

# CYBER-RISK EXPOSURE CALCULATOR

In recent years, cyber-attacks have emerged as one of the most significant threats facing organisations of all sizes. The internet and other network operations have created risks that were unheard of less than a decade ago. When cyber-attacks (such as data breaches and hacks) occur, they can result in devastating damage, such as business disruptions, revenue loss, legal fees, forensic analysis, and customer or employee notifications.

It is important to remember that no organisation is immune to the impact of cyber-crime. As a result, cyber-liability insurance has become an essential component to any risk management programme.

**INSTRUCTIONS:** Begin by answering the questions below. Each response will be given a numerical value depending on the answer:

- **YES:** 5 points
- **UNSURE:** 5 points
- **NO:** 0 points

After completing all of the questions, total your score to determine your organisation's level of cyber-risk using the scale below.

EXPOSURE	YES	NO	UNSURE	SCORE
1. Does your organisation have a wireless network, or do employees or customers access your internal systems from remote locations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Does anyone in your organisation take company-owned mobile devices (eg laptops, smartphones and USB drives) with them, either home or when travelling?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. Does your organisation use cloud-based software or storage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Does your organisation have a 'bring your own device' (BYOD) policy that allows employees to use personal devices for business use or on a company network?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Are any employees allowed access to administrative privileges on your network or computers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. Does your organisation have critical operational systems connected to a public network?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Does anyone in your organisation use computers to access bank accounts or initiate money transfers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Does your organisation store sensitive information (eg financial reports, trade secrets, intellectual property and product designs) that could potentially compromise your organisation if stolen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9. Does your organisation digitally store the personally identifiable information (PII) of employees or customers? This can include government-issued ID numbers and financial information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10. Is your organisation part of a supply chain, or do you have supply chain partners?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
11. Does your organisation conduct business in foreign countries, either physically or online?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
12. Has your organisation ever failed to enforce policies around the acceptable use of computers, email, the internet, etc?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
13. Can the general public access your organisation's building without the use of an ID card?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
14. Is network security training for employees optional at your organisation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
15. Can employees use their computers or company-issued devices indefinitely without updating passwords?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
16. Has your IT department ever failed to install anti-virus software or perform regular vulnerability checks?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
17. Can employees dispose of sensitive information in unsecured bins?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
18. Would your organisation lose critical information in the event of a system failure or other network disaster?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
19. Can employees easily see what colleagues are doing on their computers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
20. Has your organisation neglected to review its data security or cyber-security policies and procedures within the last year?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>TOTAL SCORE:</b>				

**ESCALATED RISK:** 55-100

**MODERATE RISK:** 15-25

**HIGH RISK:** 30-50

**LOW RISK:** 0-10

**BHIB**  
INSURANCE BROKERS