

INSURANCE AND CYBER RISK

Focus: Main trends in the Italian insurance market for Retail

METHODOLOGICAL PREMISE

Cyber Risks in Retail: Insurance solutions analysis

Cyber Risks in Retail

Main types of risks included in the scope of the analysis:

- Digital identity theft
- Unauthorized publication of data, sensitive and personal information
- Fraud and scams on the web

Scope of analysis

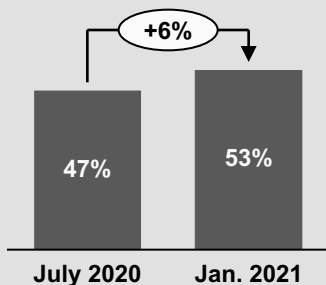
- **Focus:** analysis of the evolution of insurance coverage and services offerings for the protection of Retail Customers from cyber risk in the period July '20 - January '21
- **Analysis panel:** 15 insurance groups operating in Italy (representing approximately 80 of the total GWP in the Italian market)
- **Date updated:** January 2021



OFFERINGS FROM CYBER RISK OPERATORS FOR RETAIL

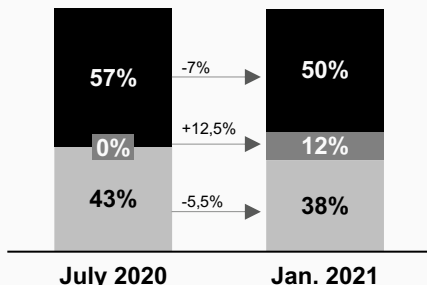
Key features of the offerings from operators on the Italian market

Operators with Cyber Risk offerings



Composition of insurance offerings

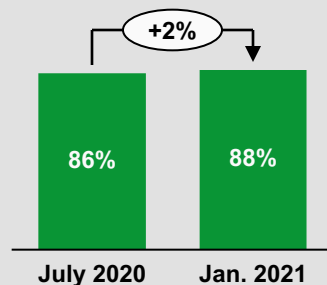
(% operators by type of offer)



% bundled products
multi-risk products that include cyber warranties
 % dedicated products
with specific coverage dedicated to cyber risks

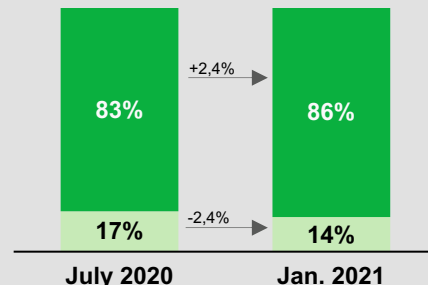
% bundled and dedicated products

Operators offering specific services



Solutions with offerings for specific services

(% operators by type of offer)



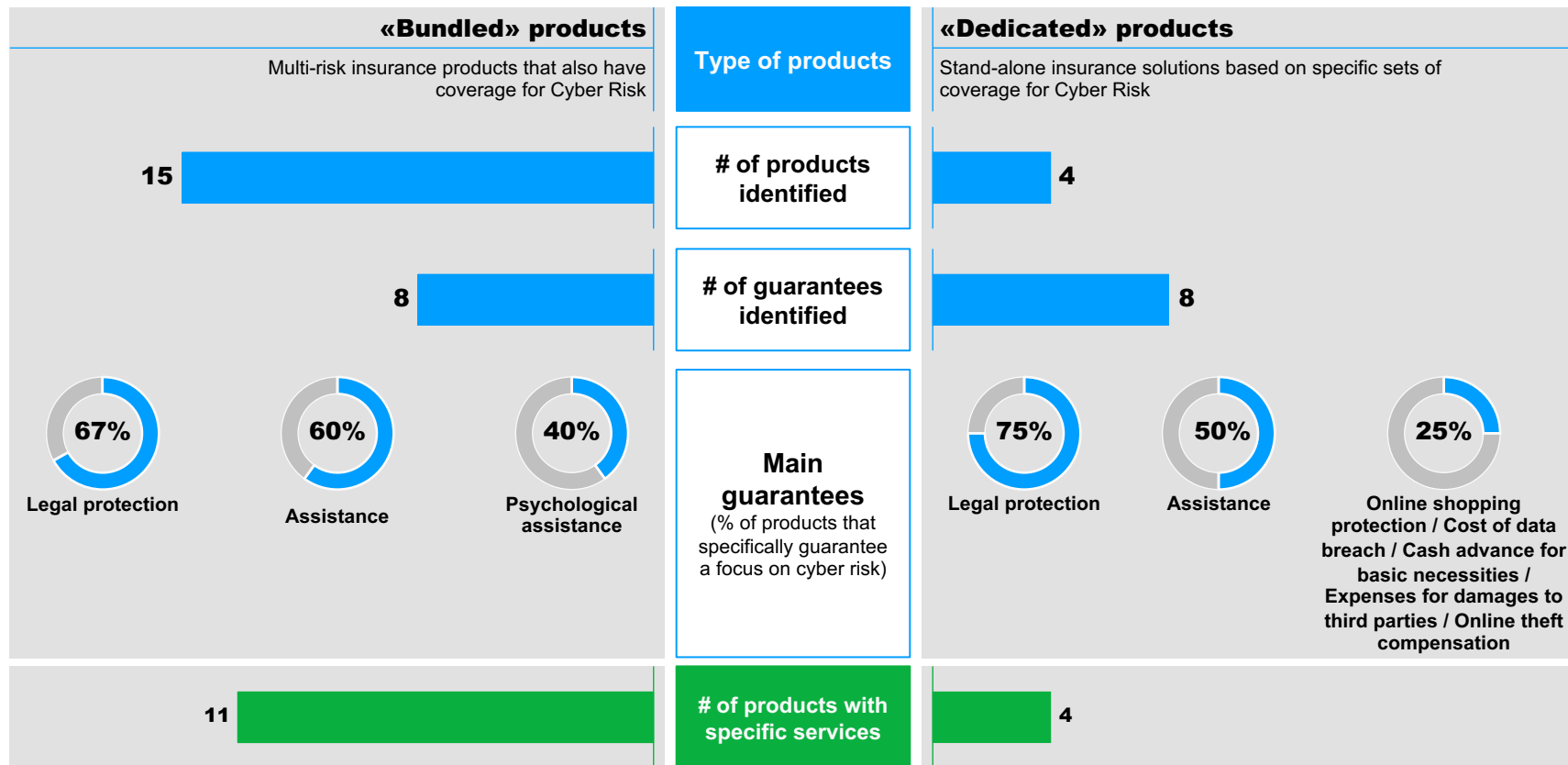
% embedded services
services purchased by default in combination with a cyber guarantee

% embedded and add-on services
Add-on: optional services that can be purchased in conjunction with a cyber guarantee



CYBER RISK INSURANCE PRODUCTS FOR RETAIL

Key characteristics of the products analyzed



CYBER RISK INSURANCE PRODUCTS FOR RETAIL

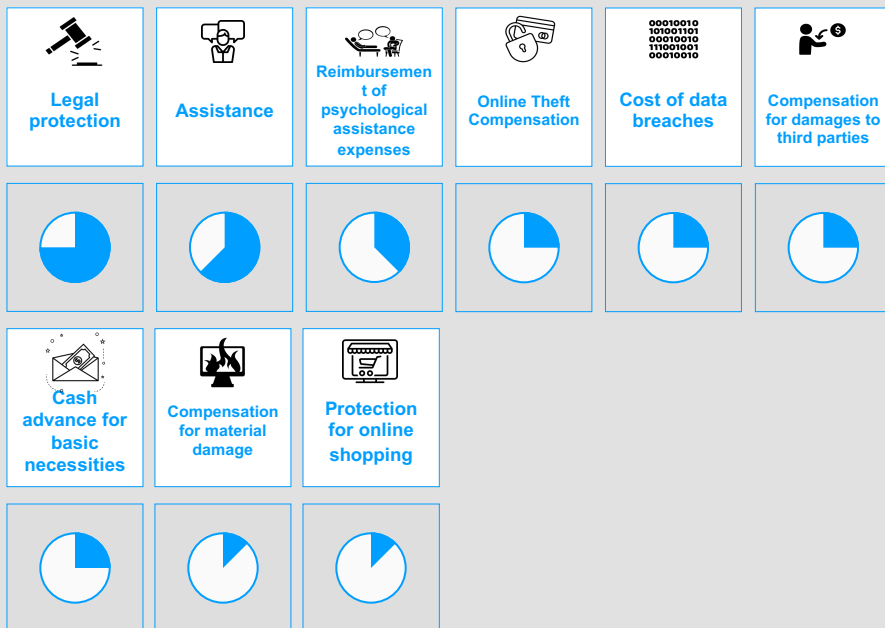
Focus: Incidence of insurance guarantees

Legend:

% incidence of guarantees / services on the entire product panel analyzed



Guarantees offered



Services offered



Disclaimer

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