**HSB: The Hartford Steam Boiler Inspection and Insurance Company by Munich RE Group**

**By Ahmed Al Zul Karnain**

**Products:**

**1. Commercial Lines Insurers:**

**HSB Cyber Suite**- Comprehensive Cyber risk insurance for small to mid-sized enterprises

*Coverages:*

* Data compromise response – Pays insureds for forensic IT, breach notification, credit monitoring and case management services, legal counsel, PR services, reputational harm, reward payments, regulatory fines and penalties, and PCI assessments, fines and penalties.
* Privacy incident liability – Third party coverage for suits brought by affected individuals or for judgments brought by states or regulatory agencies.
* Identity recovery - Identity theft services for business owners; case management and expense reimbursement for out-of-pocket costs, legal expenses, lost wages, and child or elder care.
* Computer attack – Pays for data restoration, data recreation and system restoration costs due to a computer attack that damages data and/or software; includes business interruption, PR services, reward payments, and future loss avoidance coverage for improvements to a computer system after a computer attack.
* Misdirected payment fraud – Pays for direct financial loss resulting from criminal deception using email, facsimile or telephone communications to induce an insured, or a financial institution with which an insured has an account, to send or divert money, securities, or tangible property.
* Computer fraud - Pays for direct financial loss resulting from an unauthorized system access to transfer money from the insured's premises or bank to another person or place.
* Telecommunications fraud - Covers payments owed to a telephone service provider resulting from a fraudulent charge caused by an unauthorized access to the insured’s telecommunications system.
* Cyber extortion coverage – Covers expenses of a negotiator or investigator, and payments for eliminating ransomware or extortion threat.
* Network security liability – Covers insureds’ settlement and defense costs for suits alleging an insured’s computer security negligence.
* Electronic media liability coverage – Covers an insured’s settlement and defense costs for suits alleging copyright or trademark infringement, defamation of a person or organization, or violation of a person’s right to privacy.
* Dedicated team of Cyber Claim Specialists 24/7

*Cyber Safety, powered by Zeguro* ( security training, automated website vilnerability scanner)

Cyber Safety offers a holistic risk management solution specifically designed with small and midsized enterprises in mind. This risk management service delivers a comprehensive suite of tools and processes designed to help insureds prevent cyber attacks before they occur.

Key features of Cyber Safety are:

* Website Monitoring - Scan for vulnerabilities in your web applications. Get a report that clearly details any issues that are identified, with recommendations for fixing the vulnerabilities. Share the findings with your IT personnel so they can take action to eliminate security gaps.
* Security Training - Improve employee cybersecurity awareness with Cyber Safety’s training module. This application conducts a cybersecurity skills assessment for all of your enrolled employees and provides customized training based on each employee's strengths and weaknesses.
* Security Policies - Create your company’s cyber security policies by utilizing Cyber Safety’s compliance templates. These policies can be customized if desired and address important areas such as a Data Breach Response Plan and Information Security Standards. Upload your existing policies to conveniently manage all of your security policies in one dashboard.

*eRisk Hub* include:

* Online training modules - Ready-to-use training for business owners on privacy best practices and Red Flag Rules.
* Risk management tools - Assists businesses in managing their data breach exposures including self-assessments and state breach notification laws.
* Resources - A directory to quickly find external resources on pre- and post-breach disciplines.
* News center - Cyber risk stories, security and compliance blogs, security news, risk management events and helpful industry links.
* Learning center - Best practices and white papers written by leading authorities.

Zeguro Web Vulnerabilities Detected Include:

1. Cross-Site Scripting Flaws
2. SQL Injection Flaws
3. Cross-Site Request Forgery Flaws
4. Broken Authentication
5. Using Components with Known Vulnerabilities
6. Insecure Deserialization
7. Security Misconfigurations
8. Broken Access Control
9. Sensitive Data Exposure

**2. Commercial Lines Agents & Brokers:**

**HSB Total Cyber:** Comprehensive cyber risk insurance

**3. Personal Lines Insurers:**

**Home Cyber Protection:**

*Coverages*

* Online fraud - Pays for financial losses resulting from identity theft, phishing schemes, illegal bank and credit card transfers, and other deceptions
* Computer attack - Removes malware and reprograms computers and tablets, Wi-Fi routers, or other internet access points
* Home systems attack - Restores devices connected to the internet, including smartphones, thermostats, smart appliances, and security and monitoring systems
* Cyber extortion - Provides professional assistance to respond to a ransomware attack and payment of the ransom (when pre-approved)
* Data breach - Pays for notification costs and recovery services when private non-business data entrusted to an individual is lost, stolen, or published.
* Identity recovery - Pays for the costs of recovering from an identity theft as well as full-service ID theft restoration services.
* Home title fraud - Provides coverage for home title fraud costs resulting from an identity theft, including attorney and court filing fees for the recovery of the title
* Cyber bullying - Pays for the costs of recovering from a cyber bullying attack, from psychiatric counseling services and legal expenses to temporary relocation expenses, social media monitoring software, and more
* Social media income interruption - Includes coverage for social media income loss resulting from a cyber attack or the account takeover of a social media influencer

*Services*

* ID protection, dark web monitoring, and credit monitoring
* App-based tool offering secure VPN and anti-malware capabilities
* Access to cyber extortion experts to help evaluate the threat, including the advantages and disadvantages of paying a demand
* Identity recovery helpline
* Access to leading data breach service providers at preferred rates

**Services:**

**Cyber Risk Services:**

**WhiteHaX Cyber Security App:** cloud-managed mobile app provides online security solutions to protect policyholders from cyber risks

WhiteHaX protect users with:

* VPN connectivity to encrypt data and stay safe while using a public WiFi or unknown network.
* Security scanning. The app performs a deep scan of OS and application settings of a mobile device. It verifies over 50 settings in less than 2 minutes.
* Scam and security alerts. The app monitors a user’s email address for data breaches then sends alerts if a leak is detected.
* Remediation. Users receive step-by-step instructions to fix any security issues.