Il Rischio Cyber nel settore dei Fondi pensione

XII Itinerario Previdenziale

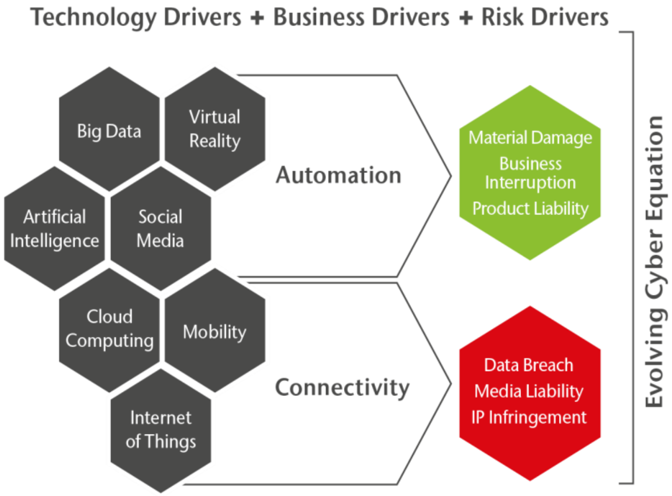
Enrico Vanin, Amministratore Delegato Aon Hewitt Risk & Consulting Srl

Lecce, 26-29 Settembre 2018

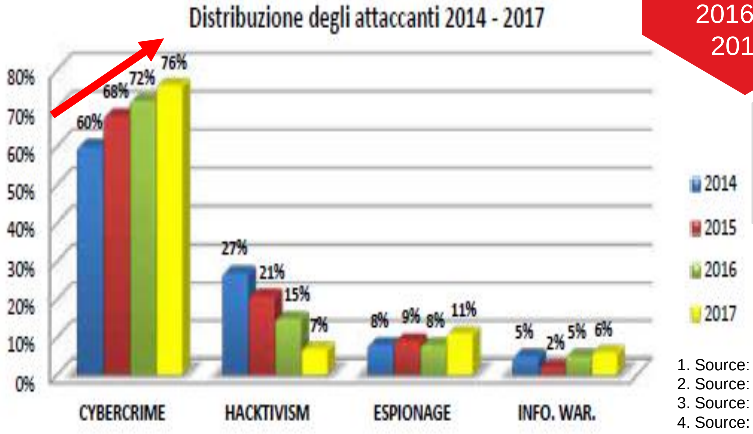
Evoluzione del Rischio Cyber nei fatti…

Il Cyber Risk cresce in rilevanza e in impatti potenziali per il combinato disposto di due trend:

Diffusione e pervasività della trasformazione digitale



Costante incremento del "business" del Cyber Crime e "professionalizzazione" degli attaccanti



+27%
attacchi Cyber tra il 2016 e il 2017[1]

150M
email di phishing ogni giorno nel mondo

500Mld $
di danni stimati nel mondo per il 2017[3]

Sorpasso sul narcotraffico
come fonte di reddito criminale

1. Source: Ponemon Institute cost of cybercrime study 2017
2. Source: NTT Com Security Risk: Value report
3. Source: Rapporto Clusit 2018 Cyber Security
4. Source: Symantec

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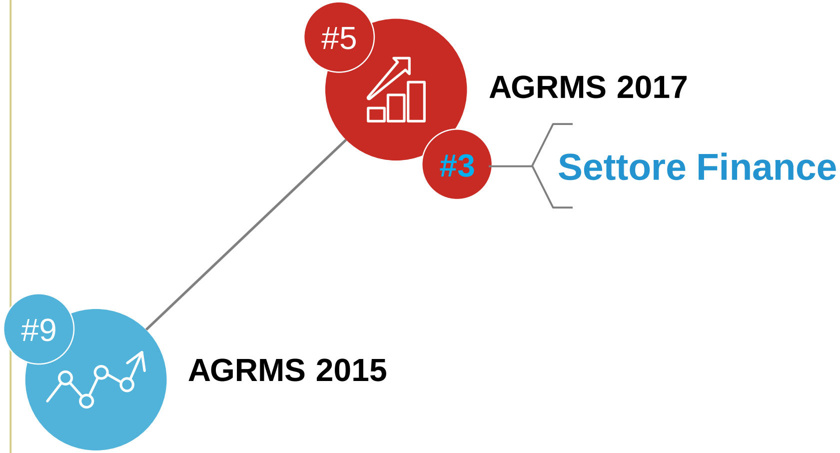
…e nella percezione

Source: Aon Global Risk Management Survey 2017

Nella **Aon Global Risk Management Survey** 2017, il **Cyber Risk** si posiziona al **5 posto** nella Top 50 dei rischi maggiormente percepiti dalle Organizzazioni a livello mondiale



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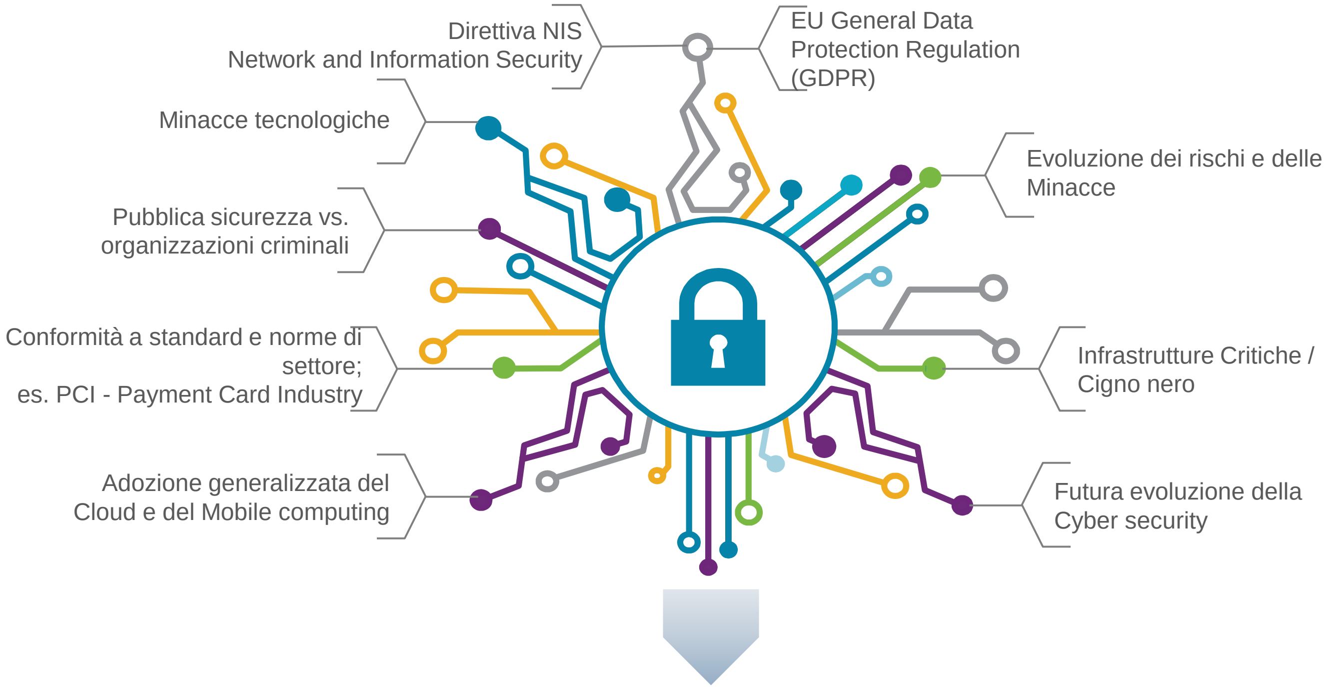
Incremento della complessità e della “profittabilità” degli attacchi sono *game changer* nella sfida del Rischio Cyber



Risulta necessaria una visione olistica, multi-competenziale e centralizzata della gestione del rischio Cyber

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Fondi Pensione e Settore Finanziario obiettivi di crescente interesse….

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WORLD | ASIA

Hackers Hit Japan Pension System

Personal data of more than 1 million people obtained.

By Eleanor Warnock

June 1, 2015 5:32 a.m. ET

TOKYO—The personal data of more than 1 million Japanese citizens have been obtained by hackers, the organization that manages Japan's universal public pension system said Monday.

The names and pension numbers of about 31,000 people were accessed during the attack, as were the names, pension numbers and dates of birth of more than 1 million people, the Japan Pension Service said Monday. Another 52,000 people's names, ... were leaked, it said.

azcentral.

Potential data breach at ASRS; 44,000 retirees affected

Nearly 44,000 state retirees may have had their personal data compromised in a security breach, and the Arizona State Retirement System is spending about $291,000 to provide identity-protection services for them.

The pension system this month began notifying affected retirees, all of whom were enrolled in the ASRS dental plans.

The system has offered to pay for 12 months of services with AllClear ID, the same company that is providing identity-theft protection to customers affected by a breach at Home Depot.

Distribuzione generale vittime attacchi per tipologia (Italia):

VITTIME PER TIPOLOGIA	2014	2015	2016	2017	Variazioni 2017 su 2016	Trend 2017
Institutions: Gov - Mil - LEAs - Intelligence	213	223	220	179	-18,64%	
Others	172	51	38	40	5,26%	
Entertainment / News	77	138	131	115	-12,21%	
Online Services / Cloud	103	187	179	95	-46,93%	
Research - Education	54	82	55	71	29,09%	
Banking / Finance	50	64	105	117	11,43%	

The Washington Post
Democracy Dies in Darkness

Politics

TSP discloses hacking of accounts

By Eric Yoder May 25, 2012 Email the author

More than 120,000 federal employees and other account holders in the Thrift Savings Plan had personal information including Social Security numbers accessed last year in a "sophisticated cyber attack," the TSP announced Friday morning.

The TSP is sending letters to affected individuals including information on how to contact a call center that has been established to offer services such as credit monitoring. Also, the TSP is monitoring the affected accounts for suspicious activity.

The attack was made last July against a contractor, Serco Inc., which along with the TSP was notified last month by the FBI. The company and the agency shut down the compromised computer, started a review of computer security procedures and beefed up protections, the TSP said in its announcement.

"We sincerely regret that this event occurred and we will provide assistance and support to affected individuals through a call center and credit monitoring," TSP executive director Greg Long said in a statement. "We are working with Serco and other security experts to ensure that TSP data is protected and secure."

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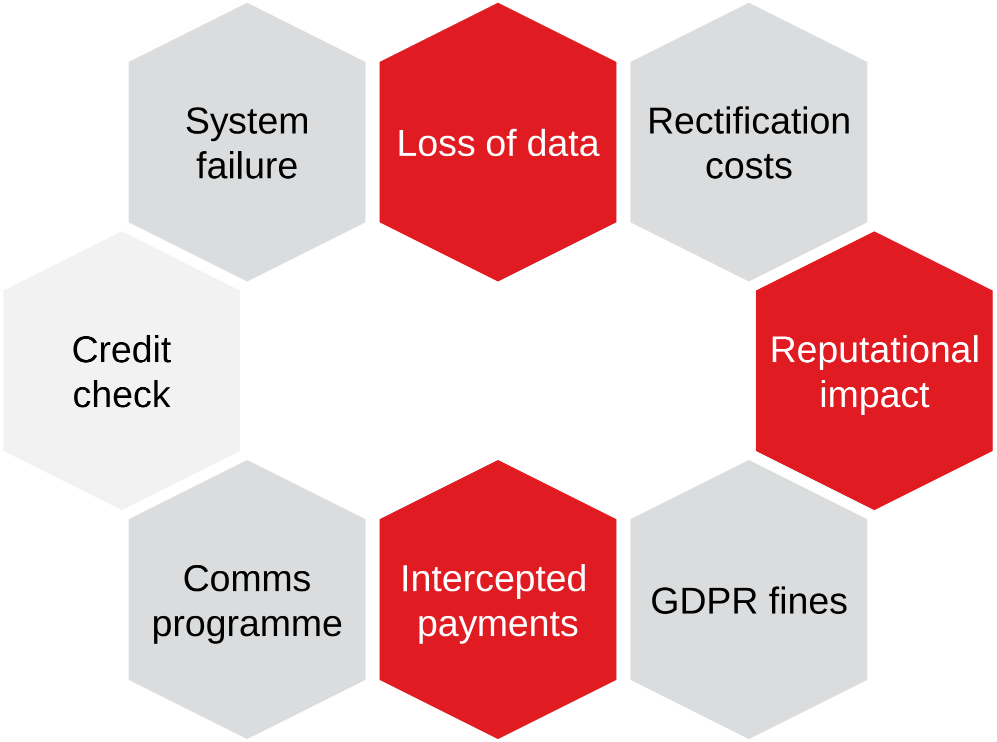
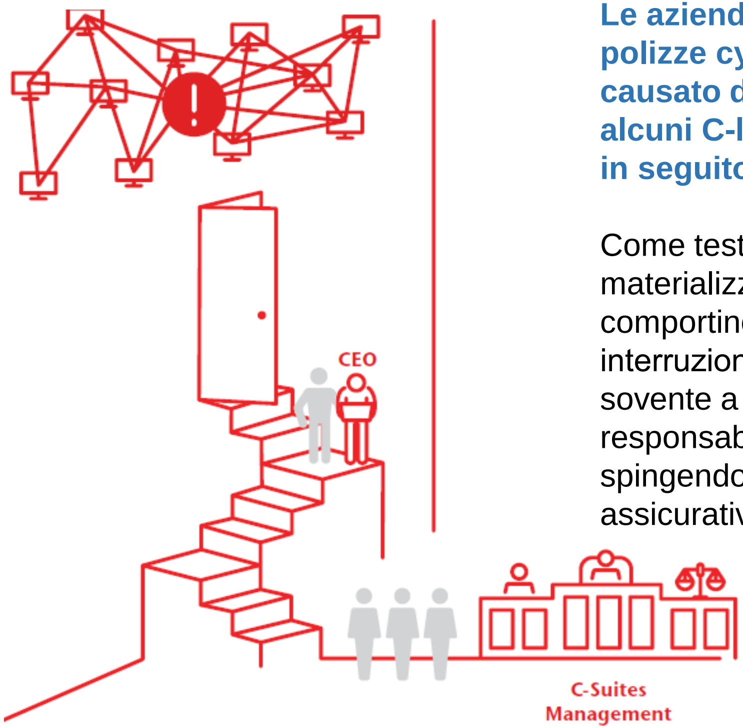
…che possono comportare impatti rilevanti per i Fondi…

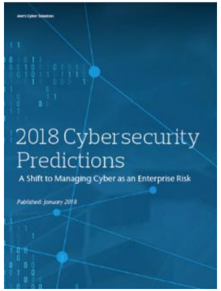


…e che espongono Amministratori e C-Level

2018 Cyber Security Predictions (Aon)



Le aziende spesso di dotano di specifiche polizze cyber solo dopo il brusco risveglio causato da rilevanti attacchi cyber; nel 2017 alcuni C-level sono stati costretti alle dimissioni in seguito al verificarsi di data breach



Come testimoniano Board e Top Manager, il materializzarsi di impatti legati ai rischi Cyber, che comportino indirettamente riduzione dei ricavi e interruzione dell'operatività, porta sempre più di sovente a cause di risarcimento verso la responsabilità degli amministratori apicali, spingendo il business a dotarsi di adeguate polizze assicurative personalizzate

Source: I 2018 Cyber Security Prediction by Aon

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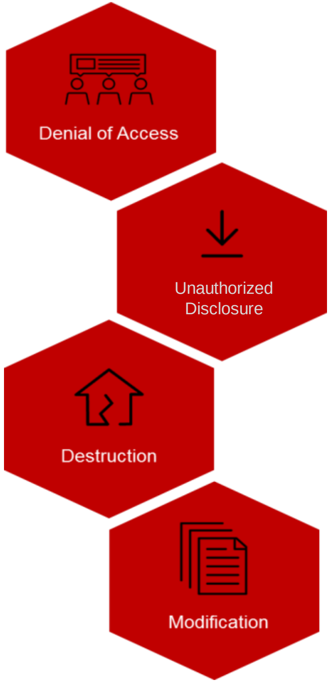
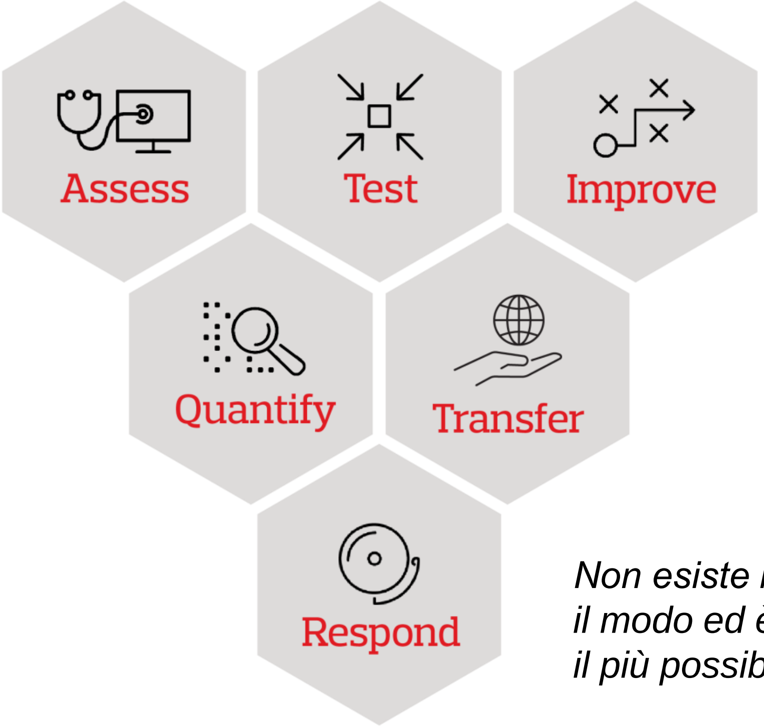
Adozione di una Strategia di gestione del Rischio Cyber “Risk-Based”

Scenari di Rischio sui dati: RID (*)



Aon Cyber Resilience Solutions Framework



Cyber Insurance Program

Non esiste rischio zero, ma c’è il modo ed è necessario ridurlo il più possibile!

(*) **RID**: Riservatezza, Integrità, Disponibilità

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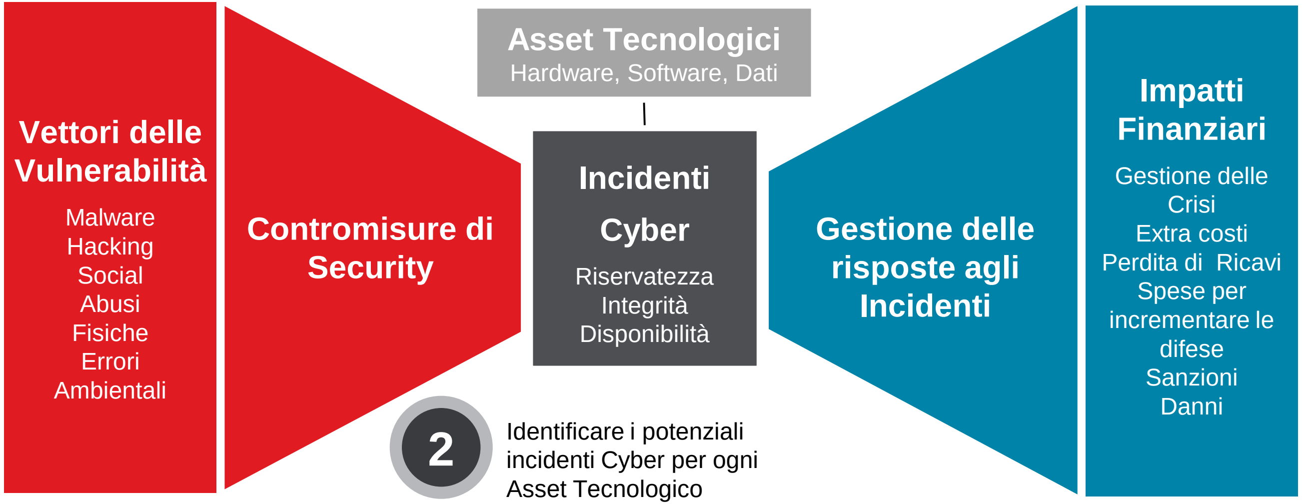
Cyber Risk Bow Tie

1 Identificare gli Asset tecnologici esposti al rischio



2 Identificare i potenziali incidenti Cyber per ogni Asset Tecnologico

3 Identificazione dei vettori di portatori di minacce che possono causare ogni differente classe di incidente

4 Mappa degli impatti finanziari derivanti da Incidenti cyber

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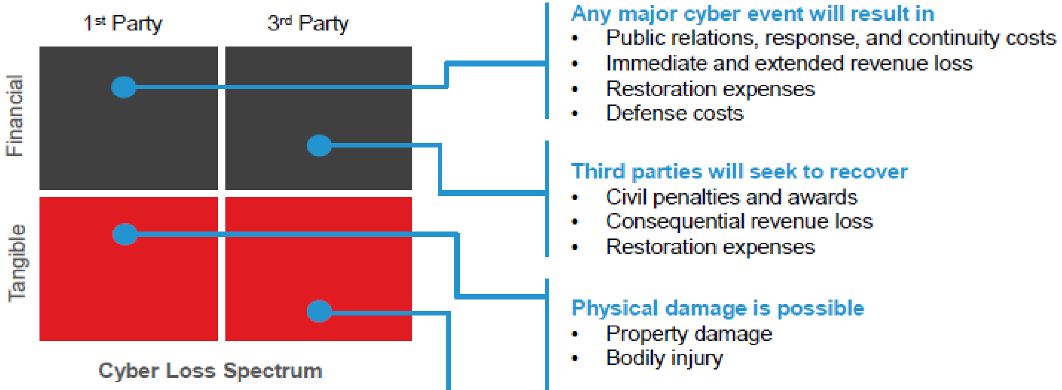
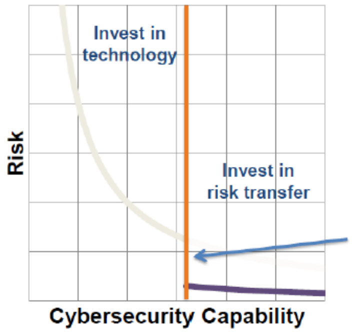
Le Coperture Assicurative Cyber Risk
Ambiti di copertura e capacità del Mercato

2 approcci al mercato assicurativo



Catastrophic Cyber Risk Transfer



- La **capacità complessiva** del mercato può arrivare a **1 Mld** di Euro in aggregato anno **…** in un mercato sempre più ampio
  - Oltre **70 Compagnie** a livello Europeo

Source: Aon 2017

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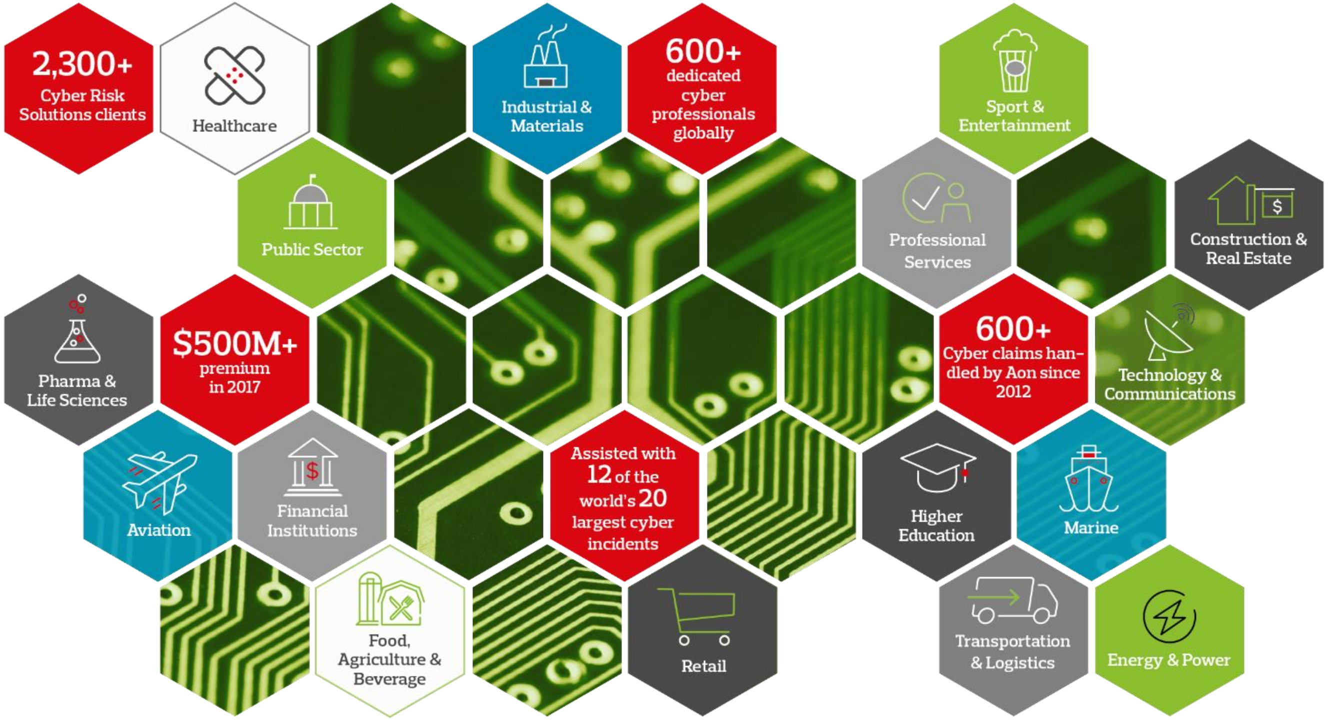
Aon Cyber Solutions | Cyber Security, Risk & Insurance Expertise



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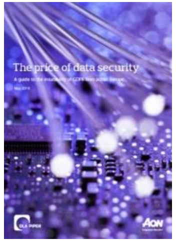
Alcune delle recenti Pubblicazioni Aon sul Cyber

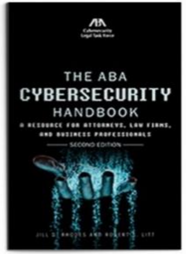


Aon | DLA Piper
GDPR Fines Guide
(May 16, 2018)

Stroz Friedberg
2018 Cybersecurity Predictions Report
(January 8, 2018)

Aon Ponemon
2017 EMEA Cyber Risk Transfer Comparison Report
(October 16, 2017)

Kalinich, K., Waters, J. & Rafferty, C
Is Cyber Risk a D&O Risk?
(November, 2017)

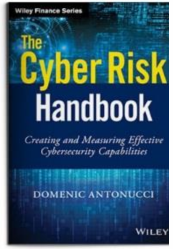


Kalinich, K.
Cyber Insurance for Law Firms and Legal Organizations
(November 6, 2017)

Aon Inpoint
Global Cyber Market Overview
(June, 2017)

Aon GDPR White Paper
EU General Data Protection Regulation – A new era in data protection
(May, 2017)

Aon Ponemon
2017 Global Cyber Risk Transfer Comparison Report
(March 2017)



Kalinich, K.
Treating Cyber Risks – Using Insurance and Finance
(April 1, 2017)

Kalinich, K
Should U.S. CFOs Worry About EU Cyber Risk Rules?
(February 10, 2017)

More publications on:

Aon Risk Services

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