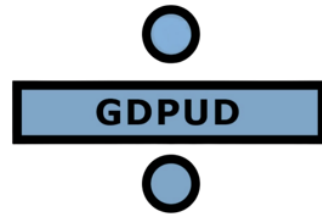


Cyber Liability Insurance



Georgetown Divide Public Utility District

March 7, 2024

Jennifer Jobe
Director of Pooled Programs





What is the JPIA?

**A partnership
of California water
agencies dedicated to
avoiding the high cost
of commercial
insurance.**

Programs

Liability

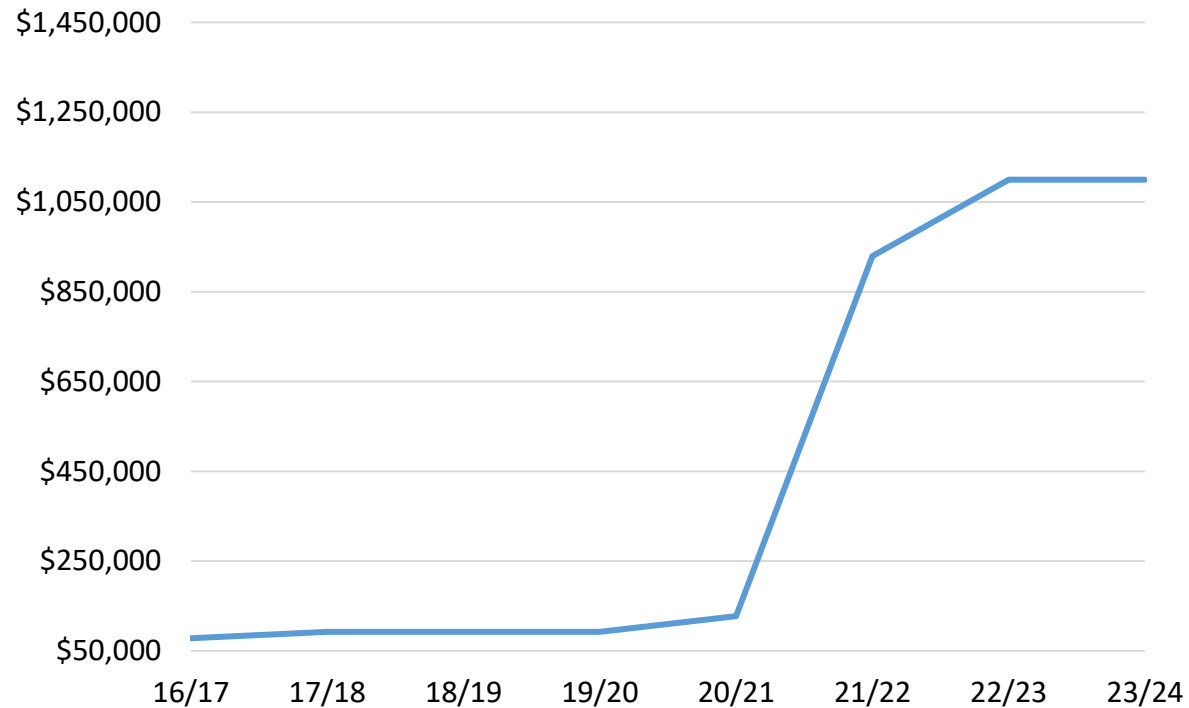
Property

Workers'
Comp

Employee
Benefits

Cyber Liability Insurance

JPIA Historical Premiums



- \$50-\$100K deductible
- \$5 million policy aggregate / \$3 million per member



Water Cybersecurity Headlines

*Cyberattacks on water utility companies
now sparking warnings from US officials*

**Former Contractor Employee Charged for Hacking
California Water Treatment Facility**

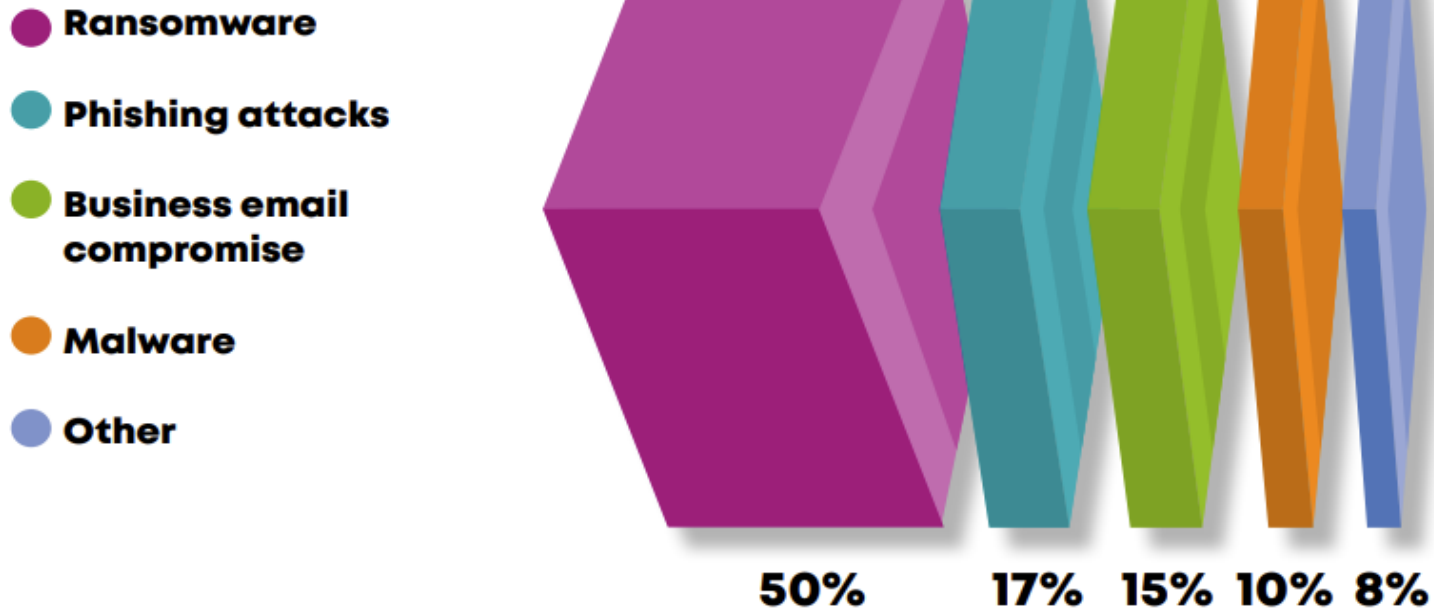
Florida Hack Exposes Danger to Water Systems

**Municipal Water Authority of Aliquippa
hacked by Iranian-backed cyber group**



10/18/2017

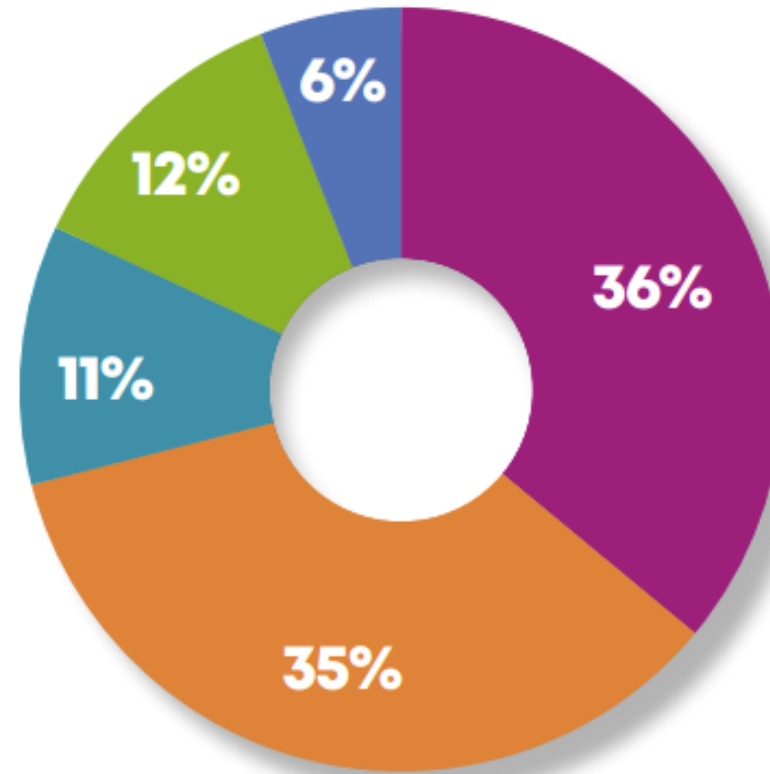
What Cyber Threats Drive the Biggest Losses?



Intelligent Insurer: Cyber Insurance Survey 2023

What Risk Mitigation Efforts Are Most Important For Increasing Cyber Resilience?

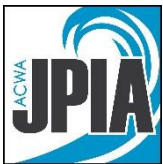
- Basic security hygiene
- Employee education
- Incident response plans
- Vulnerability scans
- Other



Intelligent Insurer: Cyber Insurance Survey 2023

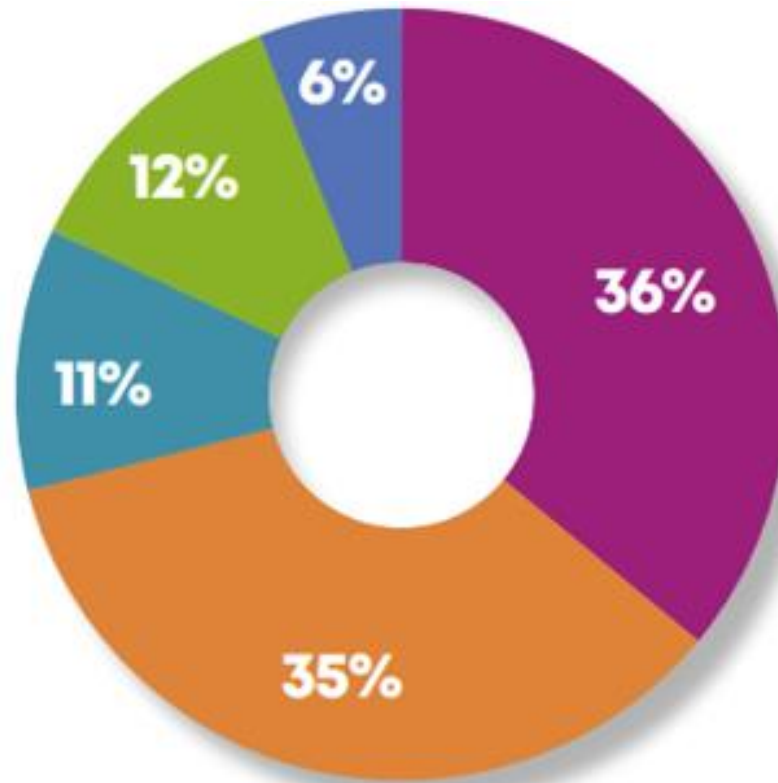
Cyber Liability Insurance

- **What is it?**
- **Why is it important?**
- **What does the JPIA insurance get me?**



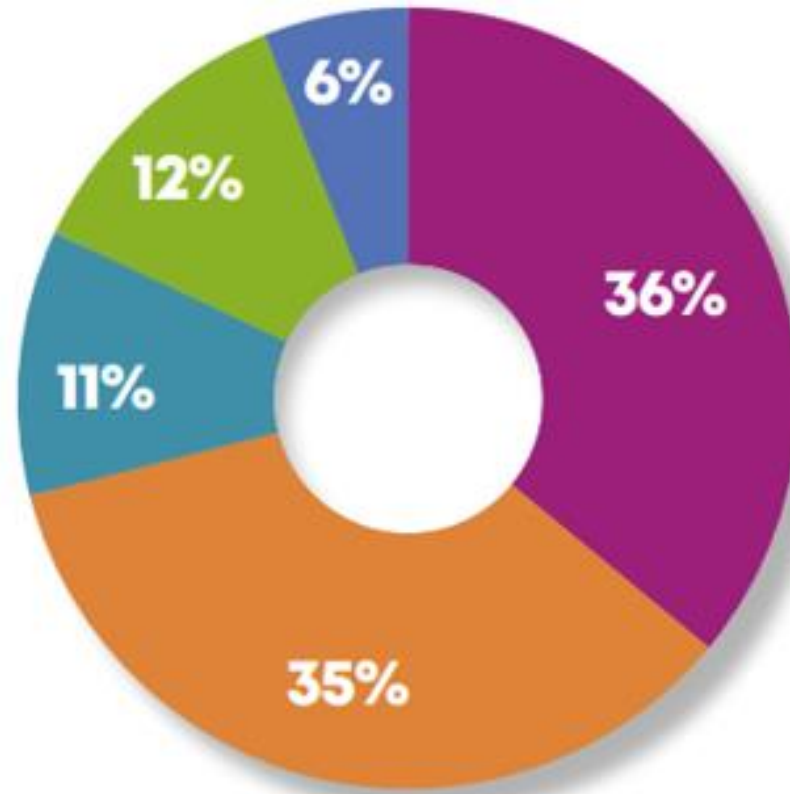
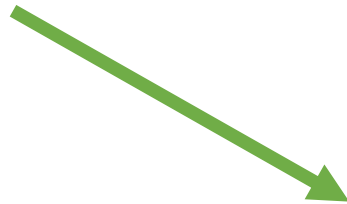
Risk Management Resources

KYND



Risk Management Resources

KnowBe4
Human error. Conquered.



2024 and Beyond...

- **Cyber Insurance Market**
- **Expanded Regulatory Landscape**
- **AI-Related Breaches**

