



# RISKY BUSINESS

Cyber incidents happen more often than you'd think, and to business entities of all sizes.

## 4K

ransomware attacks occur every day <sup>1</sup>

Up to

## 97%

of ransomware enters companies through email <sup>2</sup>

## 26M

U.S. consumers were victims of identity theft in just one year <sup>3</sup>

Human errors are the **#1** cause leading to cyber incidents

### Common Types of Cyber Incidents

-  Data Breach
-  Ransomware Attack
-  Identity Theft

The loss, theft, or accidental release of someone else's personally identifiable information, protected health information or personally sensitive information.

The introduction of malware that encrypts data and blocks a user from accessing their system unless a ransom demand is met

A fraud committed or attempted by someone using the personally identifiable information of an individual without authority.

### Where's the risk?



Agribusinesses

Small Businesses



- Precision farming systems
- Livestock management systems
- Payment systems for online sales, farmers' markets, retail stores, and agritourism
- Farm/ranch websites
- Personal data of employees and customers
- Online sales and electronic payment systems
- Company websites
- Businessowner's identity, for securing small business loans
- Sensitive information from background checks or rental applications
- Personal data of employees and customers

### Protect Your Policyholders

Every business that utilizes technology is vulnerable to the threat of cybercrime. Cyber Coverage can provide peace of mind. With their cyber risk managed and mitigated, your policyholders can keep their focus on what matters most – the success of their farm, ranch, or small business.

<sup>1</sup>How to Protect Your Networks from Ransomware (U.S. Government Interagency Technical Guidance Document), no date, <https://www.justice.gov/criminal-ccips/file/872771/download>. <sup>2</sup>CyberScout internal research. <sup>3</sup>Erika Harrell, Victims of Identity Theft, 2016, Bureau of Justice Statistics, January 2019, <https://www.bjs.gov/content/pub/pdf/vit16.pdf>.

For more information, please contact your Account Executive or:

Lorie Graham Chief Risk Officer and Vice President of Product Development 847-969-2925 [lgraham@aaic.com](mailto:lgraham@aaic.com)