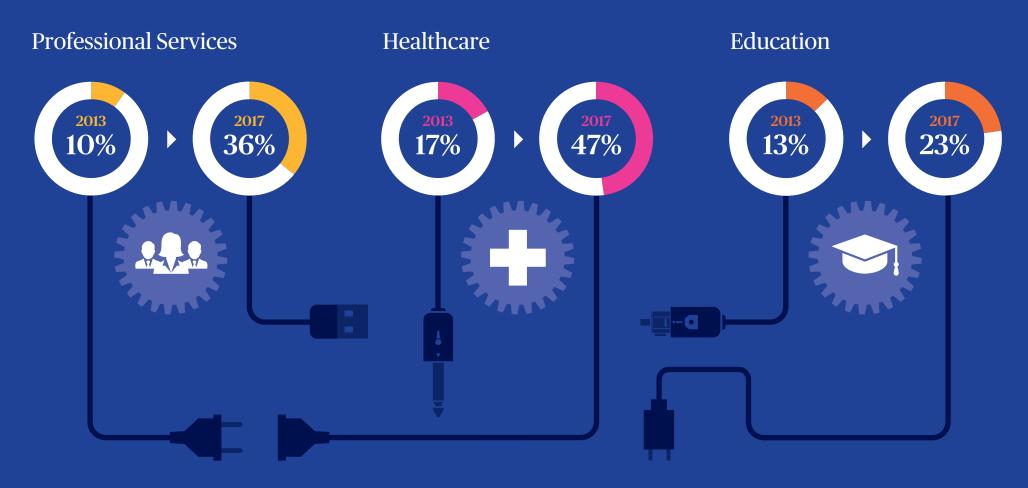
43%

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

93%

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

Human Error Incidents Increasing in Frequency



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