

Getting Someone to Pay: Cyberse Essential

```
object to 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
X mirror
object.mirro
mirror X"
```

```
context):
context.active
```

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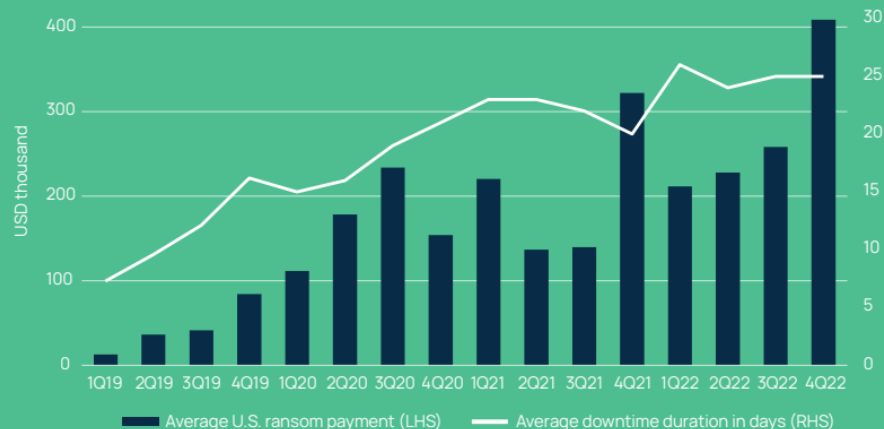
State of The Cyber Market

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

Figure 3: Frequency index for ransomware vs data breach incidents – 1Q19 to 4Q22
(Source: Howden analysis based on data from SonicWall, Risk Based Security and Flashpoint)



Figure 4: U.S. ransom payments and average downtime duration – 1Q19 to 4Q22
(Source: Howden analysis based on Coveware data)



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 actors continue to increase ransomware activity in 1H 2023.

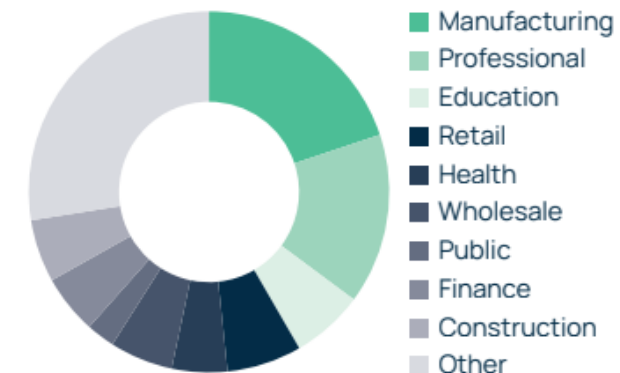
Ransomware resumes

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 the leading industry for ransomware activity

Industry



State of The Cyber Market: 2023

Figure 17: Cyber global gross written premium – 2012 to 2022 (Source: Howden)

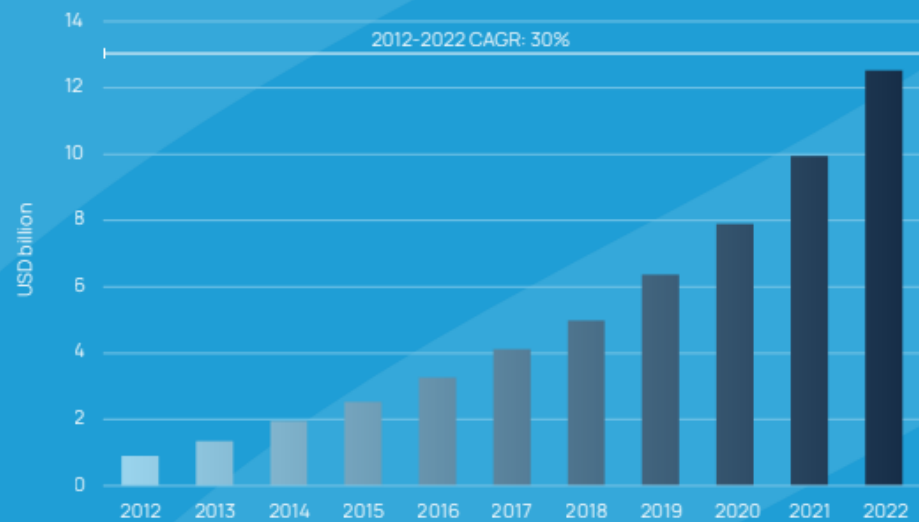
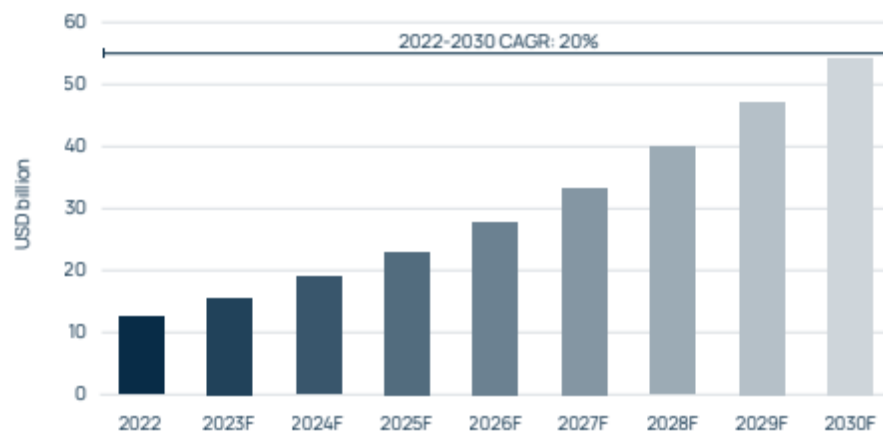


Figure 21: Gross written premium projections for global cyber insurance market – 2022 to 2030 (Source: Howden)



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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First appeared as part of the conference materials for the
2023 Essential Cybersecurity Law session

"Getting Someone Else To Pay: Cybersecurity Insurance Essentials"