



Underwriting Webinar Series – Cyber Risk - The Impact to Personal and Commercial

Thursday, April 27, 2017, 2:00 p.m.

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Tim Zeilman is a vice president with The Hartford Steam Boiler Inspection and Insurance Company. Tim works in the strategic products group, where he leads HSB's cyber insurance efforts, including the management of its HSB Total Cyber, Data Compromise, CyberOne, Home Cyber Protection, and Identity Recovery products. Prior to joining the strategic products group, he spent 13 years as an attorney in HSB's law department, where he focused on corporate and transactional matters and served as the legal liaison to the strategic products group.

He holds a bachelor's degree from Dartmouth College and a law degree from George Washington University.

Webinar Description:

The webinar will examine cyber exposures, beginning with an exploration of what makes a risk a cyber risk, moving to a discussion of traditional cyber risks like data breach and personal information, and wrapping up with a discussion of emerging cyber risks, including cybercrime risks and situations where cyber events might lead to real-world physical damage.

We'll look at examples of how these cyber exposures play out in the context of commercial insureds. We'll discuss whether these events might be covered under traditional crime, equipment breakdown, and property coverages or if specialized cyber coverage is needed. We'll also look at the different ways cyber insurance is offered by insurance companies and purchased by commercial insureds.

We'll also take a similar look at cyber exposures individuals face in their personal lives. Unlike the commercial insurance market, specialized cyber insurance for homeowners and renters is not yet widely available. We'll look at which cyber exposures might be picked up by traditional homeowners and renters policies and what new cyber coverages are starting to appear in the marketplace.