

# Getting Someone to Pay: Cyberse Essential

```
object to mirror_
mirror_mod.mirror_object
operation == "MIRROR_X":
mirror_mod.use_x = True
mirror_mod.use_y = False
mirror_mod.use_z = False
operation == "MIRROR_Y":
mirror_mod.use_x = False
mirror_mod.use_y = True
mirror_mod.use_z = False
operation == "MIRROR_Z":
mirror_mod.use_x = False
mirror_mod.use_y = False
mirror_mod.use_z = True
```

```
selection at the end -add
mirror_ob.select= 1
modifier_ob.select=1
context.scene.objects.active
("Selected" + str(modifier_ob
mirror_ob.select = 0
= bpy.context.selected_object
data.objects[one.name].select
print("please select exactly
```

-- OPERATOR CLASSES -----

```
types.Opera
on X mirror
object.mirro
mirror X"
context):
context.active
```

**Kara Altenbaumer-Price**

Senior Vice President

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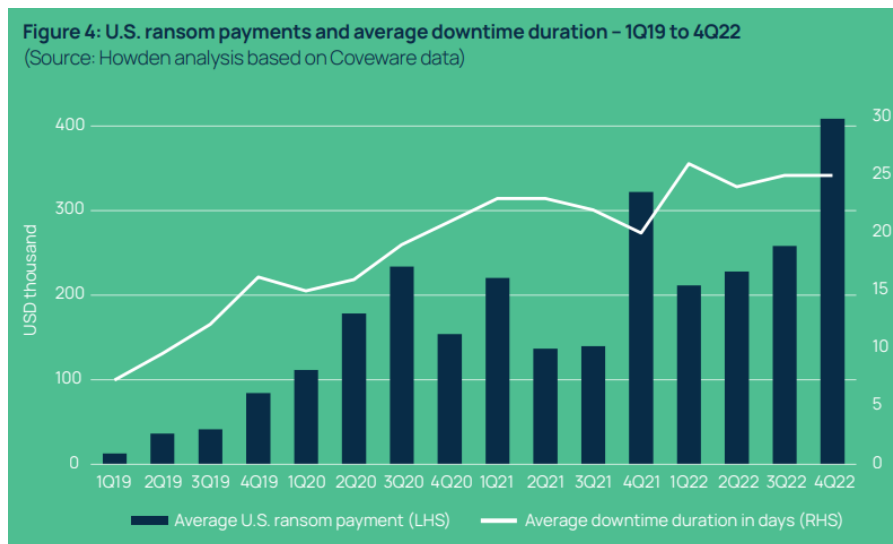
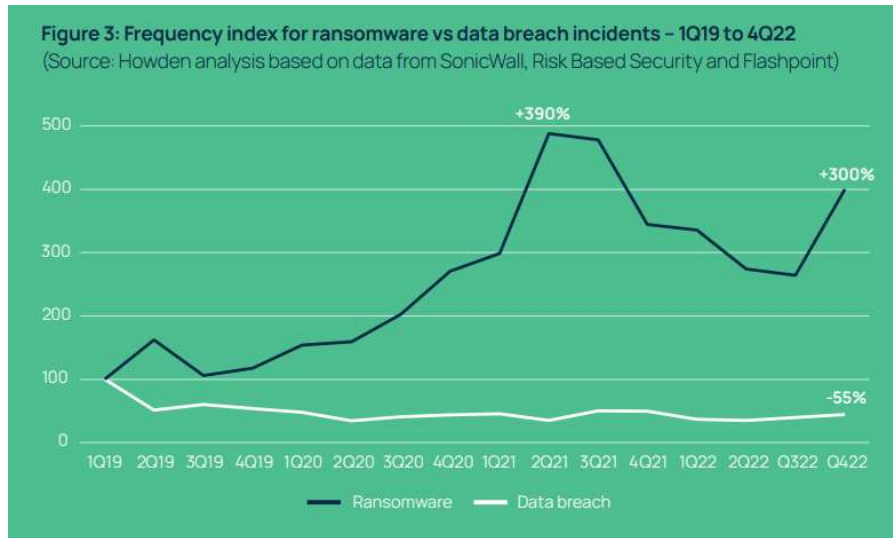
**Natalie D**

Insurance Re

Haynes and

# State of The Cyber Market

**RANSOMWARE FREQUENCY IN 2023 IS UP NEARLY 50% COMPARED TO THE CORRESPONDING PERIOD LAST YEAR.**



## Breach Environment

### Distracted threat actors

1H22 saw tapering of US cyberattacks possibly due to Russia concern against Ukrainian targets; trend did not hold into second half of year as threat actors continue to increase ransomware activity in 1H 2023.

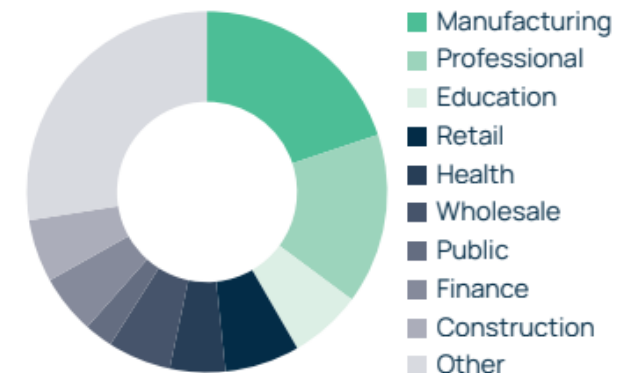
### Ransomware resumes

Extortion demands and ransom payments continue to rise while the average downtime continues as well, however the proportion of victims paying a ransom continued to fall (under 40% in 4Q22)

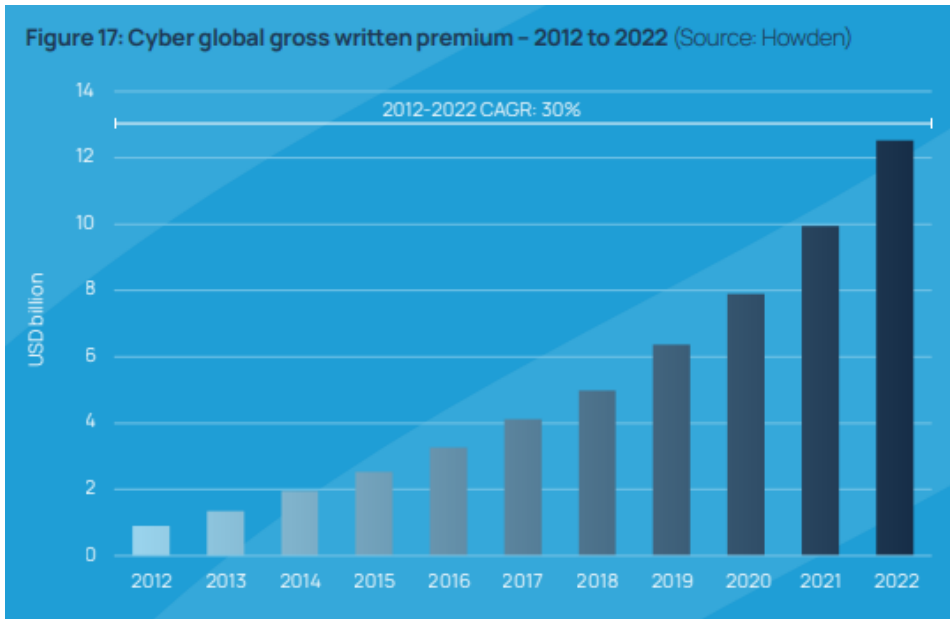
### Attacking Manufacturing

Underscoring that no industry is immune to the threat of ransomware, manufacturing, once considered a low risk industry for cyber attacks, is now the leading industry for ransomware activity

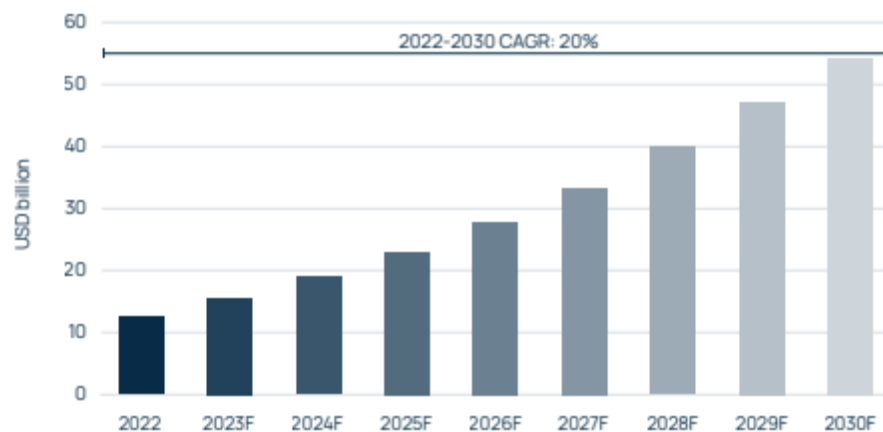
### Industry



# State of The Cyber Market: 2023



**Figure 21: Gross written premium projections for global cyber insurance market – 2022 to 2030 (Source: Howden)**



## Market Conditions Changing

### Premium Growth

The gross written premium in the Cyber market has ballooned from 2019 to over \$12B in 2022 with expected total premiums to top \$15B. This dramatic growth will continue to outpace the D&O market.

### A Larger Cyber Market

Continued premium growth and new capital investment in the Cyber market has created a larger premium base for Cyber losses going forward.

**Figure 22: Market size projections by 2030 – cyber vs D&O (Source: Howden)**



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## Title search: Getting Someone Else To Pay: Cybersecurity Insurance Essentials

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"Getting Someone Else To Pay: Cybersecurity Insurance Essentials"