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What are the Actual Costs of Cyber Risk Events?

Martin Eling , Jan Wirfs

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Highlights

- Analysis of 1,579 cyber risk incidents extracted from an operational risk dataset.
- We use a new version of the peaks-over-threshold method from extreme value theory.
- We identify “cyber risks of daily life” and “extreme cyber risks”.
- Human behavior is the main source of cyber risk.
- Cyber risk is a distinct risk category where more research is warranted.

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