

Cyber

Market data and insights

What is Cyber Insurance?

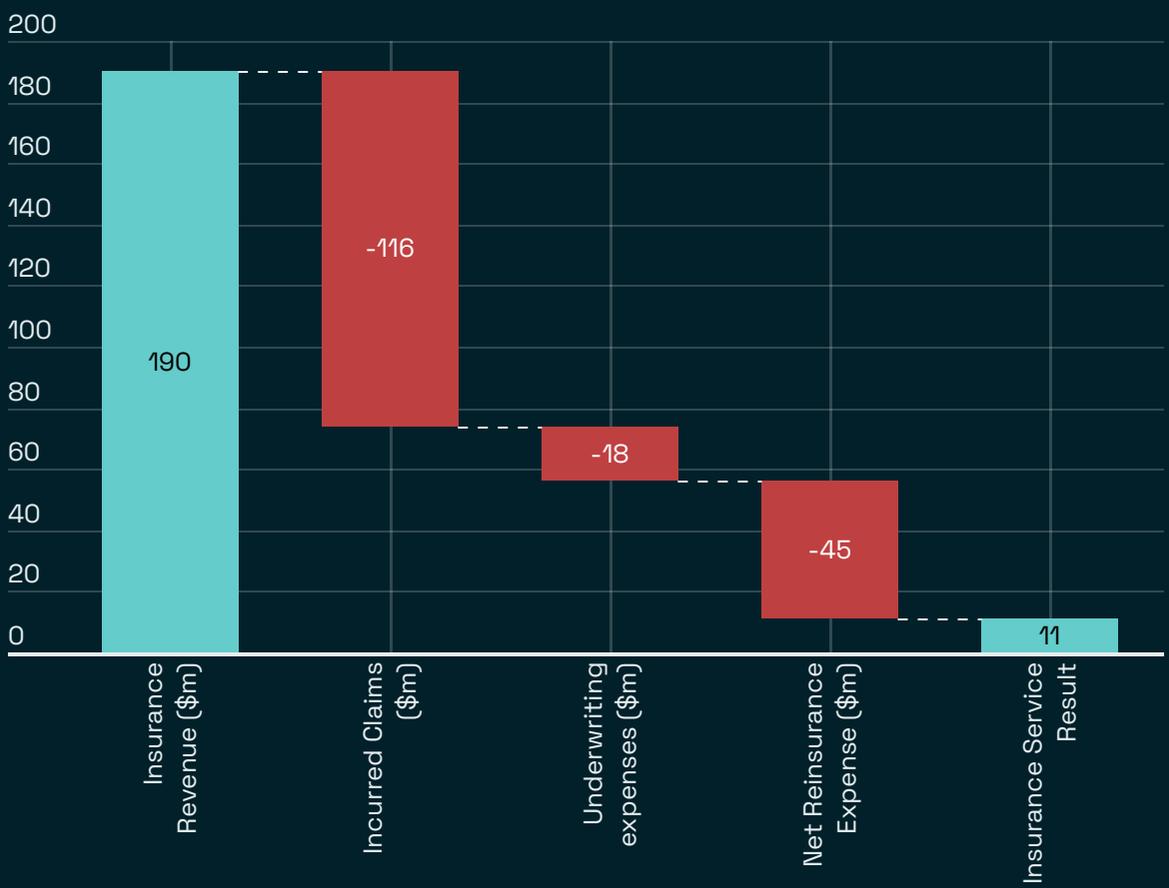
Cyber insurance, or cyber liability insurance, is a specialized form of coverage that helps businesses manage the financial consequences of cyber incidents. It includes protection for first-party costs, which are expenses directly incurred by the insured organization, such as data recovery, business interruption losses, cyber extortion payments, and incident response efforts. In addition to first-party coverage, cyber insurance offers third-party liability protection, shielding businesses from legal claims and penalties brought by external parties due to data breaches or cyber-related harm. These provisions aim to help companies quickly recover from breaches and minimize operational downtime. While not a substitute for robust cybersecurity measures, cyber insurance is an essential part of a broader risk management strategy, helping businesses recover financially and operationally after cyberattacks.

Cyber Insurance Key Statistics (Jun 2024 - Jun 2025)

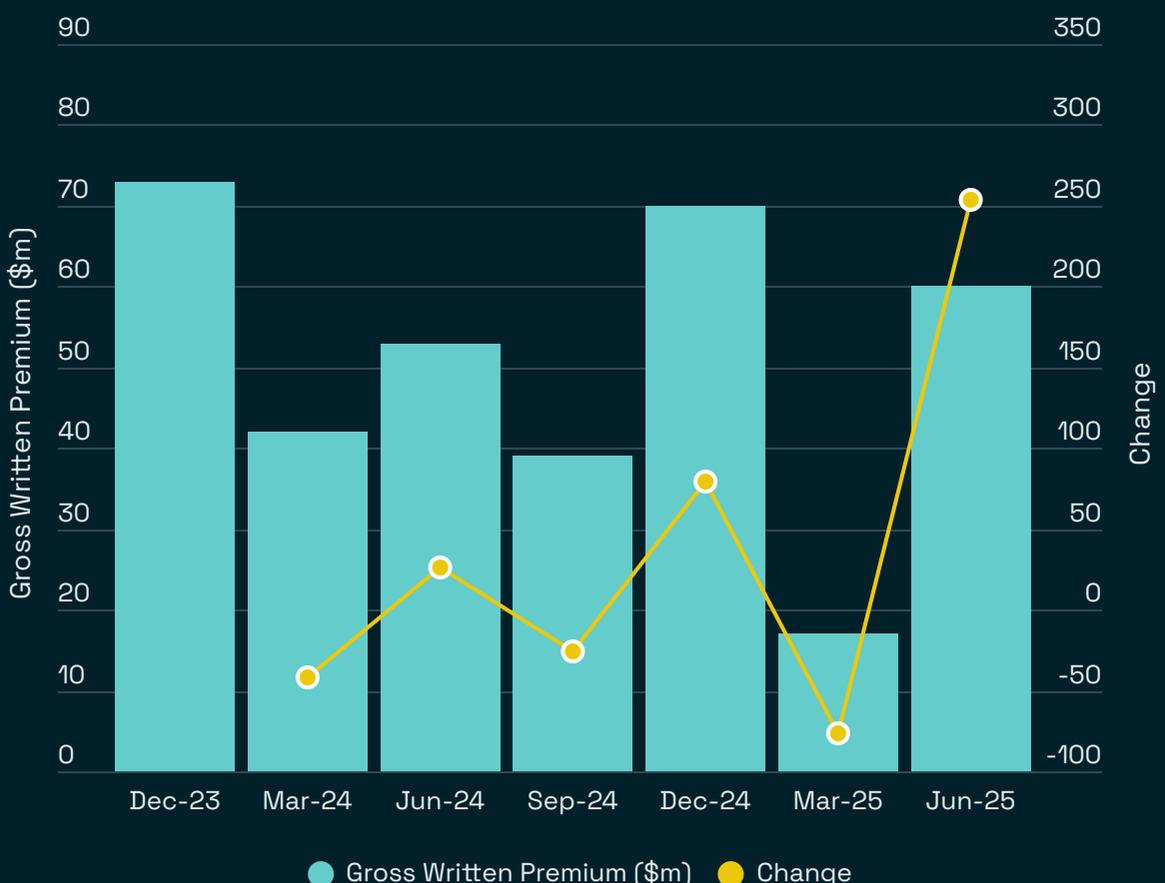


2025 Results

2025 P&L (Jun 2024 - Jun 2025)



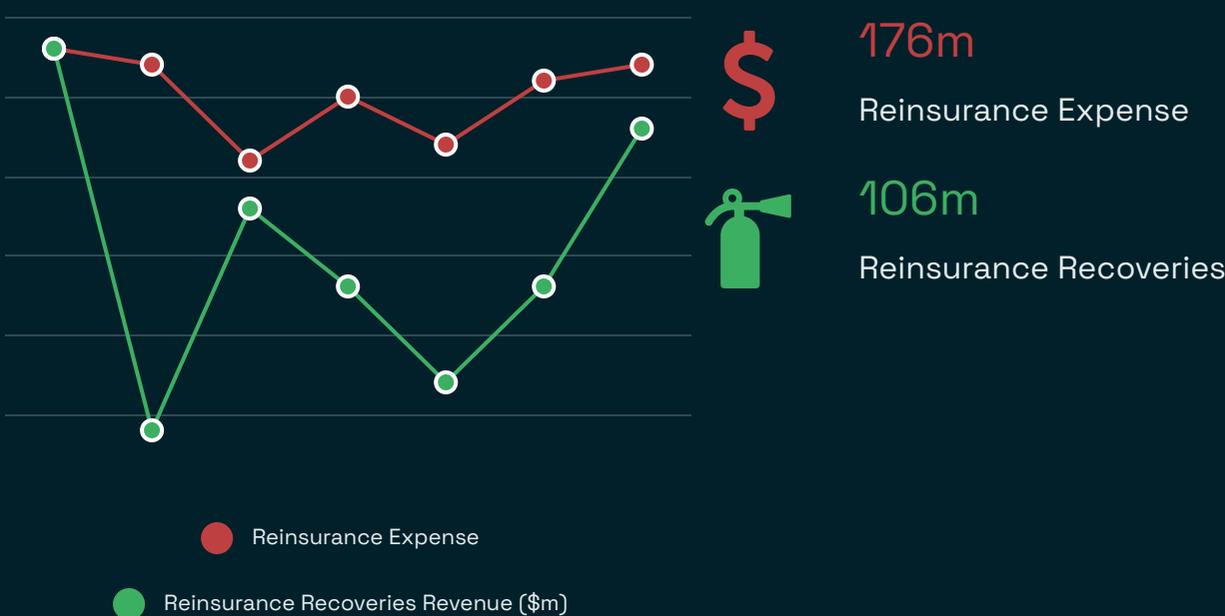
Cyber Premium Growth by Quarter (\$m)



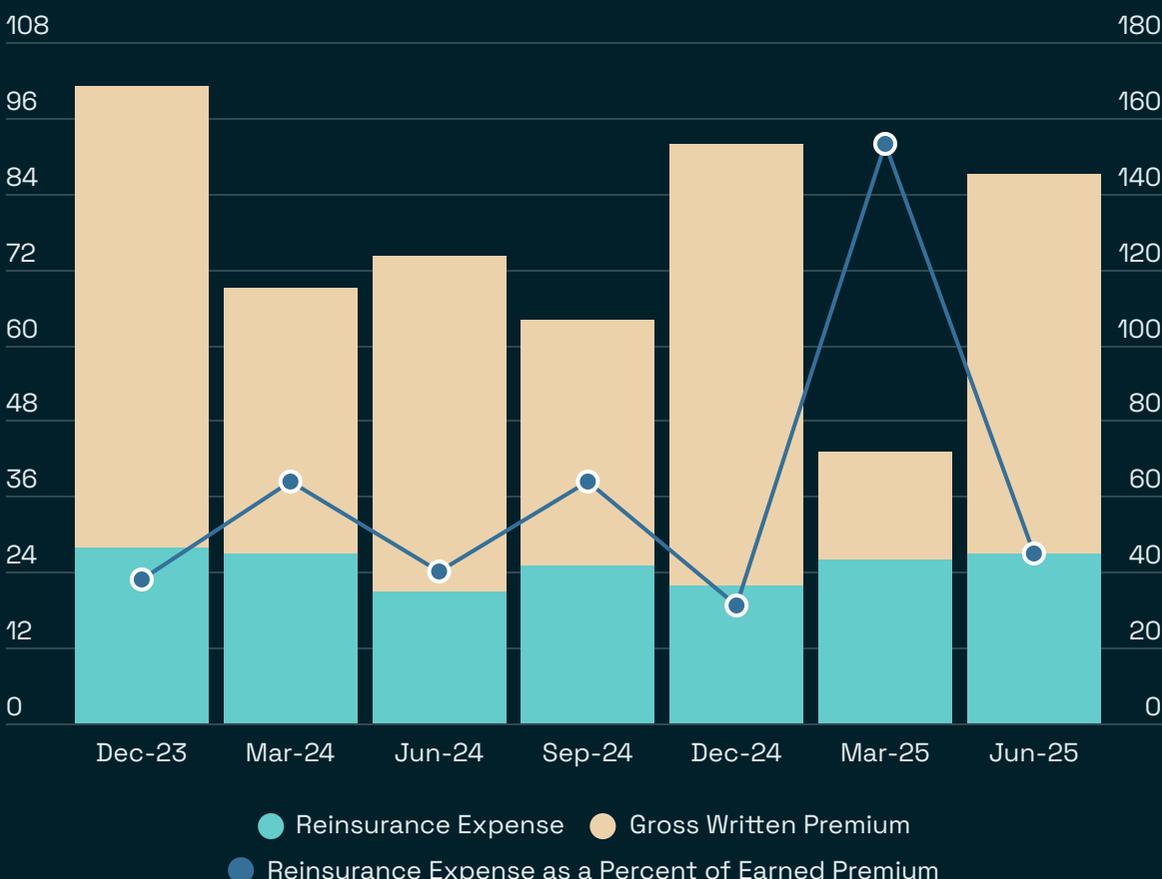
Cyber Claims by Quarter (\$m)



10 Year Reinsurance Expense vs Recovery

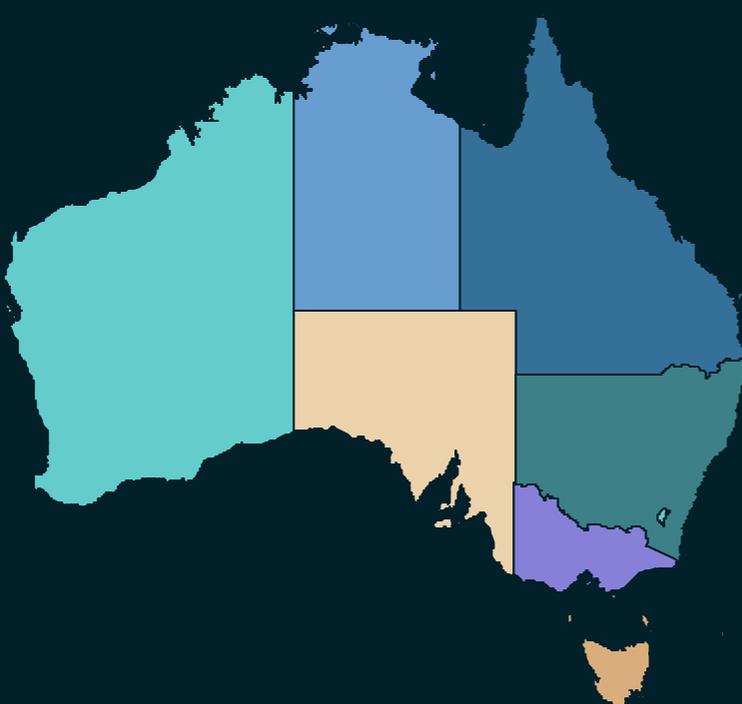


Insurer Reinsurance Expenses as a part of Gross Written Premium



Insights by state

Premium Size by State



- Australian Capital Territory
- New South Wales
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia