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 - Head of Strategic Account Management Division
 - Head of Specialty
 - Chief Booking Officer
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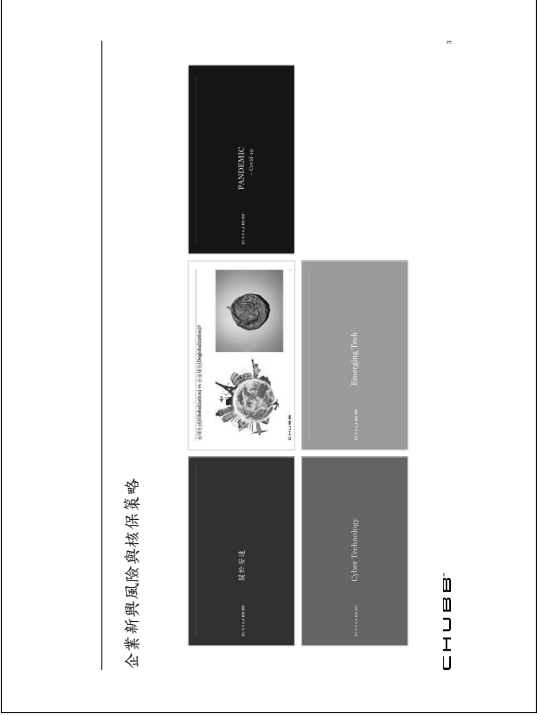
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The diagram illustrates CHUBB's focus on various risk management areas. At the top is the CHUBB logo. Below it are five boxes representing different risk categories: Pandemic, Cyber Technology, Emerging Tech, Climate Change, and Natural Catastrophes. A central box, titled 'Global Catastrophes & Risk Management' and 'PANDORA', features an illustration of a globe with a virus and a gear, symbolizing the intersection of global risks and technology.

The diagram illustrates CHUBB's focus on various risk management areas. At the top is the CHUBB logo. Below it are five boxes representing different risk categories: Pandemic, Cyber Technology, Emerging Tech, Climate Change, and Natural Catastrophes. A central box, titled 'Global Catastrophes & Risk Management' and 'PANDORA', features an illustration of a globe with a virus and a gear, symbolizing the intersection of global risks and technology.

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關於安達



商業財產及責任險(P&C)

- 對於大型企業和跨國公司，我們的核保、理賠和風險管理專家依據豐富的承保經驗、風險偏好以及全球網路為客戶量身定製保險方案及服務，幫助客戶降低風險和減少損失。
- 對於中小型企业，我們為客戶提供一系列高品質客製化綜合保險產品和服務。

[illegible]

News

Cargo market faces \$300mn loss for tornado hit Dell storage facility

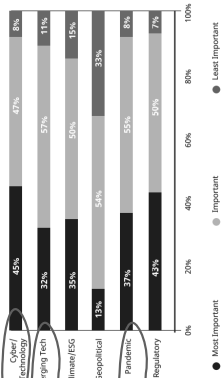
19 March 2020

Cargo underwriters are on the hook for up to \$300mn for losses stemming from a Dell storage facility which was damaged in Nashville, Tennessee when a tornado tore through the city earlier this month. The insurer understands.



What are emerging risks?

01) There is broad agreement on the importance of various emerging risks.



資料來源：Marsh Risk Resilience Report (May 2021)

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Q. Covid 19 對我們的生活造成哪些改變？



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CHUBB PANDEMIC ~ Covid-19

全球保險業10大疫情苦主出爐！承保運動賽事的都在列

文匯報訊【本報特約記者】2020年6月10日



【本報專訊】全球保險業因一場小病毒而陷入停滯，除了「停業」之外，還有的就是「停賽」。全球保險業10大疫情苦主出爐！

意外險類（Reinsurance News）統計，全球保險業因新冠（COVID-19）引起的理賠損失，截至7月底共達到210億美元，相當於新台幣6,153億元。主要是用於取消旅行或活動取消，營業中斷、貿易信用險的損失。

根據（Reinsurance News）數據，前十大受害主中，損失最嚴重的足跡輪船保險公司（United Marine Insurance），理賠損失共計達108.5億美元。其次是瑞士再保險（Swiss Re）的25億美元。



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COVID-19

- As of June 2021, estimated Covid Insurance Loss is USD 37.384B
- Asia learnt a lot from SARS
- Coverage for HID was intended for loss arising at the premises
- Treaty Reinsurers have responded excluding HID protection
- Clubb's approach;
 - Communicable Disease Endorsement or;
 - Ex. LMA5393 or 5394
- Moving forward, HID will continue to be excluded

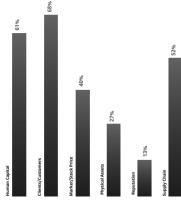
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5. PANDEMIC

COVID-19 has caused a global health crisis, leading to the loss of lives and economic activity. The pandemic has also led to a significant increase in the number of people working from home, which has led to a significant increase in the number of people working from home.

OTI Impact on Core Business Areas:

COVID-19 has led to a significant increase in the number of people working from home, which has led to a significant increase in the number of people working from home.



*Percentage of decrease in business areas excluding "Insurance" under "High Impact" by scenario

OBSERVATIONS FROM SURVEY RESPONSES

COVID-19 has led to a significant increase in the number of people working from home, which has led to a significant increase in the number of people working from home.



Approx 40% of respondents say they have a significant impact on their business due to the pandemic, with 25% stating they are highly impacted.

60%

Approx 60% of respondents say the pandemic has led to a significant increase in the number of people working from home, which has led to a significant increase in the number of people working from home.



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Cyber Technology

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Q. Hard Market ~ 還有多久?



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不勝枚舉的資安事件

- [illegible]

Cost Of Data Breach Report:

Resource: IBM Security- Out of Data Breach Report 2021

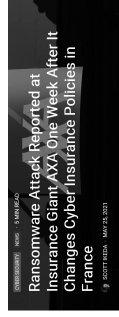
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Cybersecurity

CNA Financial Paid \$40 Million in Ransom After March Cyberattack

美大型保險公司CNA勒索軟體攻擊事故調查有了新進展，逾75,000人受影響



European insurance giant AXA made news earlier in the month for opting to drop ransomware payment coverage from new cyber insurance policies in France. A retaliatory attack may have been directed against the company this week. AXA's operations in Asia were hit by a ransomware attack, disrupting business and compromising customer records in four countries.

Tokio Marine Insurance Singapore Hit by Ransomware Attack

August 19, 2021



稱NotPetya為戰爭行動，保險公司拒絕理賠損失

西方國家都指控俄羅斯是NotPetya攻擊的背後元兇，例如英國政府去年點明NotPetya背後為俄羅斯政府，特別提議前蘇聯軍方針對烏克蘭發動的軍事攻擊。

文/林妍 2019-07-10

- 事件：2017年6月底爆發的NotPetya造成歐洲多家跨國企業重大損失，德意志(Mondelez)在NotPetya災難中有1700多合同股額和2.4萬台電腦遭永久性損壞，因此向蘇聯世界防衛申請理賠，僅美元。

- 後果

1. 2017Q4獲利減損US\$1.04億，費用增加US\$8400萬。
2. 億達未投保資安險，欲向蘇黎世保險申請財產險理賠。
3. 蘇黎世保險主張此駭攻擊行為類似戰爭行為，拒絕賠償。
4. 億達向蘇黎世提出起訴，求償金額超過US\$1億(財產損毀及資料損失)。

- Polish wordings:

Exclusion Me(a) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack by any

- (ii) military, naval, or air force; or
- (iii) agent or authority of any party specified in i or ii above.

ISSN 0278-0741 = <http://dx.doi.org/10.1016/j.jtbi.2014.02.001>

WBBH

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彭博社：遭勒索攻擊的Colonial Pipeline花了大筆冤妄錢，換到不中用的解密工具

到 1960 年，*Colonial Delineator* 刊了 16 500 萬美元的總金庫的製造工程，但是該安全的製造工程被停止。

想，該公司依然得用自己的股份來還原債。需要一間以上的時間才能讓營運完全恢復正常。而根據分析，CONGRU的虧空亦將非常巨額，估計在數億元以上。近300萬美元亦將外流至國外，也是嚴重問題。

Does cyber insurance increase the risk of a ransomware attack?

Ransomware groups are reported to be targeting companies with cybersecurity insurance. Should ransomware insurance be banned?

By **Claudia Glover** 01 Jun 2021 (Last Updated 3 Jun 2021)

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什麼是資安保險?

- 資安保險是應數位時代需求而產生的綜合性的保障方案
 - 針對網路安全、隱私權等提供財務損失的保障
 - 在數位時代，為企業提供第一人費用以及第三人損失的保障，及相關的危機處理費用

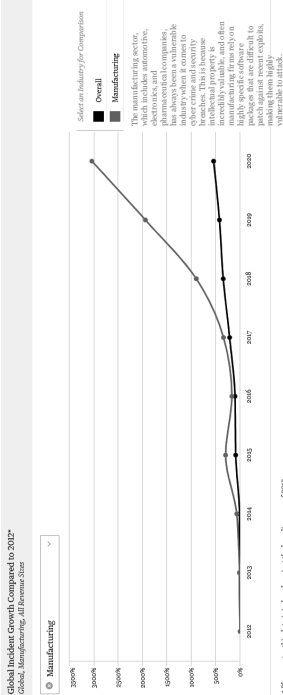


- 填補傳統保險的缺口，如財產保險、商業綜合責任保險、專業責任保險及犯罪保險
- 完整的資安保險提供客戶投保前的協助、投保後的服務及事故後的應變平台

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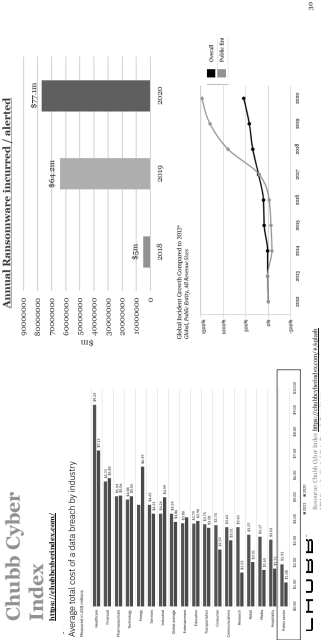
Global Incident Growth Compared to 2012* - Manufacturing



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資安險市場概況與發展趨勢—持續上升的資安威脅



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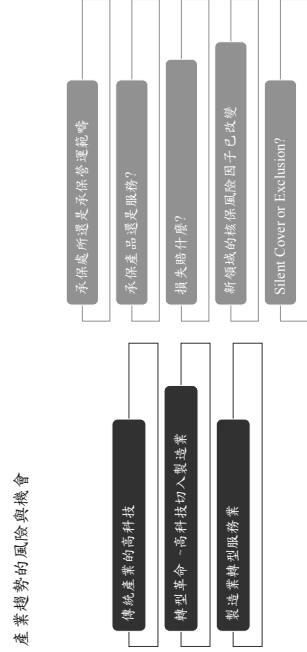
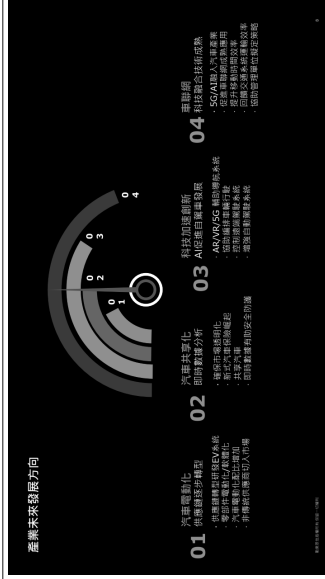
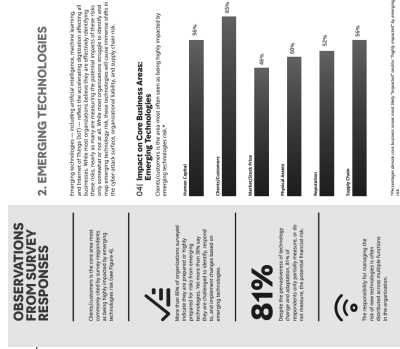
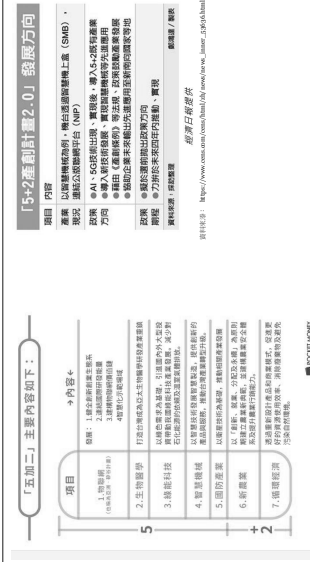
企業應考慮的資訊安全面向

■ 資安安全已躍升為三大企業風險之一 ■ 聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心 ■ 聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心 ■ 聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心	■ 製造業發生資安事件 (2019年製造業資安事件總數為16萬餘件，較2018年增加500%) ■ 工業控制系統及製造業系統被攻擊，可能導致生產停頓、設備損壞及人員安全威脅 ■ 聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心 ■ 聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心	■ 受疫情影響，企業核對及驗證客戶身份、增加不可預測的風險 ■ 聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心 ■ 聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心 ■ 聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心	■ 數位化趨勢、雲端、AI等技術的應用，增加不可預測的風險 ■ 聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心 ■ 聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心 ■ 聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心、聯邦政府、州府及地方政府的資訊安全中心
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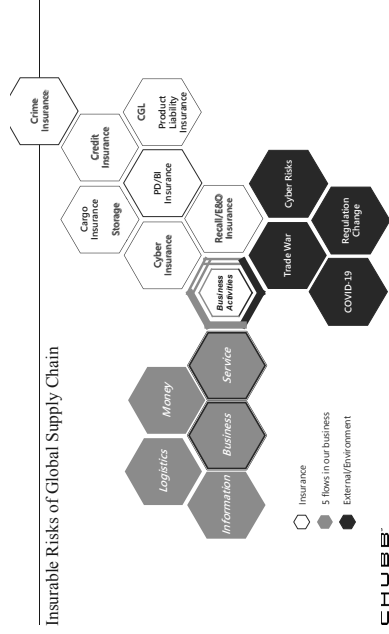
資料來源：CHUBB Cyber Index

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Insurable Risks of Global Supply Chain



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Q. 業務成長與風險核保對價的權衡？
 ~ 單一保單擴大承保未知風險
 ~ 擴大被保險人認知落差



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