

What is cyber

Why does it happen

What are the risks

How does it happen

What is cyber insurance

Berea.

Helping businesses understand and address cyber security



About me

Andy Larkum

Ops Director

Married

8 kids



Learning outcomes

What is cyber

Why does it happen

What are the risks

How does it happen

What is cyber insurance



Your 70s
pornstar
name

Name of your
first pet

Your mother's
maiden name

What is cyber?



Confused message

A bit like climate change

Proactive
not
Reactive



Boards are
asleep at
the wheel

No longer
unknown

Don't know
what to do

Doing the
wrong things

Feeling
overwhelmed



What is cyber?

Every aspect of a business

“A collection of threats relating to technology and data spanning all departments of every business”

Why does it happen?



Why

Money

Ideology

Compromise

Ego



Emerging risk

Advances in technology

Connectivity

Access to information

Accessible from everywhere



Why does it
happen

Data has value

What are the risks?



Reputation damage

Reputation takes years to build, seconds to damage

A business' brand is it's most valuable asset

Legal issues

Sued by clients

Legal action by governing bodies

A photograph of several stacks of gold coins of varying heights, arranged on a dark surface against a light background. The coins are stacked in a way that creates a sense of depth and value.

Financial losses

Fines

Loss of earnings

Investigations

Remedial work

Compensation

How does it happen?



It's
confusing

How is that
related

Joining
the dots



Social engineering

Manipulation

Hacking the human

Often the root cause



27 August at 11:03 ·

I was given a year - 1998
Age then - 19
Age now 36
Status then - in a relationship
Status now - married
Living then - highworth
Living now - Swindon
Job then... Maintenance apprentice
Job now.... Maintenance planner
Children then - 0
Children now - 3
Car then - Rover 114 Gta
Car now - Honda VFR800/ BMW 3-Series

Like my status and I will give you a year



and 1 other



Like



Comment



Share

Social engineering

Social media makes it easy

What are you giving away

DO YOU KNOW [REDACTED]

To see what she shares with friends, send her a friend request.

[REDACTED] 7 Mutual Friends

Intro

Keep Smiling ❤️ Twitter 🐦: @[REDACTED]
Instagram 📷: [REDACTED] Snapchat 📷: [REDACTED]

- 🏢 Junior Carer at [REDACTED]
- 🏠 Lives in Hinckley
- 📍 From Aylestone, Leicester, United Kingdom

Social media

Social engineering

Giving data away

Linking personal and business

Phishing

Social
engineering

Vishing

Your personal files are encrypted.

ent files encryption produced on this computer: photos, videos,
etc. [Here](#) is a complete list of encrypted files, and you can personally

duced using a unique public key **RSA-2048** generated for this
pt files you need to obtain the **private key**.

private key, which will allow you to decrypt the files, located
he Internet; the server will **destroy** the key after a time
After that, **nobody and never will be able to restore files...**

for this computer, which will automatically decrypt files, you
EUR / similar amount in another currency.

od of payment and the

Malware

Ransomware

Rapidly
growing threat

Encrypts every
file it can reach



Public WiFi

What are you connecting to



WiFi Pineapple Nano

by WiFi Pineapple Nano



1 customer

Available from these sellers

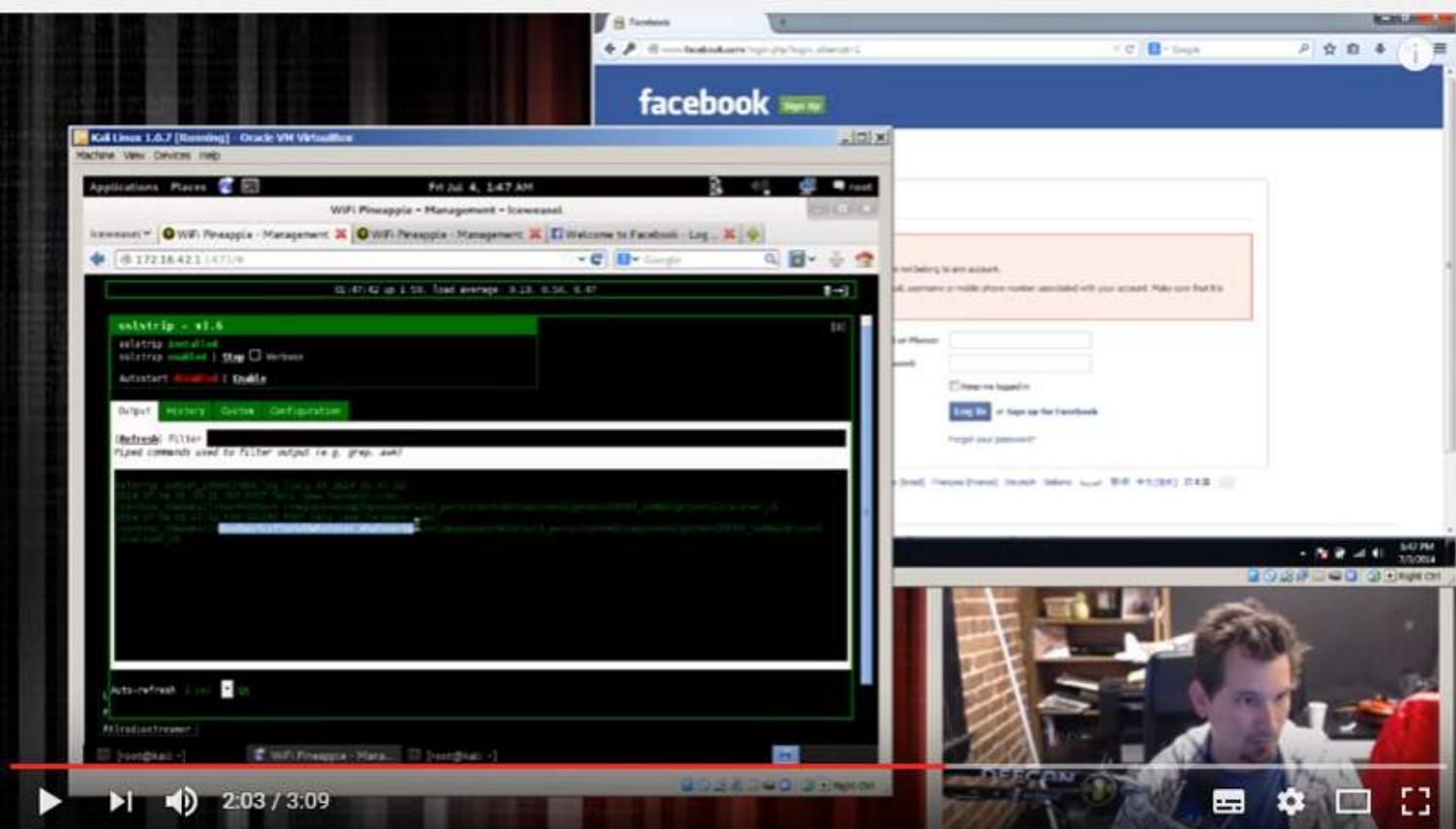
1 new from £119.97

- 6th generation WiFi Pineapple and modules
- Integrated Power over USB E
- Memory expansion via Micro
- Disk: 16 MB ROM + Micro S
- USB 2.0 Host accessory exp

Pineapple Nano

£120

No expertise required



Youtube
tutorials

Up and running
in minutes

Tutorial: Sniffing Passwords with SSLStrip on the WiFi Pineapple - Pineapple University



Hak5

Subscribe 258,046

66,423 views

281 6

Published on 3 Jul 2014

In this tutorial Darren Kitchen of Hak5 demonstrates using the sslstrip infusion for the WiFi Pineapple to capture login attempts to a social network. Learn more at <http://wifipineapple.com>



No time
for...

Phishing –
email

Malware

Mobile (BYOD)

USB Drives

Passwords...

CYBER ESSENTIALS



Cyber Essentials

Government
scheme

Reduce
internet based
threats by
70-80%

Required for
tenders



Supply chain

Only as strong
as your
weakest link

What is cyber insurance?



Cyber insurance market

Accept the risk

Manage the risk

Transfer the risk



Cyber insurance market

Brief history...



Cyber insurance market

Heads of cover



Cyber insurance market

Heads of cover

What's missing

What about the insurance act?



Cyber insurance market

The
Insurance Act

Fair
presentation
of the risk



Cyber insurance market

The
Insurance Act

Reasonable
searches

Data protection and GDPR

Change is coming

General Data Protection Regulations

May 2018





Cyber insurance market

No shortcuts

How can Berea help?



The end

Thanks for
listening

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