



ZURICH®

CYBER RISK REPORT



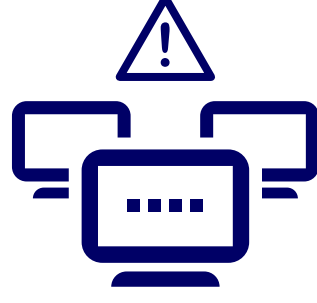
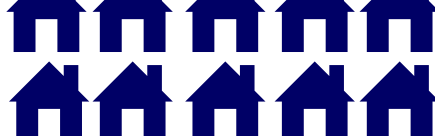
CRISIS IN 2008



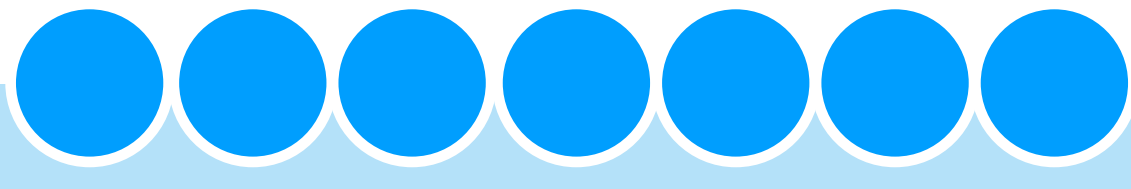
CYBER RISK

ANALOGY
BETWEEN

**MORTGAGE
MARKET**

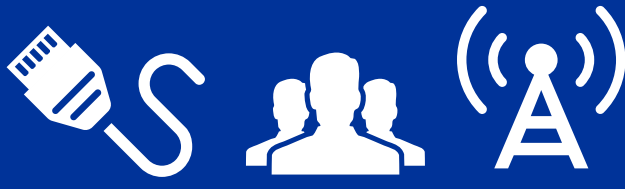


**MAJOR CLOUD
PROVIDER FAILS**



7 RISK POOLS IDENTIFIED

1



INTERNAL IT

Risks associated with internal IT

2

COUNTERPARTIES

Risks from dependencies or interconnections with external organizations / providers



3



**OUTSOURCING
SERVICES**

Risks that arise from outsourced services



4



**SUPPLY
CHAIN**

Exposure to a single country / supplier increases supply chain risks

5

**DISRUPTIVE
TECHNOLOGIES**



Disruptions caused by or to new technologies; 'smart grid,' driverless cars, embedded medical devices, etc.

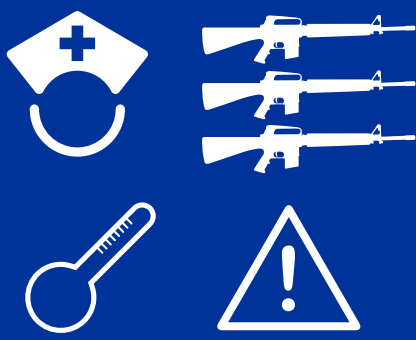
6

**INFRASTRUCTURE
DISRUPTION**

Disruptions that affect internet infrastructure; exchange points, submarine cables, etc.



7



**EXTERNAL
SHOCKS**

Risks that arise due to incidents outside the system

IN
2013

740 000 000

DATA FILES
POTENTIALLY VIEWED
OR STOLEN WORLDWIDE