

PROTECT YOUR CLIENTS WITH OUR CUSTOMIZED CYBER COVERAGE.

Cyber Risk Insurance | Risk Insights | Risk Mitigation | Pre/Post-Breach Services



Phishing is the root cause of 90% of ransomware attacks.²



The average ransom demand amount began to increase sharply in Q4 2021 and spiked in Q2 2023, at over \$700K (+126%).³



Total reported business email compromise (BEC) losses increased from \$1.9B in 2020 to \$2.7B in 2022.²



Nearly 22,000 BEC incidents were reported in 2022.⁴

> WHY CYBER INSURANCE?

With a 40% increase in global ransomware attacks over the last year,¹ cyber breaches are becoming inevitable. It only takes one cyber event to impair a business. To help protect against breaches and cyber attack losses, our cyber coverage applies a comprehensive approach to all aspects of cyber risk.

Common Cyber Risks

- Computer equipment rendered inoperable by a ransomware attack
- Lost income from a network failure or responding to a lawsuit
- Regulatory proceeding stemming from a data breach

> CYBERCHOICE COVERAGE HIGHLIGHTS

- Affirmative cyberterrorism coverage
- Incident response expenses including voluntary notification
- Third-party service provider coverage
- Pre-claim investigation and prevention assistance
- Affirmative allocation provision
- Worldwide coverage territory

> OUR APPETITE

- Eligible categories include:
 - » Construction
 - » Entertainment
 - » Financial Institutions
 - » Higher Education
 - » Hospitality
 - » Manufacturing
 - » Retail
 - » Transportation
 - » Utility and Energy
 - » Wholesale Distribution
- Complete first and third-party cyber coverage included in the base form
- Primary capacity for risks with revenues up to \$500M
- Excess capacity for risks with revenues up to \$1B

> VALUE ADD SERVICES

The Hartford Cyber Center is an online risk management portal with cybersecurity resources such as employee training and education to help reduce your organization's risk.

Policyholders of The Hartford have access to cybersecurity best practices and resources, while ensuring delivery of its critical services.

The Hartford's 24/7 Cyber Claims Hotline will guide you through the initial steps to take after a breach, and help you navigate through the incident response and recovery processes, whether or not your claim is compensable.

FirstResponse Hotline: 800-370-0605

FirstResponse Email: FirstResponse@thehartford.com

RAMP UP YOUR CYBER COVERAGE.

For more information, visit TheHartford.com/cyber
Find your Cyber Risk Underwriter [here](#)

> WHY THE HARTFORD

Our dedicated cyber underwriters are equipped with significant authority to handle a broad range of risks and deliver the quick turnarounds you need, so you can feel confident in the service you're receiving while you build long-term partnerships with your clients.

- No. 3 Cyber Liability insurer⁵
- No. 2 Professional Liability insurer⁶
- Recognized as a "World's Most Ethical Company"⁷ 14 times by Ethisphere⁷



CyberChoice First Responders[®]

Consult an experienced panel of professionals with deep cyber and breach response expertise for help with the entire incident response process.



THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

¹ <https://www.zscaler.com/press/zscaler-2023-ransomware-report-shows-nearly-40-increase-global-ransomware-attacks>

² 2022 FBI IC3 Internet Crime Report

³ [Ransom Monetization Rates Fall to Record Low Despite Jump In Average Ransom Payments \(coveware.com\)](https://www.coveware.com/news/ransom-monetization-rates-fall-to-record-low-despite-jump-in-average-ransom-payments)

⁴ Data Breach Investigations Report, Verizon, July 2023.

⁵ <https://www.insurancebusinessmag.com/us/news/cyber/top-10-cyber-insurance-providers-in-the-us-in-2022-326912.aspx>

⁶ <https://advisorsmith.com/professional-liability-insurance/best-professional-liability-insurance-companies/>

⁷ "World's Most Ethical Companies" and "Ethisphere" names are registered trademarks of Ethisphere LLC.

* Admitted in: AL, AZ, AR, CO, CT, DC, DE, FL, GA, HI, ID, IL, IN, IA, KS, KY, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NY, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WV, WI, WY.

The Hartford has arranged for data risk management services for our policyholders at a discount from some third-party service providers. Such service providers are independent contractors and not agents of The Hartford. The Hartford does not warrant the performance of third-party service providers even if paid for as part of the policy coverage, and disclaims all liability with respect to use of or reliance on such third-party service providers.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In Arizona, California, New Hampshire, Texas and Washington the insurance may be underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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