

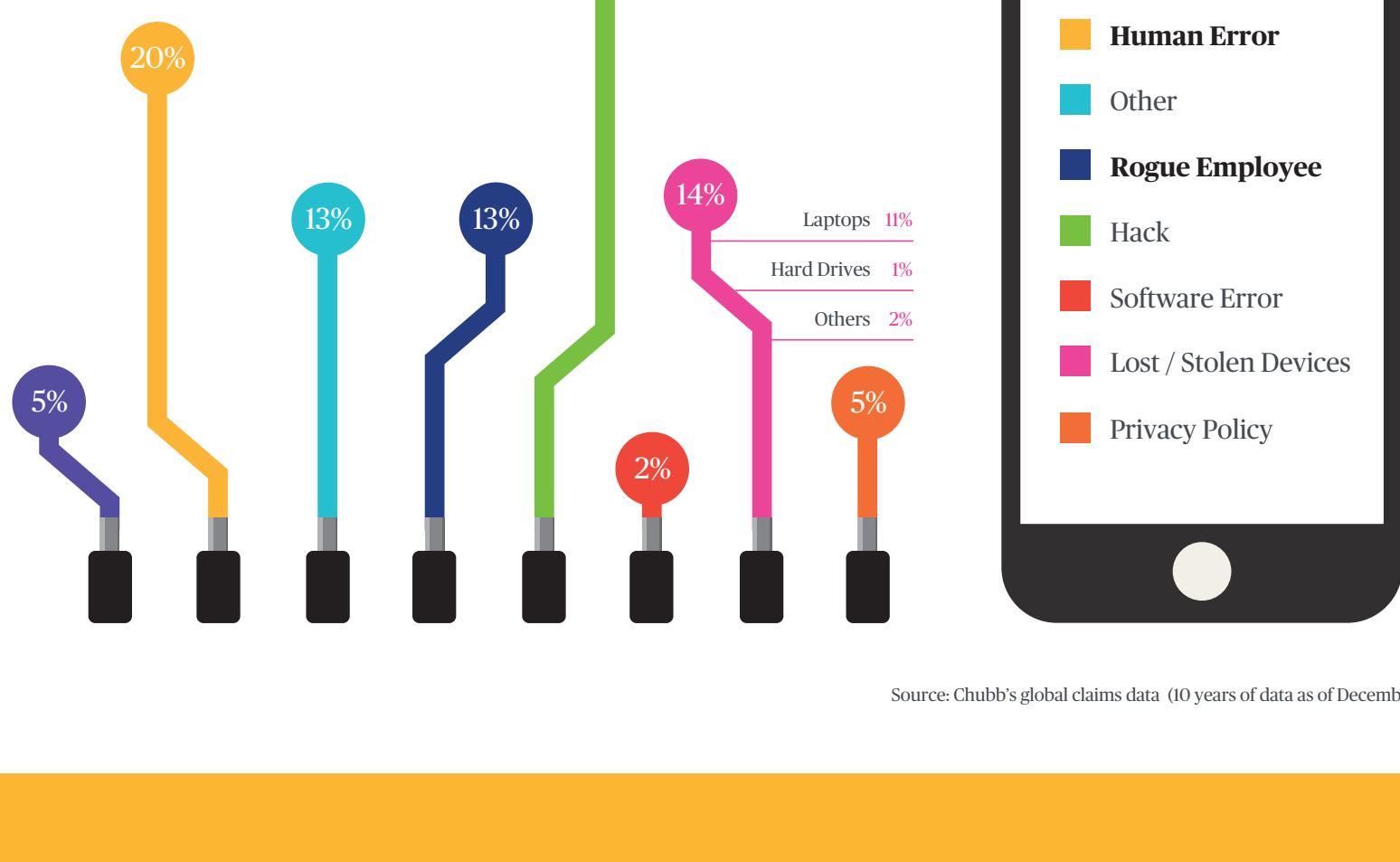
Cyber Incidents by the Numbers

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

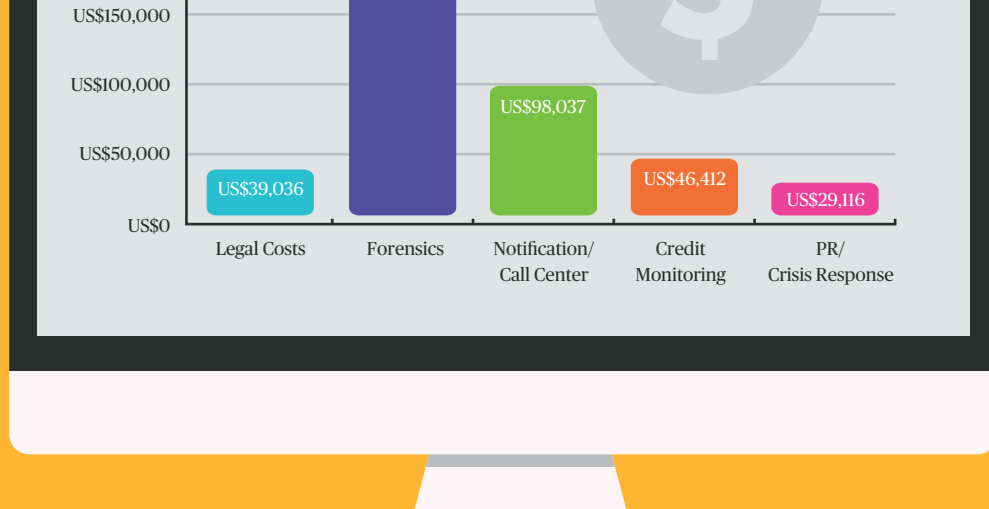
Cyber Risk encompasses much more than external incidents. Employee related incidents make up a large share of claims as well.



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

Costs of Cyber Incidents

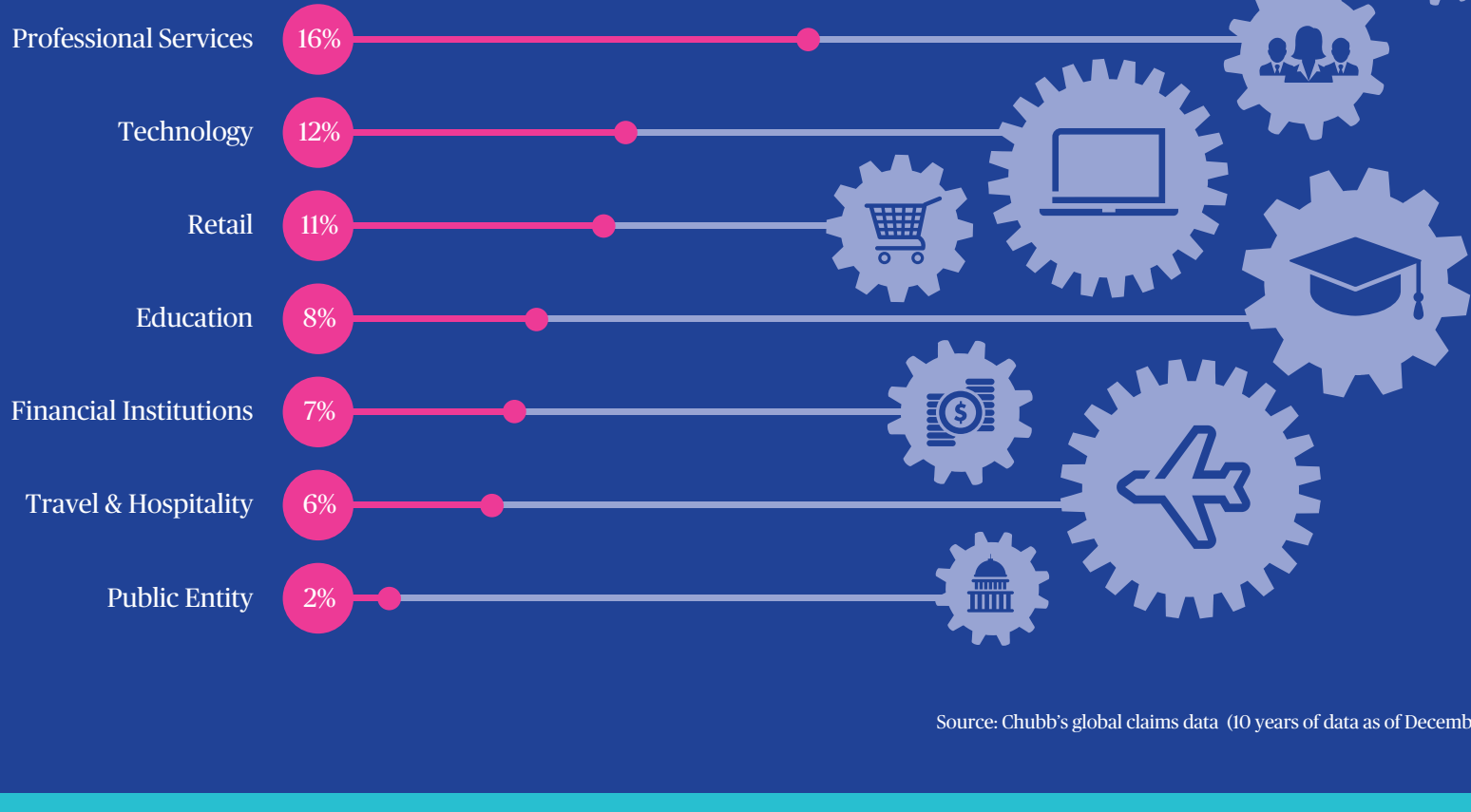
Incident Response Expenses constitute the costs a company can incur in responding to a cyber incident. These costs can vary widely depending on the nature and scale of an incident.



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

Industry Breakdown

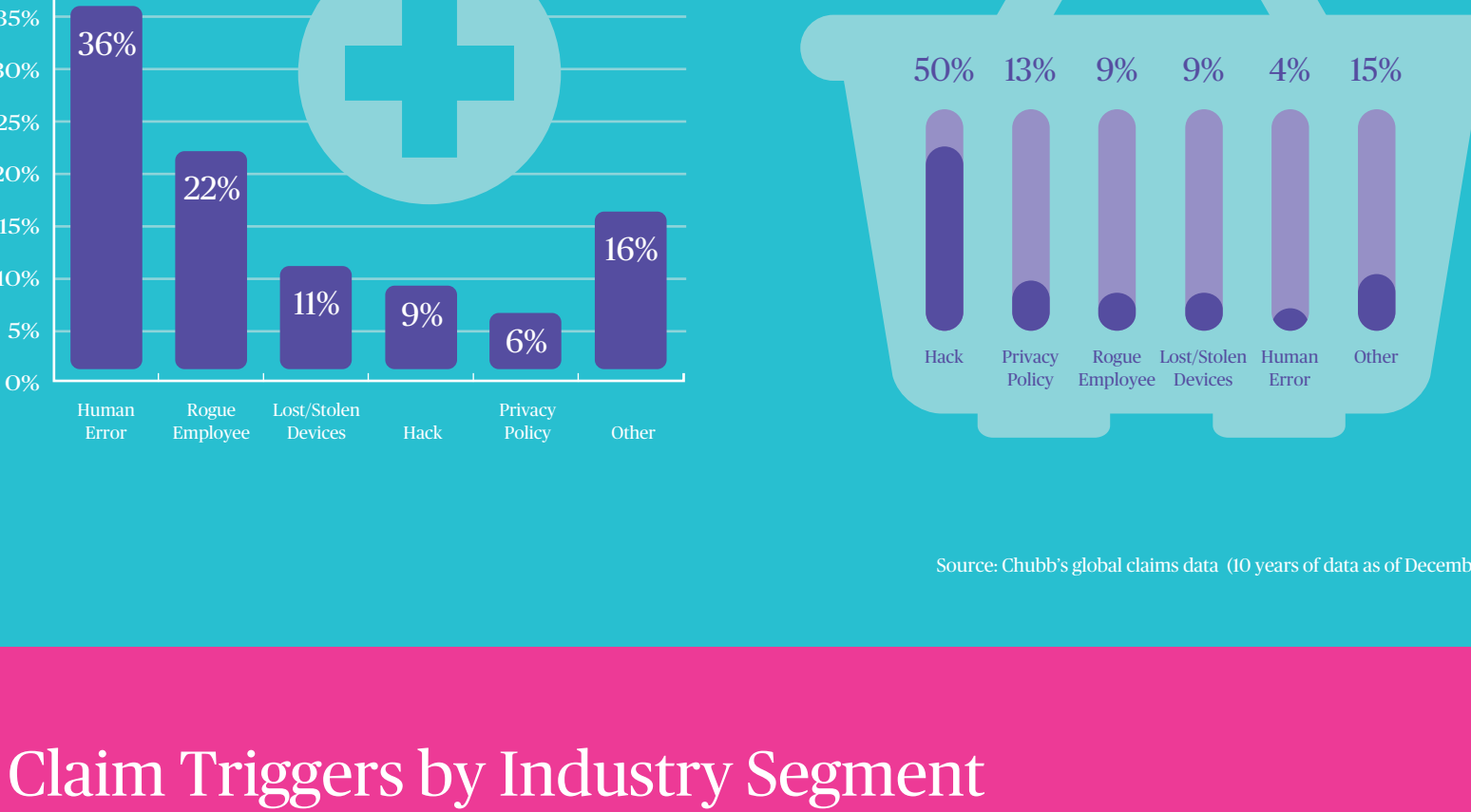
Although each insured faces unique vulnerabilities, some industries have accounted for a higher share of incidents over time.



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

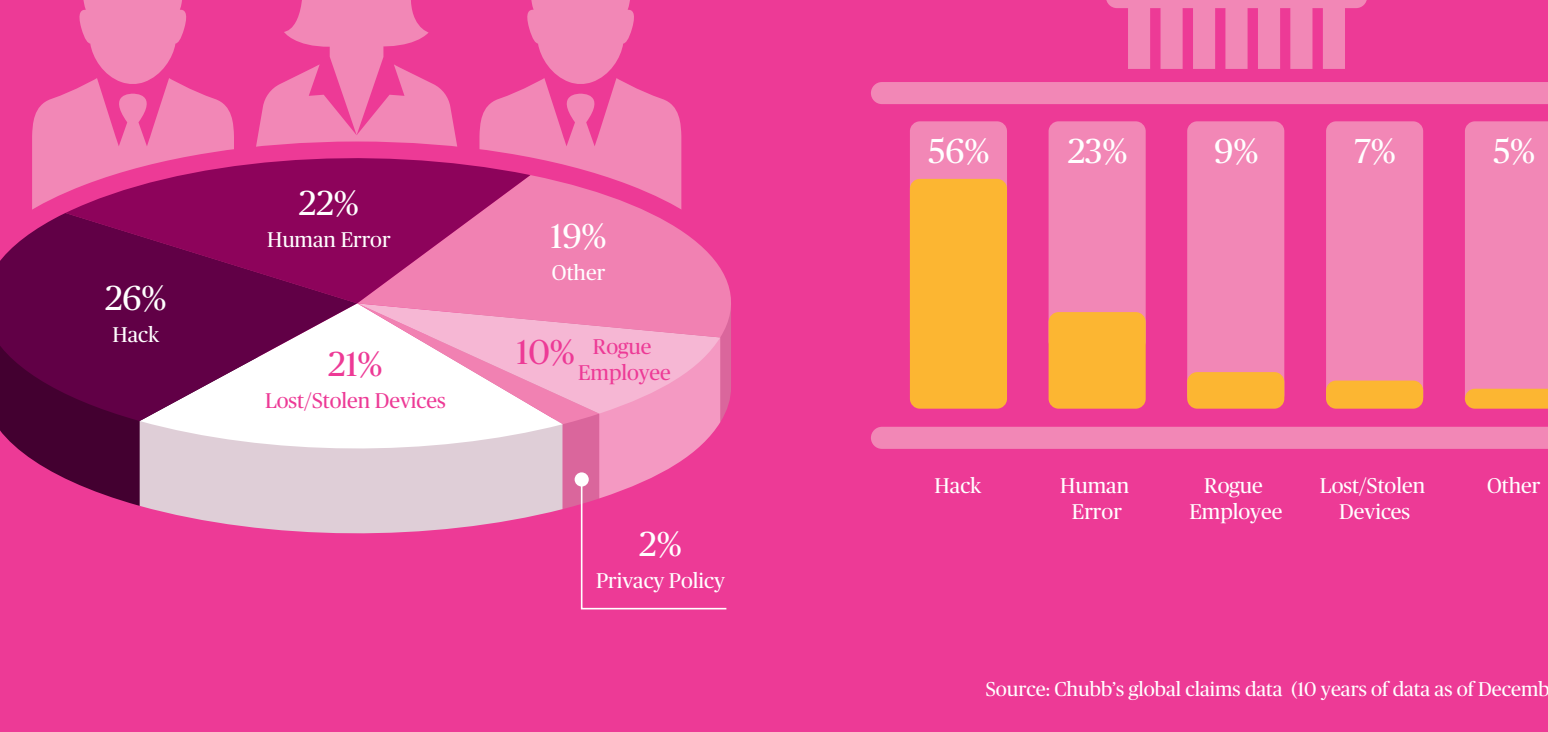
Claim Triggers by Industry Segment

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



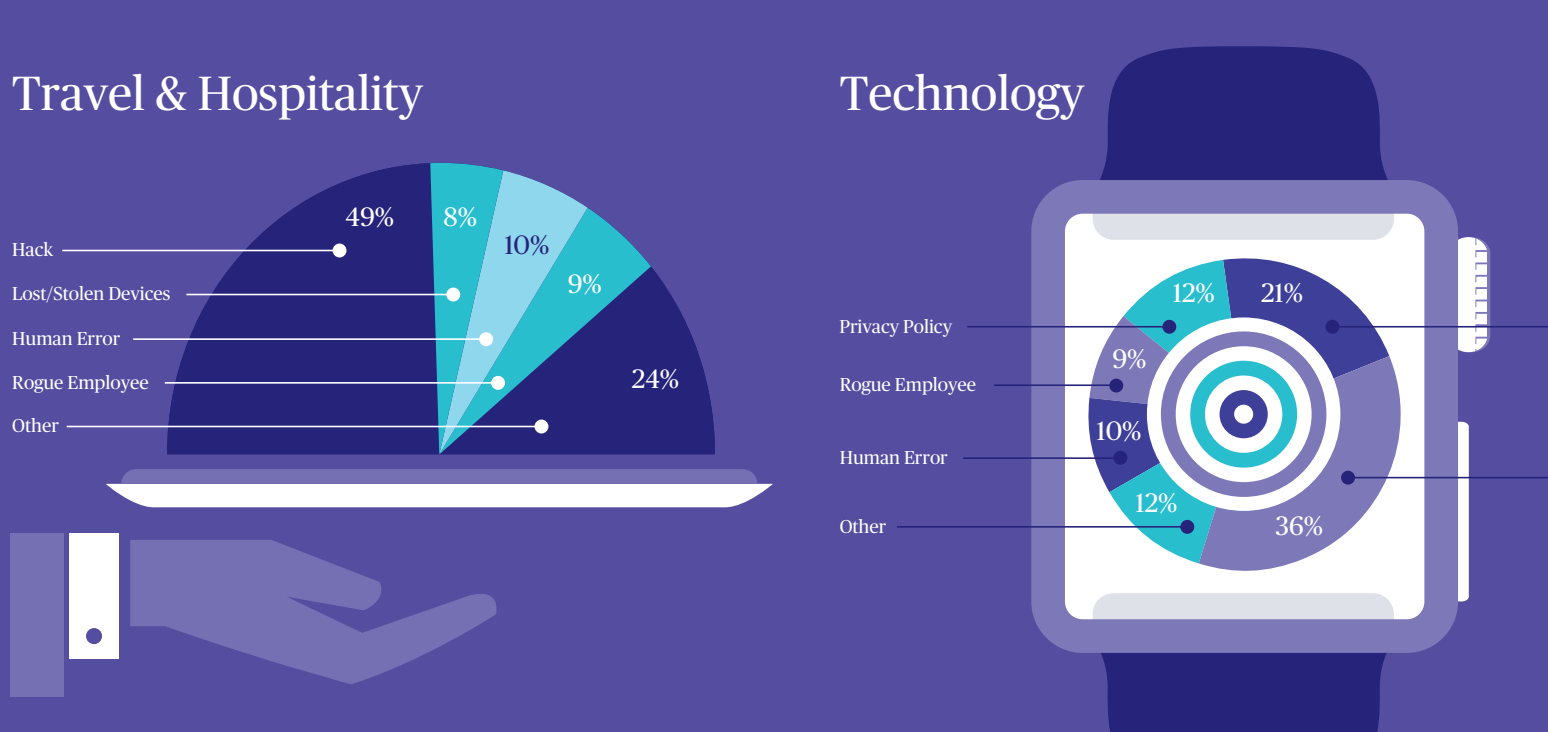
Source: Chubb's global claims data (10 years of data as of December 2017)

Claim Triggers by Industry Segment



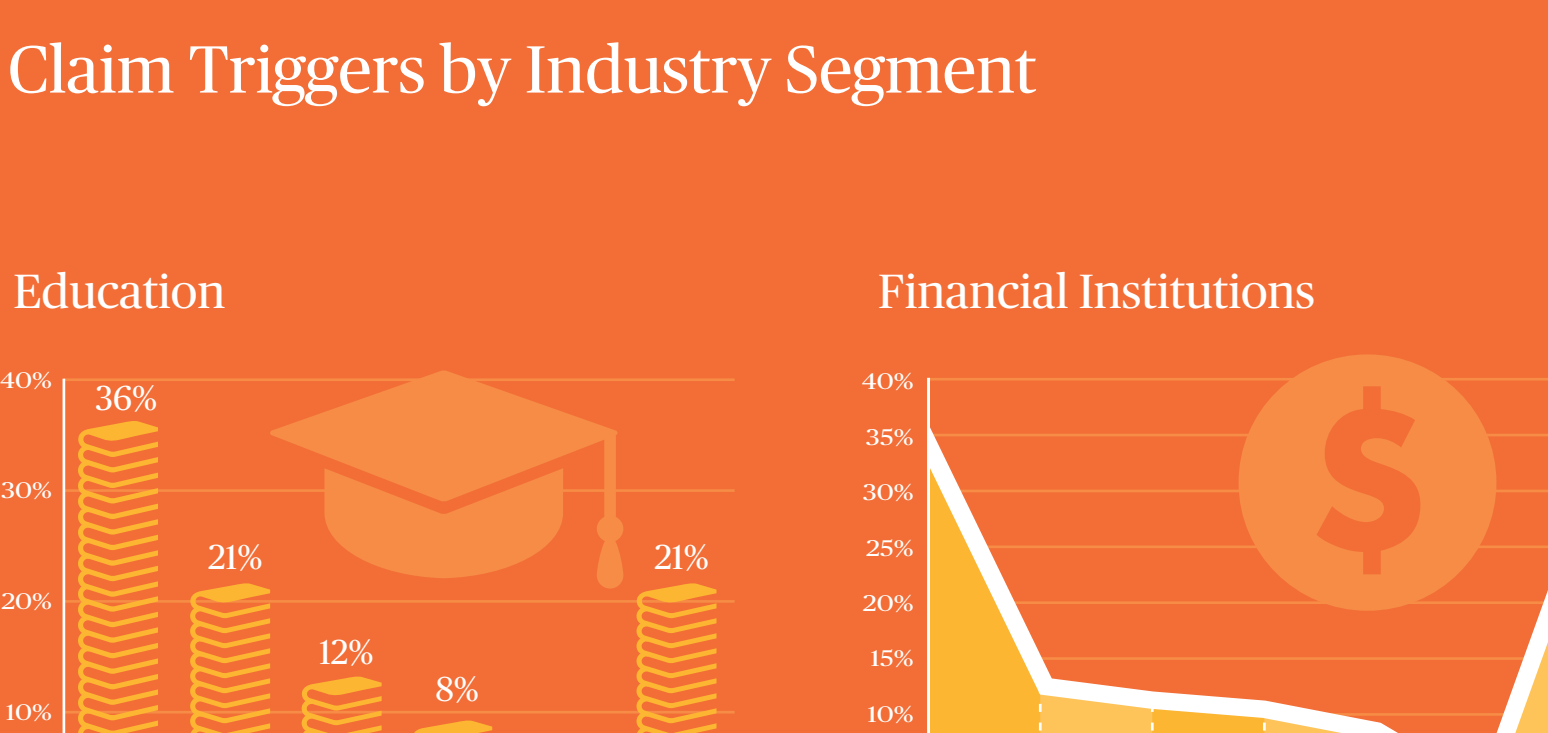
Source: Chubb's global claims data (10 years of data as of December 2017)

Claim Triggers by Industry Segment



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

Claim Triggers by Industry Segment



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Social Attacks Increasing in Frequency



*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



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