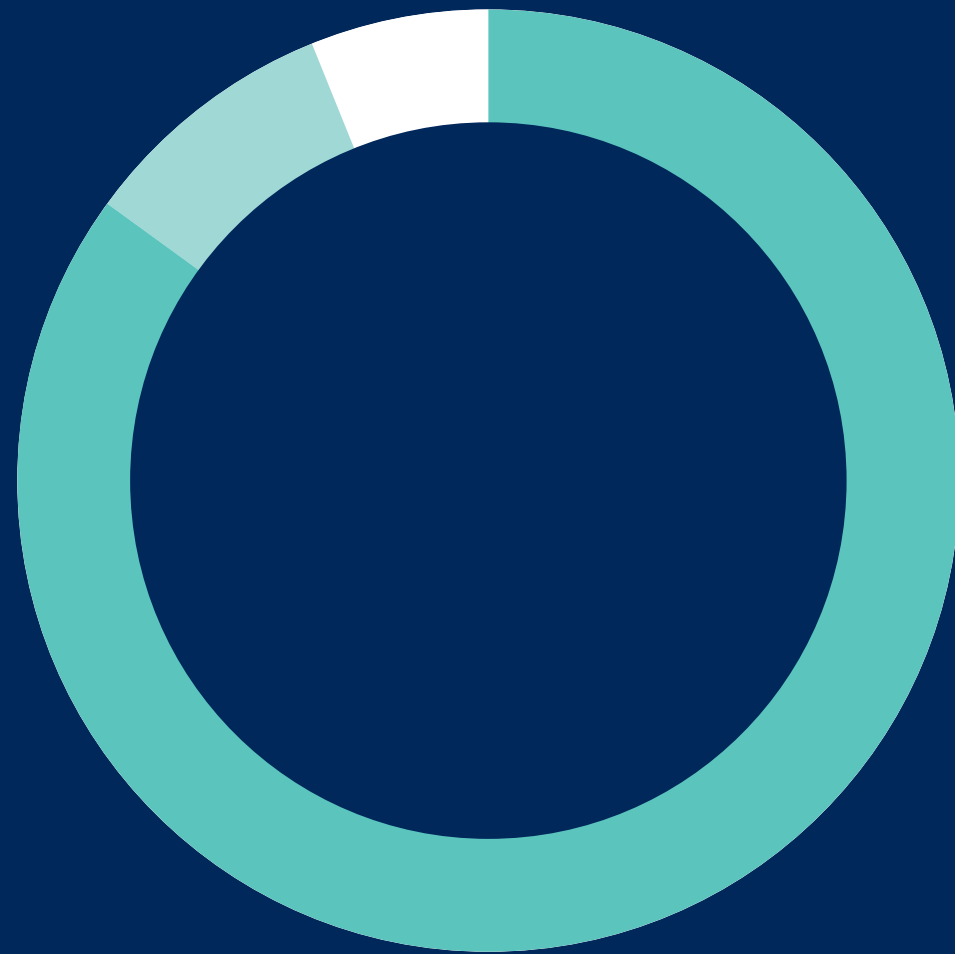
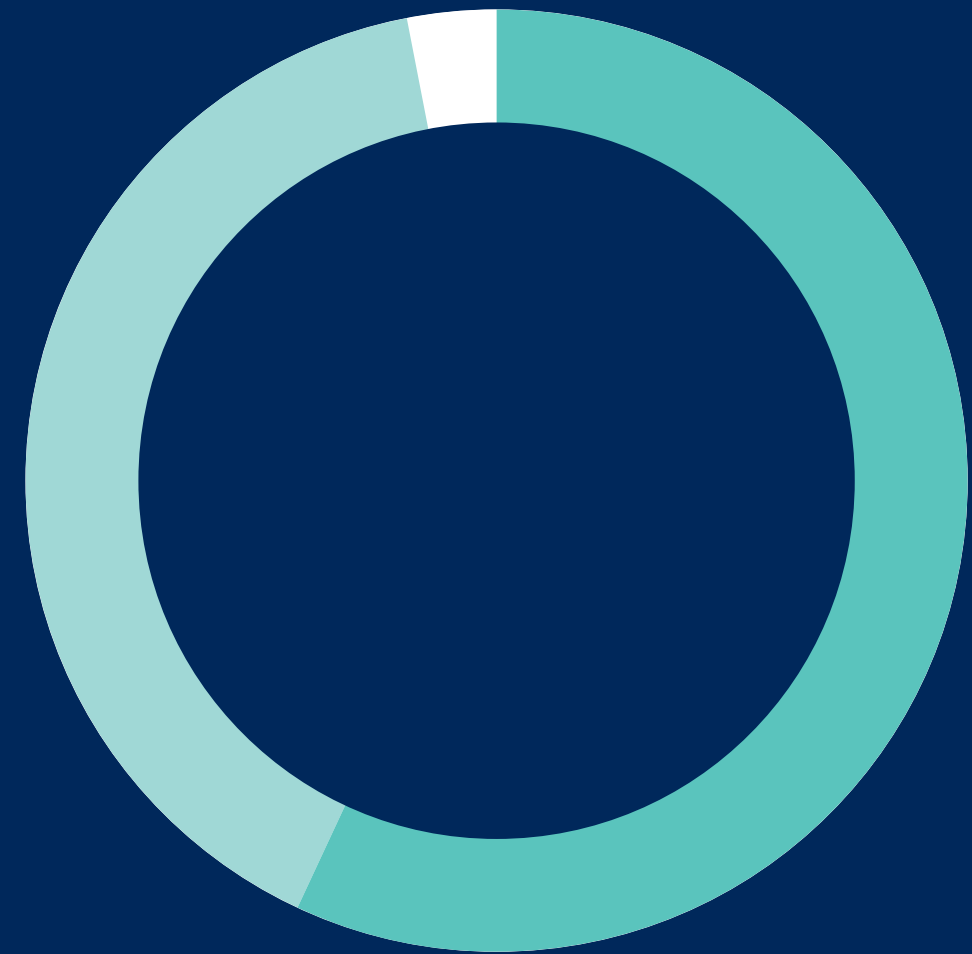


## CAUSE OF LOSS BY VALUE OF CLAIMS



- **External manipulation of systems** (e.g. direct attack from the internet or malicious content such as ransomware/malware) **85%**
- **Malicious internal action** (e.g. action taken by a rogue employee) **9%**
- **Accidental internal cause** (e.g. human error, technical/systems failure or outage) **6%**

## CAUSE OF LOSS BY NUMBER OF CLAIMS



- **Accidental internal cause** (e.g. human error, technical/systems failure or outage) **57%**
- **External manipulation of systems** (e.g. direct attack from the internet or malicious content such as ransomware/malware) **40%**
- **Malicious internal action** (e.g. action taken by a rogue employee) **3%**

Based on the analysis of 1,879 claims worth €673mn reported from 2015 until year-end 2020. Total includes the share of other insurers involved in the claim in addition to AGCS.

Source: Allianz Global Corporate & Specialty