


# Advanced Threats and Overlooked Basics

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# Key Points

 2025 Trends and Forecast

 The Cyber Insurer's Perspective

 A new approach or back to square one?



# 2025 industry trends



AI assisted fraud



Increased regulation (with extraterritorial reach)

DORA

NIS2

EU AI Act



Increased threat actor fragmentation



Change in extortion tactics



# Cyber Insurer perspective

Cyber Claims Data

Cyber Maturity Review

Cyber Advisory Services



## Cyber Claims Data



■ Ransomware ■ Data Breach ■ Unauthorized Access ■ Attacks on Vendors ■ Payment Fraud ■ Other



# The overlooked basics



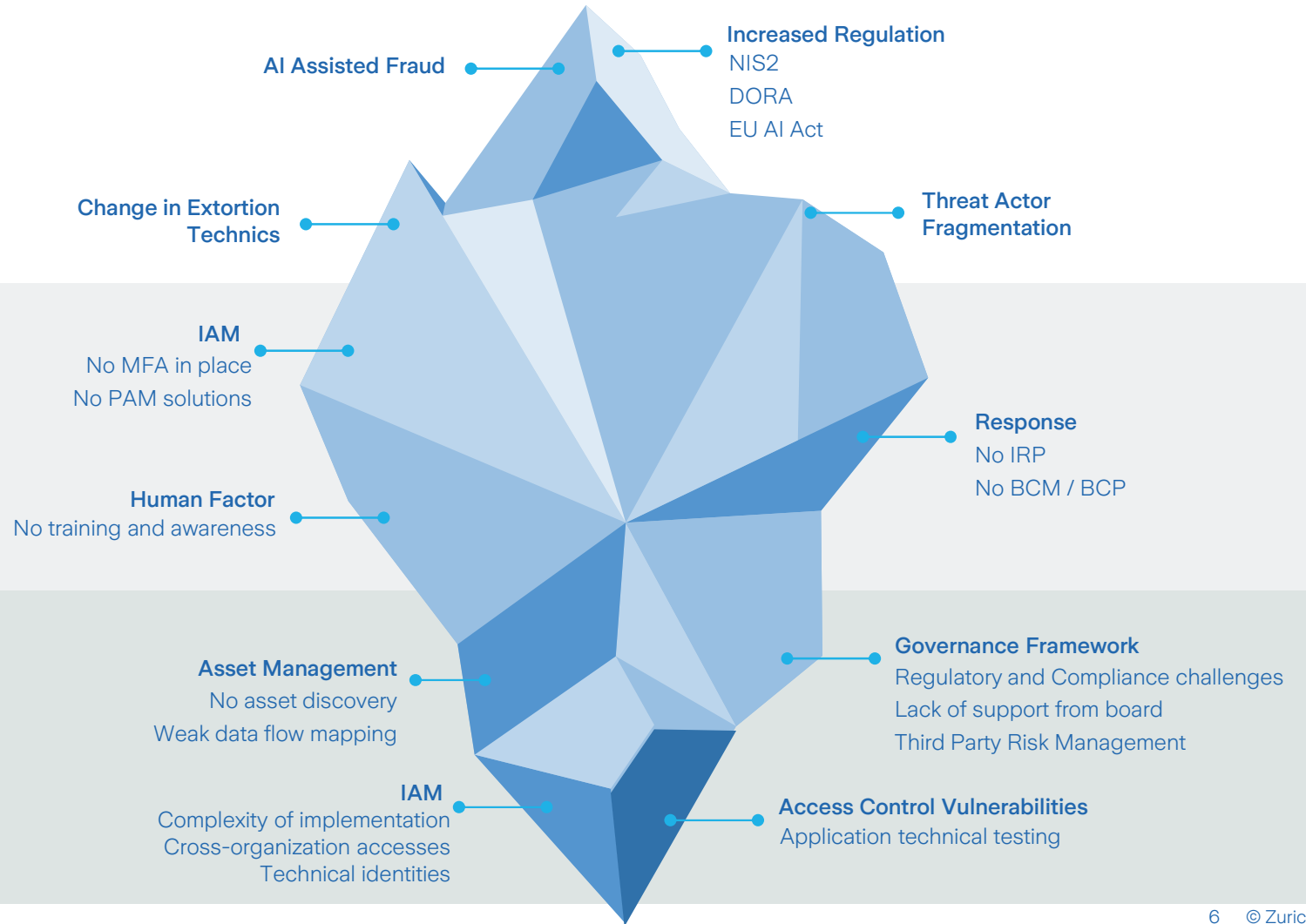
## 2025 Trends



## Cyber Maturity Review



## Cyber Advisory Services



# Back to Square One?

Is cyber security too  
complex to address ?

Or are we back 10  
years ago not fixing  
the right issues?





# Key Take Aways



## 2025 Trends and Forecast

*AI assisted fraud*  
*Increase in extra-territorial regulations*  
*Change in extortion technics*



## The Cyber Insurer's Perspective

*Opportunistic ransomware and data leak threats*  
*Basics not addressed*



## A new approach or back to square one?

*Complexity of the cyber topics*  
*Need to fix the old issues and break silos*  
*Quantification approach to define priorities*





# “Navigate through the complexity of Cyber”



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