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Cyber insurance for the digital age [visit at-bay.com](https://www.at-bay.com)

How much will a data breach cost my company?

- Ask "what if...?"

Not every breach is the same. Even within a company, breach costs can vary widely. Play with different variables to test your costs under multiple breach scenarios.

- Understand "why?"

Understanding your cyber risk is the first step to managing it. We provide explanations of the different costs, their drivers, and their likelihoods to help you make sense of it all.

Question 1 of 10 Final estimate

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Jump to a specific question

- [Whose records?](#)
- [How many individuals' data?](#)
- [Type of records?](#)
- [Type of breach?](#)
- [Store customer mailing addresses?](#)
- [Publicly disclosed breach in the last 2 years?](#)
- [Network complexity?](#)
- [Size of news story?](#)
- [Security controls?](#)

- [Based out of California?](#)

In this scenario, whose records were breached?

[Help me decide](#)

- Customer & Employee
- Employee Only

Whose records

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Estimated cost

Answer the first three questions to get an initial estimate. Answer all ten for a more refined estimate.

\$0 \$0 per record

Great work! Answer the next seven to refine the estimate

- Breach Coach \$0 [Info](#)

Breach Coach

How many people were affected by the breach?

[Help me decide](#)

Use slider to pick a number

1 10 100 1k 10k 100k 1m 10m \$100m+

Number affected

Which type of records were exposed in the breach?

[Help me decide](#)

- Personal information
- Personal info & credit card data
- Personal info & health
- Personal info, credit card & health

A breach coach is frequently required after a data breach. They help determine whether public notification is legally required. In very simple cases (e.g., lost encrypted device that is quickly recovered) breach coach costs may be minimal, but in rare complex cases costs could reach up to one million dollars.

- Forensics \$0 [Info](#)

Forensics

Forensics is required after most data breaches to help determine whether public notification is required. In especially complex circumstances, forensic costs can increase into the millions.

For PCI breaches, a breached company often must pay for multiple forensics investigations. One at the request of the card carrier and then the company's own investigation.

- Crisis Management \$0 [Info](#)

Crisis Management

PR support is not always required and is used for larger or more newsworthy breaches.

- Notification \$0 [Info](#)

Notification

Approximately 55% of security incidents result in notification. State and federal laws determine when notification is or is not required. A breach coach helps companies ensure they comply with those laws.

- Call Center \$0 [Info](#)

Call Center

Many state notification laws and HIPAA require that breached entities provide toll-free numbers customers can call to learn more information about the breach. 90-day call centers have become a breach response standard.

- Credit Monitoring \$0 [Info](#)

Credit Monitoring

While only a few states require credit monitoring to be offered, companies provide the service in ~65% of breaches

- PCI Fines & Assessments \$0 [Info](#)

PCI Fines & Assessments

PCI fines and assessments are imposed by credit card companies in PCI breaches where fraud is present, and typically only in breaches of more than 5,000 cards. PCI fines and assessments can be a major driver of breach costs, though can also vary widely depending on the levels of fraud resulting from a breach.

- Regulatory Fines & Defense \$0 [Info](#)

Regulatory Fines & Defense

This estimate includes State Attorneys General fines and Office of Civil Rights (OCR) fines for HIPAA violations. State AGs investigate 30% of breached companies. OCR has historically investigated all PHI breaches affecting more than 500 individuals.

This estimate does not include fines under the GDPR regulation for data breaches in the EU. GDPR fines may reach up to 4% of global revenue.

- Class Action Settlements & Defense \$0 [Info](#)

Class Action Settlements & Defense

This estimate focuses on consumer class action lawsuits. Approximately 5% of publicly reported data breaches lead to consumer class action litigation, though litigation is much more likely for breaches with more than 5,000-10,000 records.

How do I get started? For a ballpark estimate, just answer the first three questions. We'll answer the rest with some default assumptions. To get better estimates, answer all 10 questions. To try different scenarios, just use the Jump To button to skip back to different questions and watch the estimates update on the right. Is this accurate? Our model is based on real-world case claims data and expert analysis, though every breach is different and your case may vary.

See the full report, and more

Are you an insurance broker? At-Bay gives you the tools you need to be an expert on your clients' cyber risk. Create an account and download our full Data Breach Cost Report, request free security assessments on your prospects and clients, and get a quote for At-Bay's cyber insurance.

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