

# Are You Prepared and Insured for Cyber Crime?

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Just one click could lock you out of all your data and systems. Then you get a bitcoin ransom note...

In 2015, for the 5th consecutive year, identity theft topped the Federal Trade Commission's national ranking of consumer complaints. That same year, the FBI's Internet Crime Complaint Center received 288,012 complaints of Internet crime, with losses of nearly \$1.1 billion. Since its inception in 2000, the IC3 has received almost 3.5 million complaints across the United States. Cybercriminals easily earn \$90,000 per year: Ransomware as a business is maturing and nowhere is that better illustrated than Russia, according to Flashpoint researchers.



## MEET OUR CYBER-SECURITY EXPERTS

### Stanford F. Hartman Jr.

First Vice President Alliant Americas Insurance Services. With extensive experience in Cyber, Management (D&O), and Professional Liability coverages, Stan provided one of the first Cyber policies in California to an online retailer selling electric equipment. Joining Alliant in 1990 Stan has 35 years' experience in developing long term client relationship by working closely clients, insurance companies, wholesaler like Steve Vallone, and claims departments to ensure that coverage deliverables are value added and contribute to the client's financial strategies. He continues to work with technology, software and retail clients in providing Cyber and Professional Liability for their payment processing, gateway and internet exposures.

### J.D. Moyer

J.D. Moyer is First Vice President with Alliant Americas. He Joined Alliant Insurance Services in 2005. J.D. has built lasting relationships with his clients by delivering expertise and accountability to the customer service process. Industry expertise includes real estate, hospitality, and professional services. J.D. works with Steve Vallone to education companies about their cyber risk and offer comprehensive coverage to address in a cost effective manner.

### Steve Vallone

Steve Vallone is wholesale insurance broker for Worldwide Facilities in San Francisco. Steve is an expert in underwriting cyber risk for Alliant Insurance Clients and trying their cyber needs to insurance policies that can best cover them. Steve can give a inside look how the insurance industry evaluates cyber exposures and how to best utilize client's processes to get the maximum coverage for your dollar.



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