

ICMIF

Univé Cyber proposition

univé

daar plukt ú
de vruchten van

Johan van den Neste
CEO Univé



Univé a mutual insurer since 1794

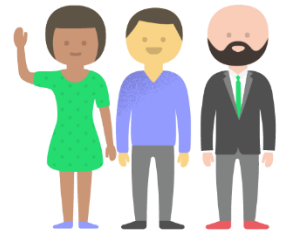


Over **5 million** Insurance policies



100 Stores

1.8 Million members



3,200 Employees

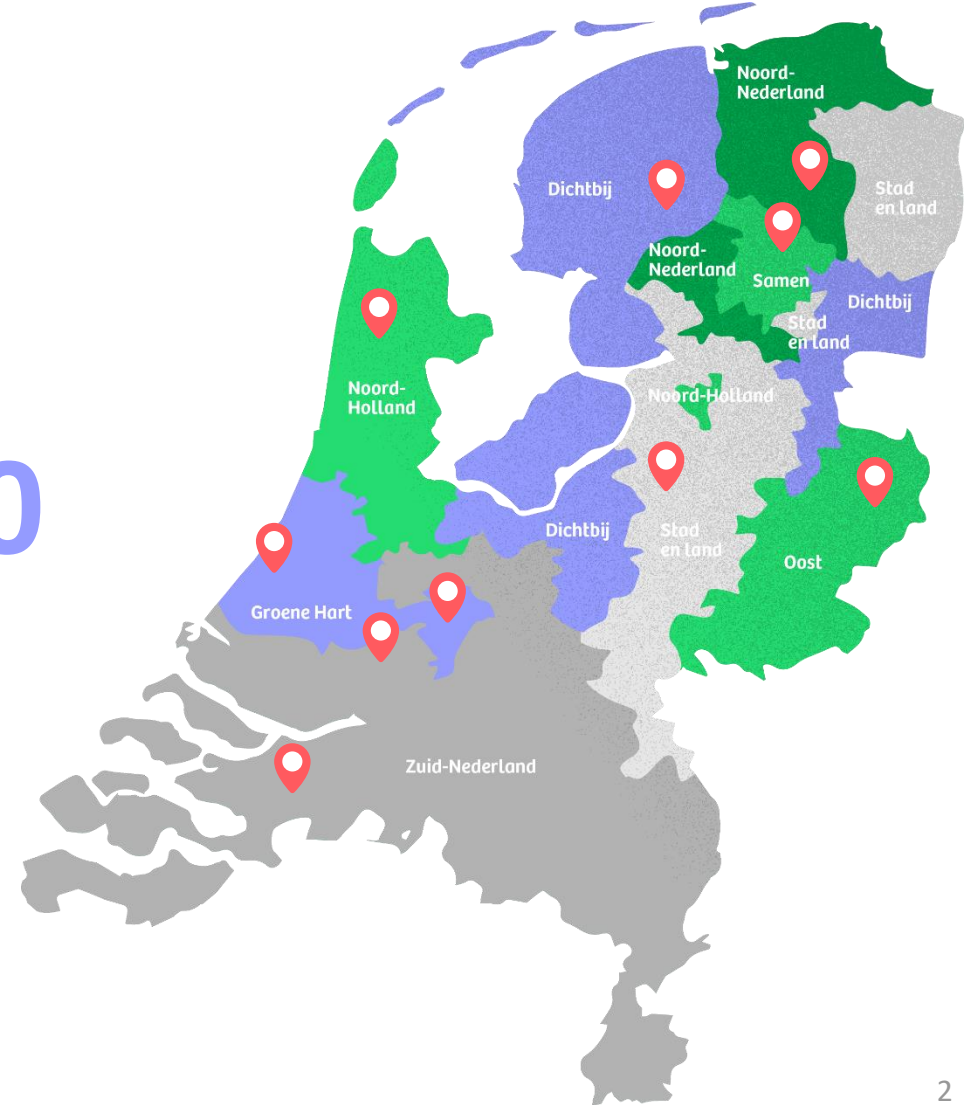


HQ in **Assen en Zwolle**

8 Regional Univé's



1 site, 1 app





Corporate strategy

Univé's overall strategy is based on the pillars of preventing, mitigating and insuring.

Preventing



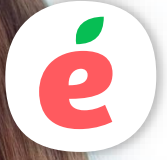
Mitigating



Insuring



Cyber - the new big risk



2019 - Univé started to receive more and more cyber related claims

Today's main types of Cyberrisk

Phishing

Ransomware

Data breaches



36%

27%

25%





What are the SME's risks?

Compromised system:

- What if the system is hacked and milking robot shuts down?
- What if the GP's computer is attacked and their patients' files are held hostage?

Fraud:

- What if the architect paid a fraudulent invoice?

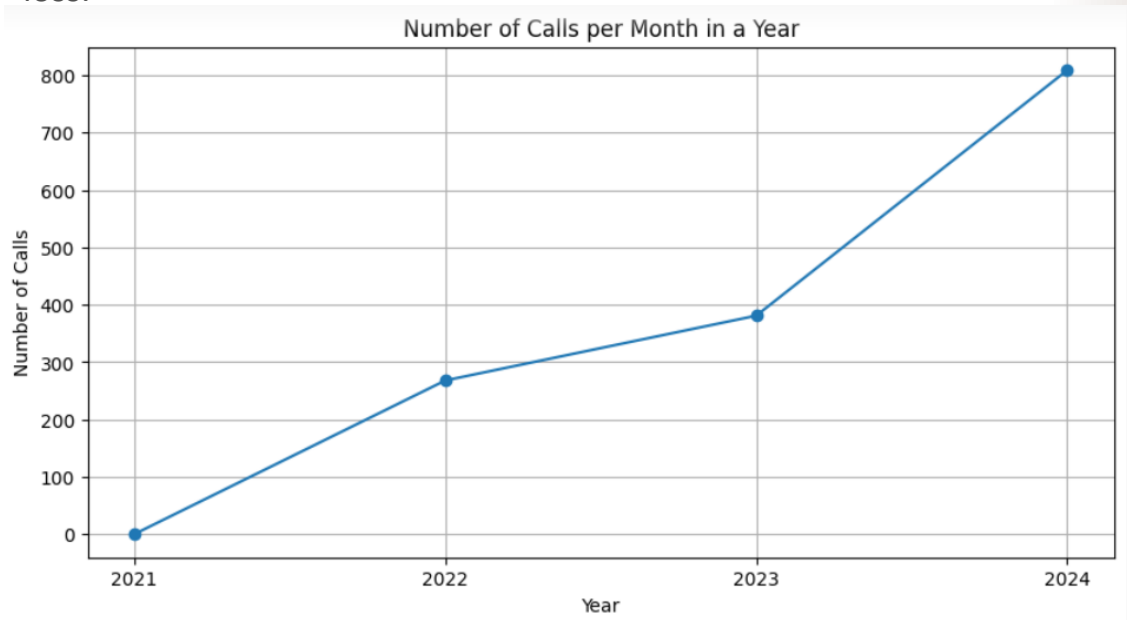
60% of Dutch businesses have experienced some form of cybercrime at least once

Univé's approach on Cybercrime



2021- Univé was the first insurer to launch Cyberhelp

A cyberhelpdesk that is available at no extra cost, unlimited and accessible **24/7 for everyone with Univé insurance**, personal and business. And for all liability- and property insurance policy holders, **also insurance coverage** against financial loss.



2024: The amount of calls tripled

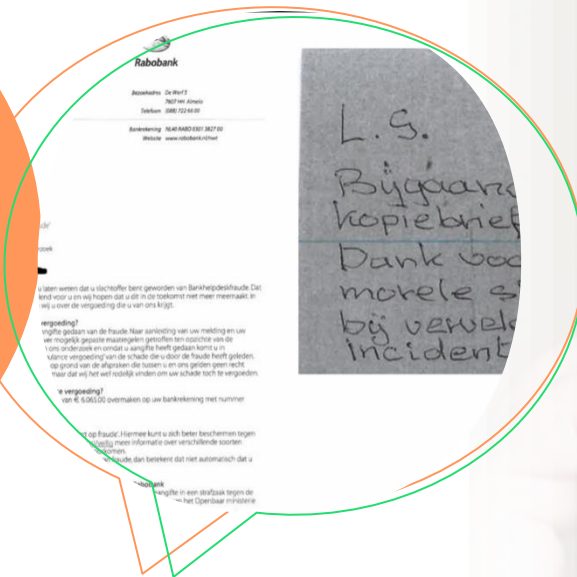
Customer feedback

A listening ear, backed up by the expertise of the Cyber Helpdesk



2024

Dear Annelies,
Well positive news for my mother. ING has deposited € 900 of fraud compensation into her account. She is obviously very happy with it. Also on behalf of my mother, thank you for your efforts. Kind regards, Marianne



Customer Satisfaction**

**Customer Satisfaction for both Personal & Commercial Cyber Combined

Annual Average NPS Score
30

Annual Average Customer Satisfaction Rating (Out of 10)
7,5



Knowledge is key!

2022- Univé introduces Cyber Fit

Awareness training can drop the percentage of employees falling victim to phishing emails to 10% or lower

3,000 SME's completed the training

Cyber Fit Service is beoordeeld met:

8,2

De Best Beoordeelde Onderwerpen!

Dit waren de best beoordeelde onderwerpen die in 2022 / 2023 gekozen zijn.

- 1 Phishing
- 2 Bescherm je kroonjuwelen
- 3 Hardware

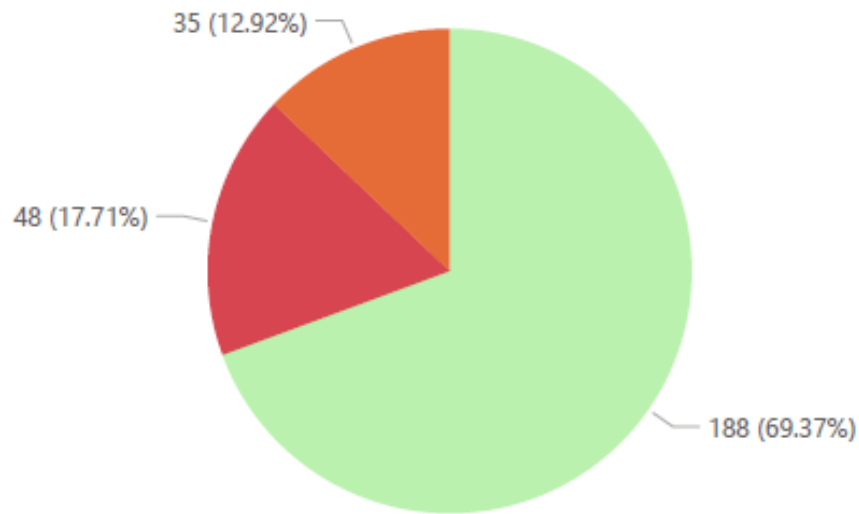


Successful experiment launch

2024- A router scan that checks the digital front door, for every member to use



Nbr of IP Scans by Security Level



Soft launch end of July 2024;
300 scans a month

Scan home Wi-Fi network security. 3 scans:
port scan, vulnerabilities scan & malware scan

Soon to introduce

2024- A service safeguarding all members from damage e.g. phishing mail



Univé

First insurer world wide to introduce this kind of cyber protection to it's members!

What's next?

2025- Aiming to help the elderly and the youth



Digital life legacy

Ensure members digital lives are secure after they pass away.



Cyber Young

A chatline that allows young people to ask questions anonymously

Audience Question

Have you ever been affected by any form of cybercrime?





Key take aways

1. Introduction to all members is key!
2. Similarities between personal and SME's cyber threats
3. Calm before the storm, preparing for growth in cyber risk

And of course a great team!



'If you want to go fast, go alone. If you want to go far, go together'*

* Often used by Nelson Mandela

Product Development, Commerce, Purchasing, Legal, IT & Innovation



Thanks for your attention!



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