



# 2023 Insurance Roundtable

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### Cyber Insights: Emerging Risks and Products

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## What Is Cyber Security

### Costs of a Computer Data Breach

### Statutes Requiring Notifications of a Data Breach

### What Needs to Be Protected

### Computer Breach Threats

#### Ransomware

#### Phishing

#### Viruses

#### Social Engineering

### Protecting Against Ransomware

### What To Do If Attacked

#### Have a Response Plan In Place Before an Attack

#### How to Respond to a Data Breach

### Traditional Insurance Policies vs. Cyber-Insurance

#### Commercial General Liability Policies

##### *Coverages*

##### *Exclusions*

#### Cyber-Insurance

##### *First Party Coverage*

##### *Third Party Coverage*

##### *Exclusions*

### Tips for Selecting a Cyber Policy