



CYBERSEC 2022 臺灣資安大會

CHANGE

數位轉型 資安升級

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保險公司如何評量企業的 資安風險？

Maggie Hsieh

Cyber Leadership Forum

9月20日15:50-16:20

701D會議室

AON



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| 經歷 |

13年企業風險管理與保險經驗:

- 怡安保險經紀人 業務開發部副協理 暨 資安險負責人
- 中怡保險經紀人(怡安集團中國合資公司) 中國資安險負責人
- 怡安保險經紀人 金融服務及專業責任險部 資深經理
- 富邦產險 新種保險商品部資深核保

| 學歷 |

- 紐約市立大學行銷所碩士
- 政治大學風險管理與保險學系學士

| 專長 |

- 負責跨國大型企業的公司治理及新興風險管理諮詢
- 資安險服務客戶行業跨及金融業、科技業、製造業、汽車業、零售業、交通運輸業等



TAIWAN CYBER SECURITY LANDSCAPE

VERSION BETA41

2022 JUL

iThome

Endpoint Prevention



Advanced Threat Protection



WAF & Application Security



Encryption



Container Security



Cloud Security



Endpoint Detection & Response



Network Firewall



DDoS Protection



Network Analysis & Forensics



Testing



TAIWAN CYBER SECURITY LANDSCAPE

VERSION BETA41

GCB



Security Incident Response



NAC



Firewall Management



Secure File Sharing



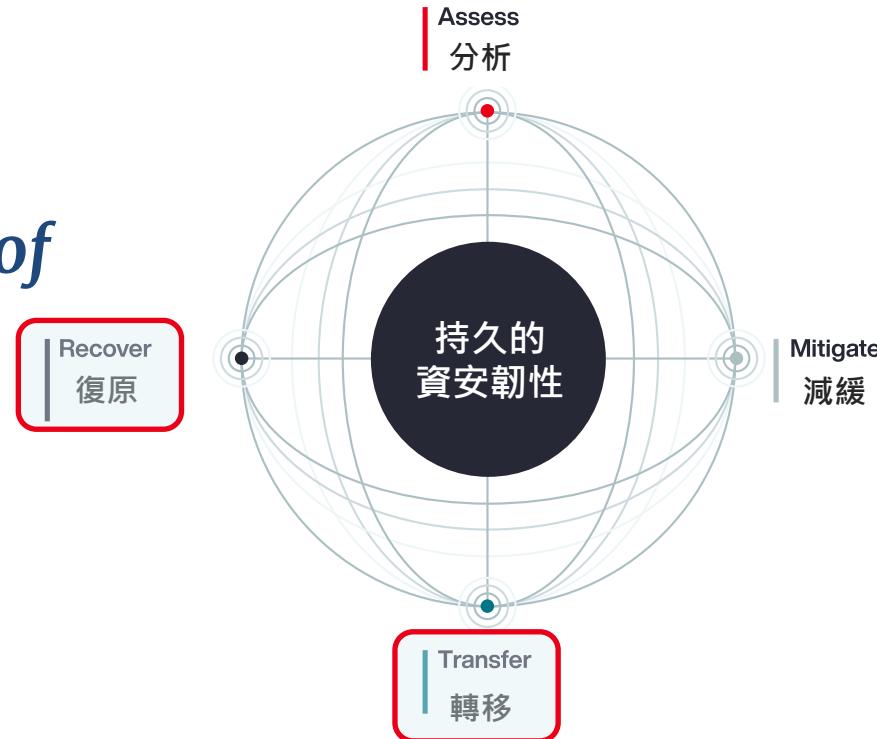
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Source: [\(iThome\)臺灣資安市場地圖](#) 2022年7月新版

如何從資安事件中快速復原？

“It takes 20 years to build a reputation and few minutes of cyber incident to ruin it.”

— Stephane Nappo,
Global Head Information Security, Société Générale

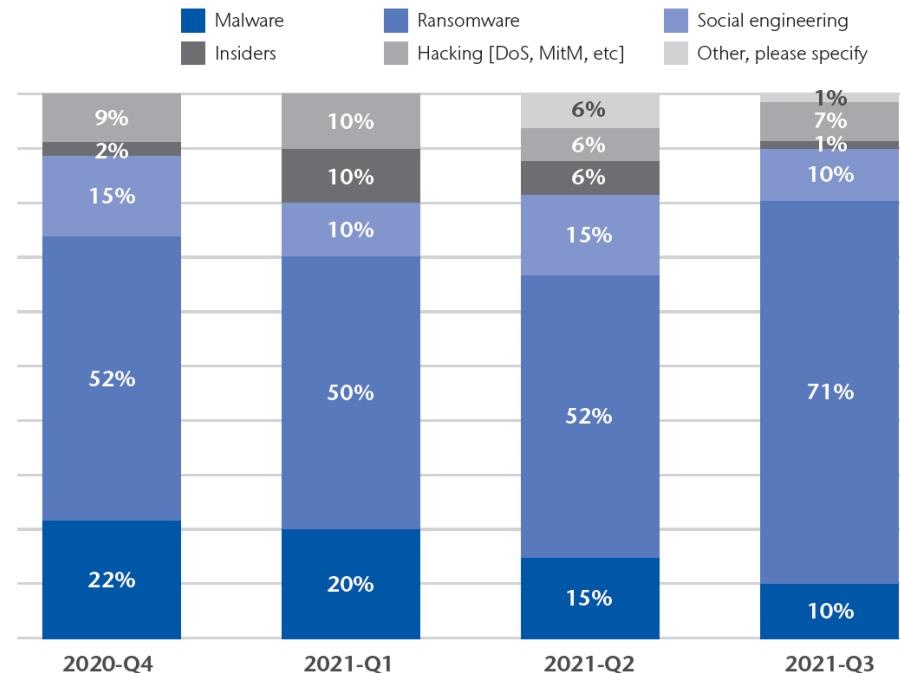


Source: [Cyber Loop: A Model For Sustained Cyber Resilience](#)

資安保險事故以勒索軟體攻擊為主

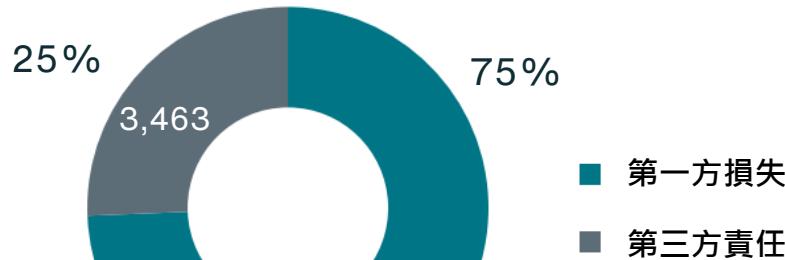
關鍵觀點：

- 71% 事發原因為勒索軟體攻擊
- 勒索軟體攻擊事故頻率自2019Q1至2021Q4增加323%
- 損失最高金額：營業中斷損失（平均停工23天¹）
- 損失最常發生：數位鑑識費用



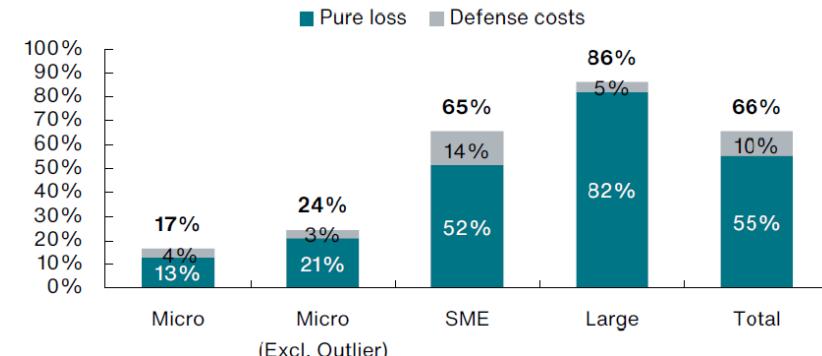
資安保險事故以大型企業為主

2021年美國資安險理賠件數: 25,667件



2021損失率

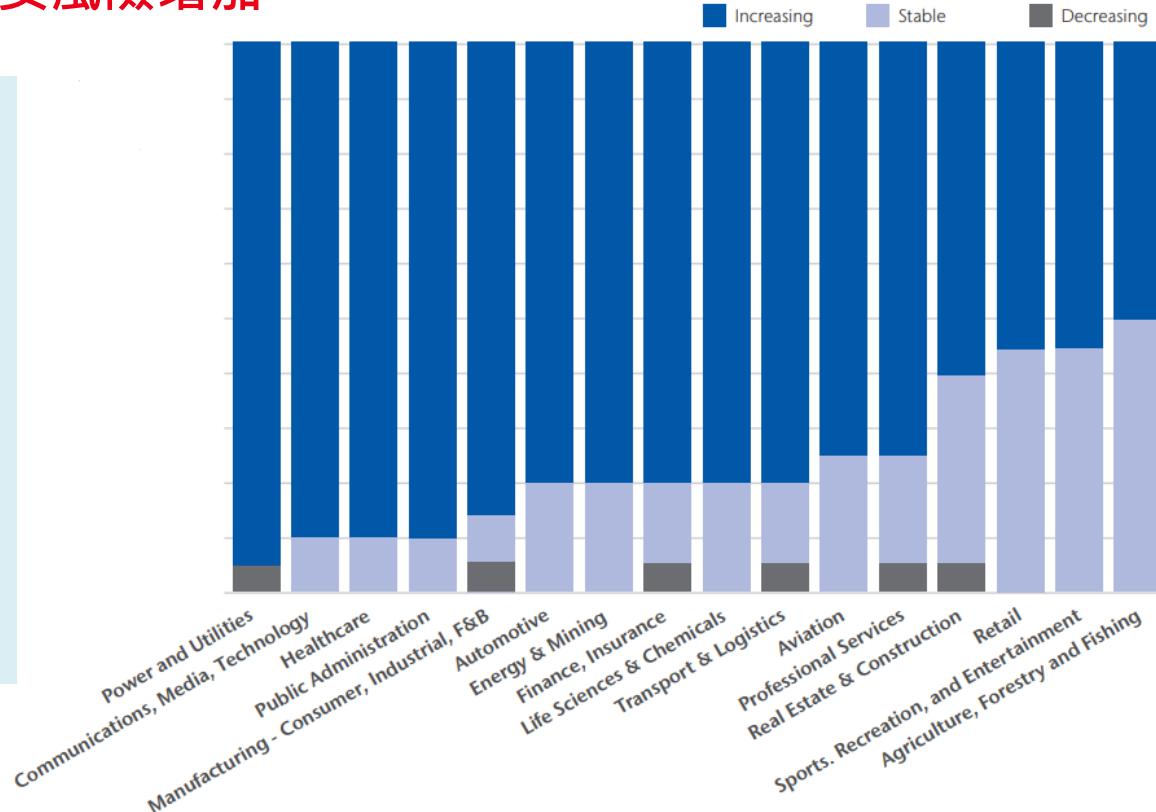
大型企業 vs. 中小型企業
86% **24%**



保險公司認為各產業資安風險增加

關鍵觀點:

- 多數產業被認為風險提高
- 全球多數保險公司認為**基礎設施、通訊媒體科**
技業、醫療生技風險增加。
- 歐洲及亞洲普遍認為**電子製造業、航運業**風險增加

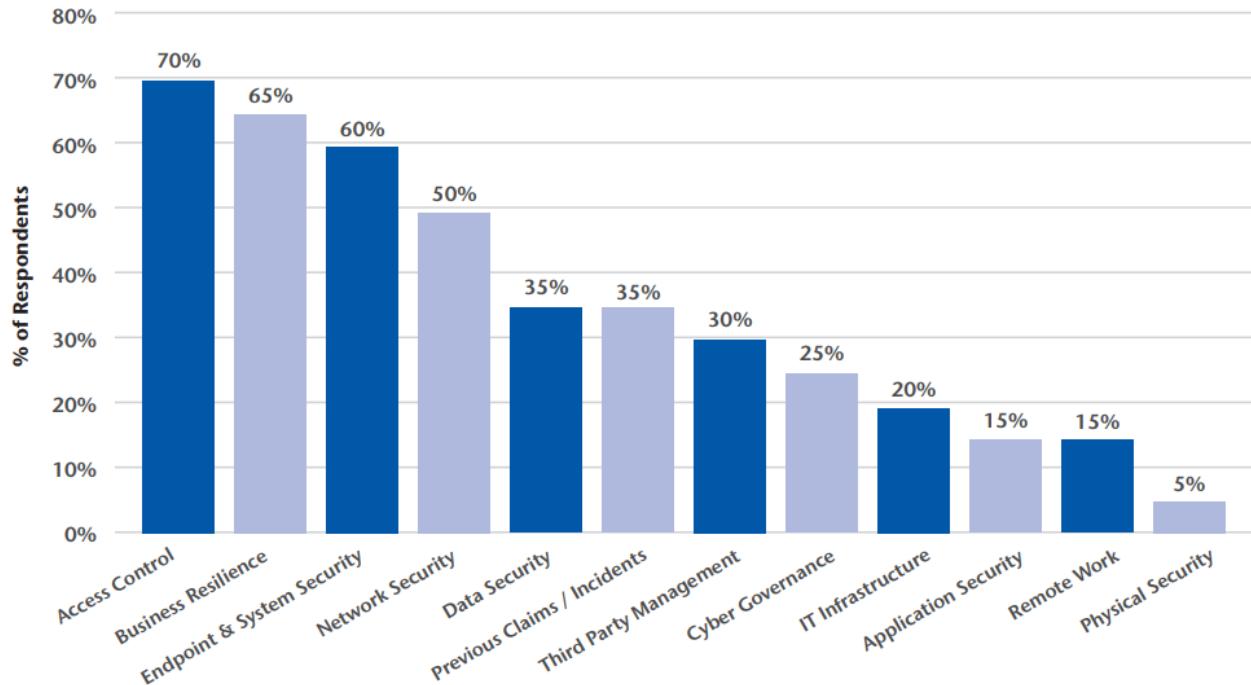


保險公司關注的資安重點改變

Identify 辨識
Protect 保護



Detect 偵測
Respond 回應
Recover 復原



保險公司如何評量企業資安風險？

問卷



資安評估平台



核保會議



SecurityScorecard

BITSIGHT



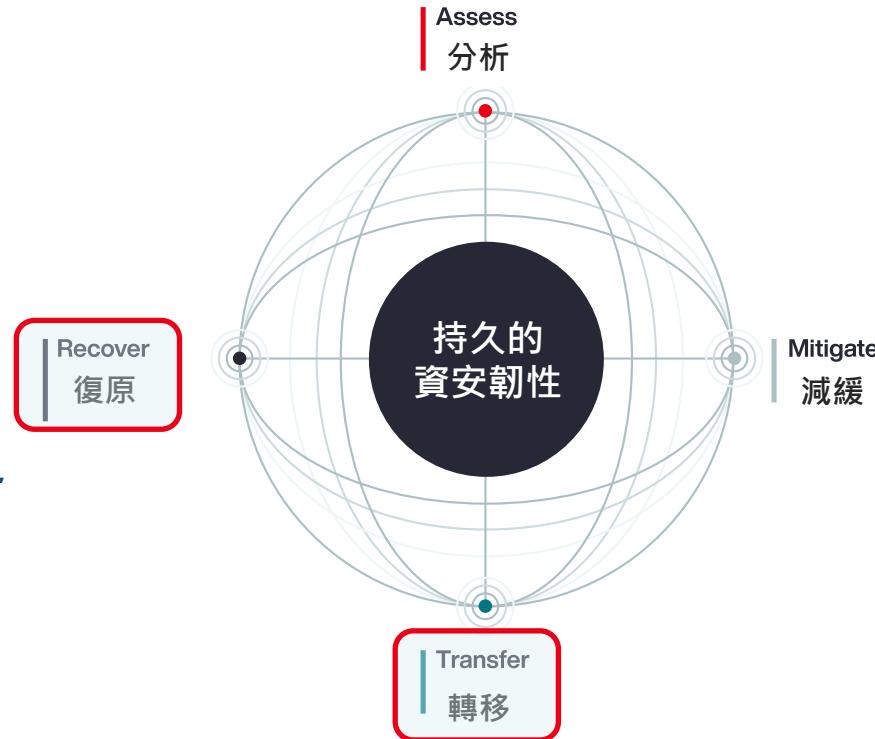
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如何發揮保單最大效益？

- ✓ 需求確認
- ✓ 資料蒐集
- ✓ 充分溝通
- ✓ 案例模擬
- ✓ 應變顧問

事先組織應變團隊並演練致使
個資外洩案成本降低45%

- IBM Cost of a Data Breach Report 2022



Source: [Cyber Loop: A Model For Sustained Cyber Resilience](#)

想了解更多關於資安風險與保險相關資訊：

[aon.com/cyber-solutions](https://www.aon.com/cyber-solutions)

[aon.com/taiwan/zh/products-and-services/risk-services/cyber-cn](https://www.aon.com/taiwan/zh/products-and-services/risk-services/cyber-cn)

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About Cyber Solutions

Aon's Cyber Solutions offers holistic cyber security, risk and insurance management, investigative skills, and proprietary technologies to help clients uncover and quantify cyber risks, protect critical assets, and recover from cyber incidents.

Cyber security services provided by Stroz Friedberg Limited and its affiliates. Cyber risk services provided by Aon UK Limited and its affiliates.

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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