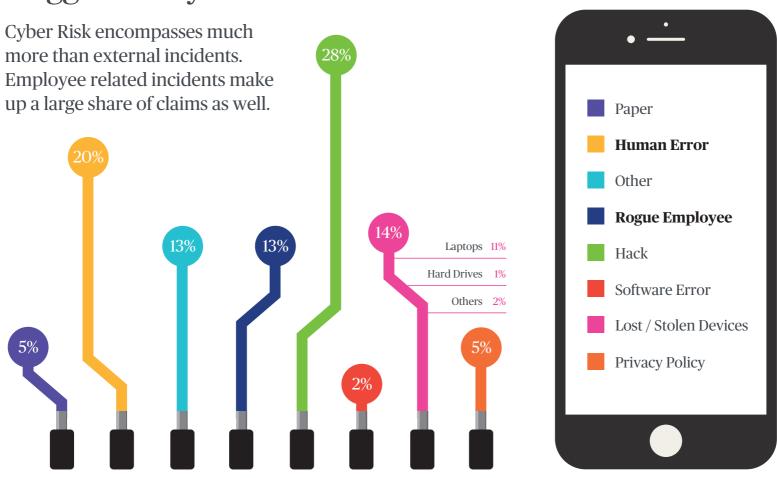
## An Insight into the Perils and Costs over the Past Decade

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

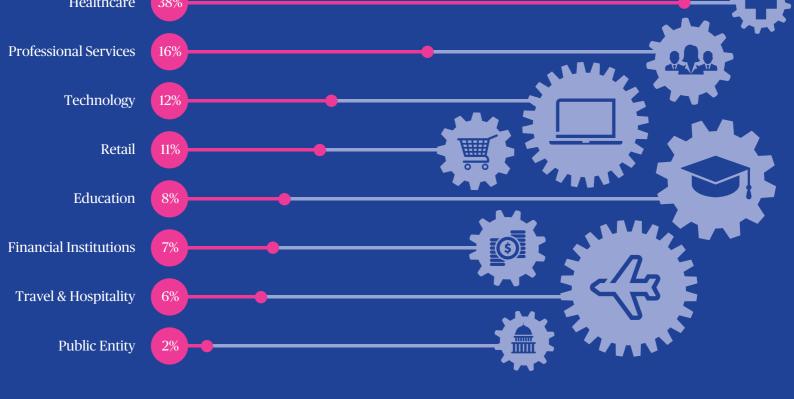
the nature and scale of an incident.



### 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

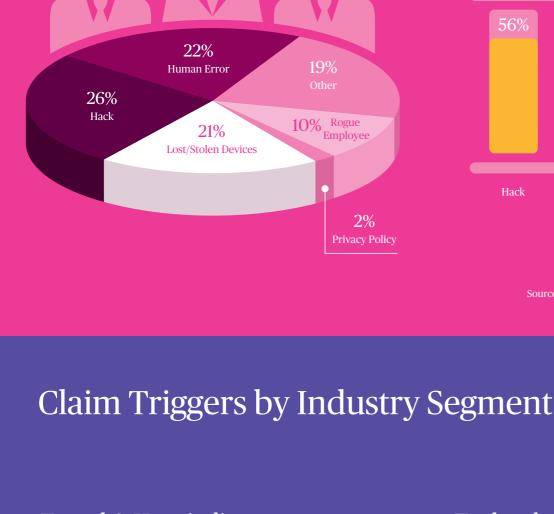
Healthcare Retail

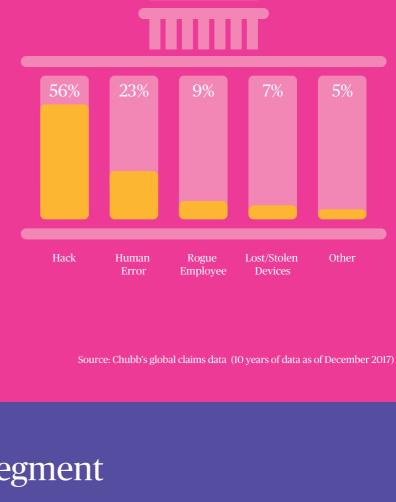


**Professional Services** 



**Public Entity** 





Travel & Hospitality Technology 49%

Privacy Policy

**Human Error** 

Rogue Employee



Lost/Stolen Devices

**Human Error** 

Other

Rogue Employee

Education

36%

21%

12%

10%

24%



21%

Stolen

Hack

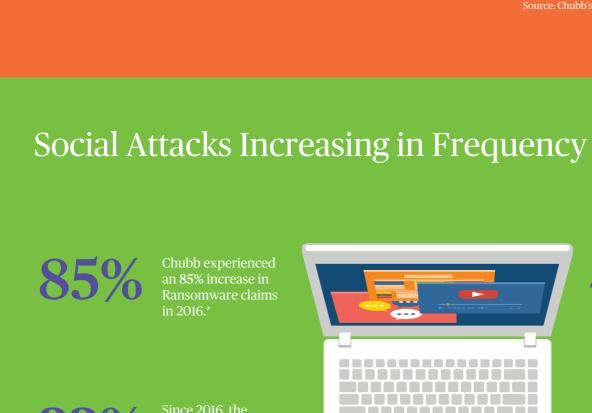
32%

12%

2%

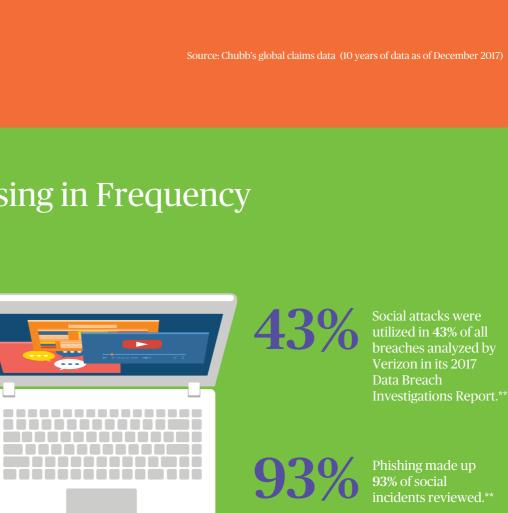
8%

21%



by Chubb.\*

**Professional Services** 



Education

Healthcare

Human Error Incidents Increasing in Frequency

