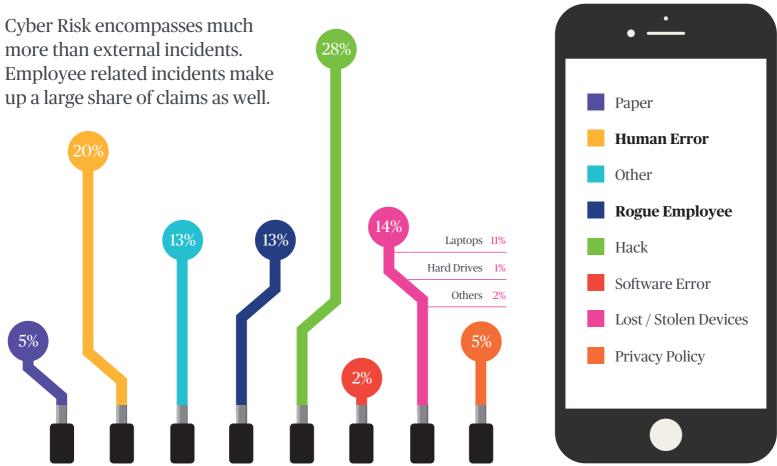
An Insight into the Perils and Costs over the Past Decade

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



Triggers of Cyber Incidents



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

Costs of Cyber Incidents

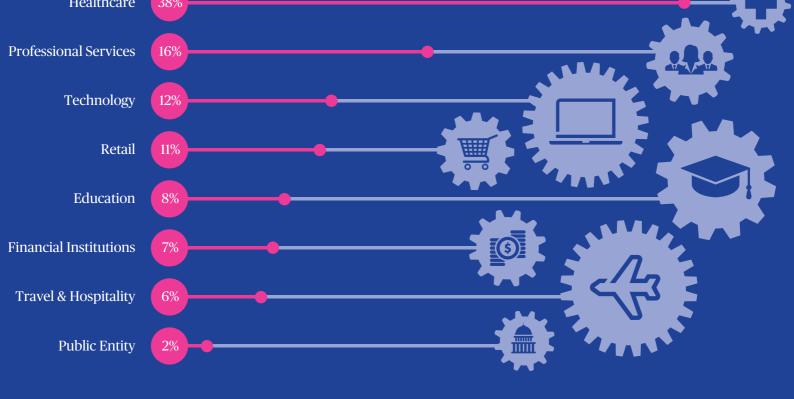
the nature and scale of an incident.



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

Industry Breakdown

Healthcare



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

industries frequently face cyber-attacks from external parties, others mainly experience employee related cyber incidents.

Each industry faces unique exposures to loss. While some

Claim Triggers by Industry Segment

Healthcare Retail

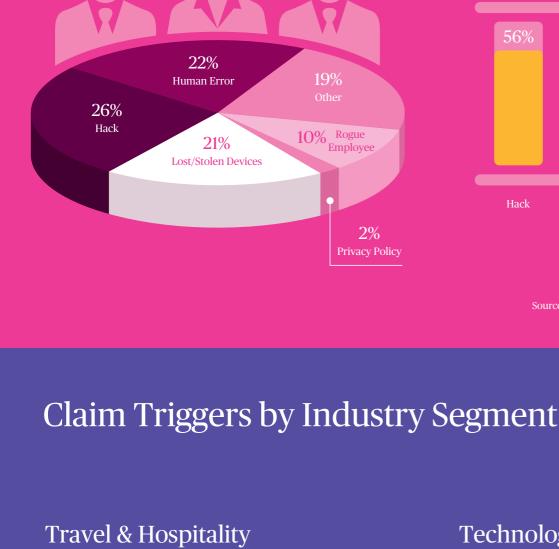


Professional Services

36%



Public Entity



49%

Lost/Stolen Devices

36%

21%

12%

Human Error



Technology

21%

Stolen

Hack

24% Rogue Employee Rogue Employee Other **Human Error**

10%

Privacy Policy

Other





32%

12%

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

2%

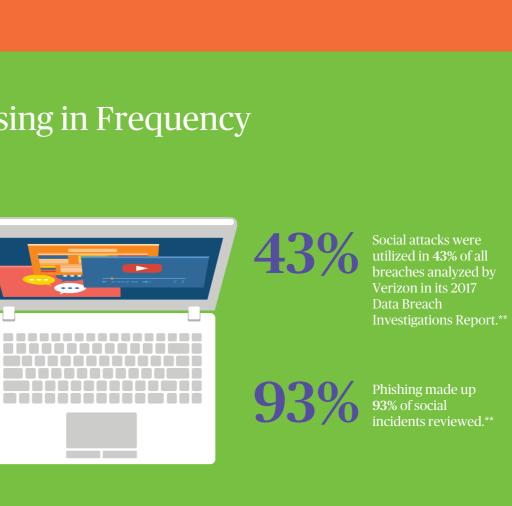
8%

21%

Social Attacks Increasing in Frequency an 85% increase in

by Chubb.*

Professional Services



Education

Healthcare

Human Error Incidents Increasing in Frequency

