


# An Insider Perspective on Cyber Insurance – Yes or No?

A debate by Maya Bundt & Fabian Willi





***Cyber insurance  
doesn't pay out  
when it is needed  
most!***

**5:00**



***Cyber insurance  
fuels cyber crime!***

**5:00**

***Insurance cannot  
deal with systemic  
cyber events!***

**5:00**



*Every company  
needs cyber  
insurance!*

5:00

- ✓ Cyber insurance pays not all but a lot - for the intended coverage.
- ✓ Cyber crime exists, insurance can support the victims.
- ✓ Insurance can deal with systemic risk but only to a certain extent.
- ✓ Companies need to assess individually, if and how much cyber insurance they need.