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# Cyber & Loss Adjusting Vienna

*26. September 2017*

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# Cyber risk

- Loss of control
  - Hardware
  - Operating System etc
  - Application software
  - Data and, or Data integrity
- Situation of Risk
  - At Insured address
  - In EU or outside EU
    - Insured's controlled location
    - Cloud



## Cause & Forensic Investigation

- Computer is also used for communication
- Open gates to outside world
- Risks = access point of communication
  - Email
  - Web applications
  - Internet
  - LAN – WAN inter-company
  - USB – Flash disks
- Defence & Security at each risk level
- Quality of IT suppliers & System Updates
- 5 to 6,000 new virus per day

## Security incident and its conflict

- Fire, once every 10 years
- Cyber, once every 10 milli second
- Write off period of computer networks
- Write off period of computer supported machines like laboratory testers
- New security software versus aged systems, which cannot be protected at AAA level.

# How structured is your organisation ?





# 10 Steps to Cyber Security

- 1. Secure Configuration
- 2. Network Security
- 3. Malware Protection
- 4. Removable Media Controls

- 5. Managing User Privileges
- 6. User Education Awareness
- 7. Home & Mobile Working

Contractors  
&  
Consultants

The World

- 8. Information Risk Management Regime
- 9. Monitoring
- 10. Incident Management

# Business Continuity, Disaster Recovery

- Why companies need to plan for a cyber event
- The crisis nature of a cyber event
- The importance of appointing a single coordinator able to bring in specialists when required.





# Business Continuity Plan, Role Responsibilities

- 1: In case of a breach legal council needed?
  - Do we have legal knowledge in-house to respond at all levels
- 2: Is IT and Crisis management organisation ready ?
  - To defend against hack?
  - Every back-up virus free?
- 3: Mandatory publication interests consumers?
  - Loss of image , Public Relation exposure, Press releases < 24 hrs.
- 4: Who and how do you inform authorities in your country
  - AND all countries of your affected consumers?
- 5: Breach of Data Protection Act.
  - Who and how will you inform x000 of consumers?
- 6: What is time frame of response < 24 hrs to authorities?
  - Are you in control or the National Cyber Security Police in control.
- 7: Who is coordinating this internally?
  - Holidays / Business trips of key persons.

## Cyber Insurance

**Safety Net by Cyber Insurance  
requiring  
Cyber loss adjusters.**

**THANK YOU**

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