BROKER ESSENTIALS

Advertising

Alexander Kerby, Tech, Media & IP Development Leader
Cameron Griffiths, Head of Media & IP

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Poll

How important is media (or advertising) business to the overall **strategy** and **growth** plan for you and your team in 2026?

£816bn

2025
market size

Source: investors business daily

2+m

Advertising companies **worldwide**

Source: companydata.com

84%

of businesses utilise advertising companies

Source: Smart Insights

Objective

To help you win more advertising accounts.

Experts in **media insurance**

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in Media. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

£39m
Premium

10,000
Media policies worldwide

1,500
Advertising policies worldwide

2002
First CFC Media policy issued

13
Underwriters exclusively quoting media

24hr
Turnaround time

Media team

Cameron Griffiths
Head of Media & IP

Alexander Kerby
Tech, Media & IP Development Leader

Brad Johnson
Development Manager

Tom Skedge
Underwriting Manager

Ahsha Sage
Product Manager

Ann Gallagher
Media Underwriter

Jack Donovan
Media Underwriter

Joel Vassell
Media Underwriter

Zak Warby
Media Underwriter

Kate Campbell
Assistant Underwriter

Millie Stonard
Assistant Underwriter

Olivia Shaw
Assistant Underwriter

Jina Wickman
Underwriting Assistant

Niamh Gannon
Underwriting Assistant

Advertising verticals

Common types of **advertising**

Broadcast	Influencer
Print	Podcast
Experiential	Digital
Sports	Creative
Film/TV	

It’s all in the **claims**

Poll

What is the most **prevalent claim** that keeps underwriters **up at night?**

Advertising claims: it's what we're here for

850

The number of claims CFC have handled effecting the advertising industry

IP rights infringement

The most frequent

Breach of contract

The most severe

Ransomware

The emerger

Underwriting **workshop**

Key exposures facing the advertising industry

1. **Breach of contract**
accounted for **47%** of claims paid, and **the second** frequent

2. **Intellectual property rights infringement**
accounted for **26%** of claims paid, and **the most** frequent

3. **Ransomware**
3% increase year on year

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Top tips from the head of media & IP

Scope of cover

Beware the sub-limit

Cross-sell Cyber!

What underwriters look for when underwriting an **advertising risk**

1. Contractual exposure
2. IP rights infringement exposure
3. Ransomware exposure

Underwriter questions **explained**

Contractual / E&O

- Contract **value** and **length**
- Client **type**
- Limitation of **liability clause**

Intellectual property

- Nature of **content** and **permissions**
- **Business activities** and industry
- Artificial intelligence usage

Ransomware

- High value digital asset
- PII
- Security measures

Example one: **digital advertising agency**

Digital-first advertising agency focusing on the fashion and travel industries

Services

- Creative campaign production and execution.
- Digital marketing including web/app development and hosting.
- Experiential marketing.

Nature of content

- All campaign collateral including all visual media.
- Experiential deliverables including temporary structures.
- All content angled towards 'luxury' end of spectrum.

Application

- Revenues
  - Previous year: **£35m**
  - Current year: **£45m**
- Contracts
  - H&M: £6m
  - American Airlines: £2.5m
  - Versace: £1.5m
- Records
  - Sensitive: 500
  - Non-sensitive: 100,000
  - Strong network security (ISO certified) including use of established TPSPs and robust approach to back-ups and recovery

Example two: **Composition and licensing for advertising**

Independent composer and licensing professional specifically for the advertising industry

Services

- Original composition of brand 'jingles' as well as full commercial advertising soundtracks.
- Sync licensing of third-party compositions for commercial use.

Nature of content

- Short tunes associated with a particular brand identity.
- Full theme song composition.
- Composition and/or licensing for use in commercial advertisements.

Application

- Revenues
  - Previous year: **$750k**
  - Current year: **$900**
- Contracts
  - Nandos: **$200k**
  - Woolworths: **$60k**
- Risk Management
  - Well experienced and all compositions are original
  - **No musicologist**

Troubleshooting advertising:

Your questions answered

Appetite

Broadcast	Print	Experiential
Sports	Film/TV	Influencer
Podcast	Digital	Creative

Revenue vs pass-through

‘Fat finger’

What CFC does **differently** to other markets

How we **prevent** cyber attacks

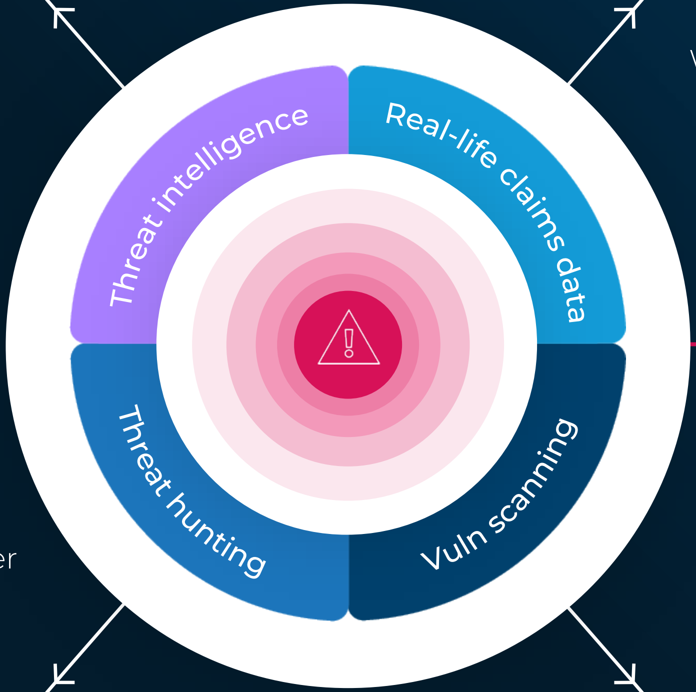
From the moment a customer takes out a CFC cyber policy, we start working around the clock to protect them against cyber attacks.

Threat intelligence

We partner with government and private threat intelligence organizations to identify and analyze information about cyber threats targeting our insureds.

Real-life claims data

We use our own proprietary claims data to help identify attack trends and potential threats.

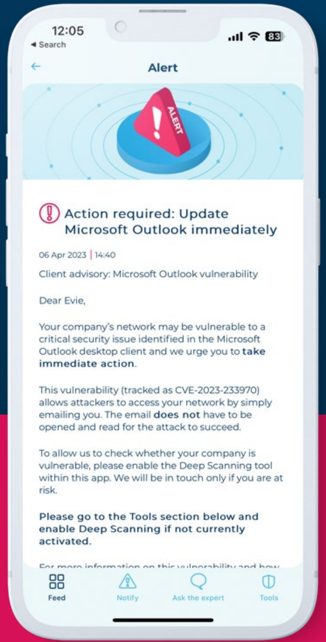


Threat hunting

We search for signs of malicious activities, unauthorized access , or other indicators of compromise that go beyond traditional security measures.

Vulnerability scanning

We actively scan insureds for known vulnerabilities and cyber risks that have a high correlation to claims.



Real-time, actionable threat alerts

Using our **Response app**, we alert our insureds to threats targeting their business & help them mitigate the risk.

Response: Our mobile app for cyber

The quickest and most secure line of communication with our cyber security team.

Most cyber incidents will disable a business' networks and email access. The Response app gives insureds instant access to our cyber security team when all other channels are compromised.

★★★★★

Customer Champion of the Year

Insurance Times Awards 2024

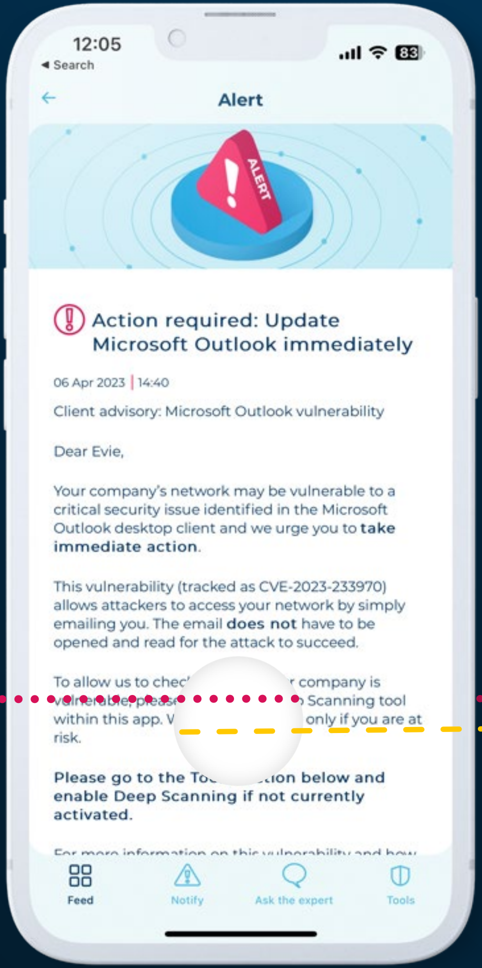
★★★★★

Customer Care Award

Insurance Times Claims Excellence Awards 2022

CFC

Real-time, actionable threat alerts & cyber security support

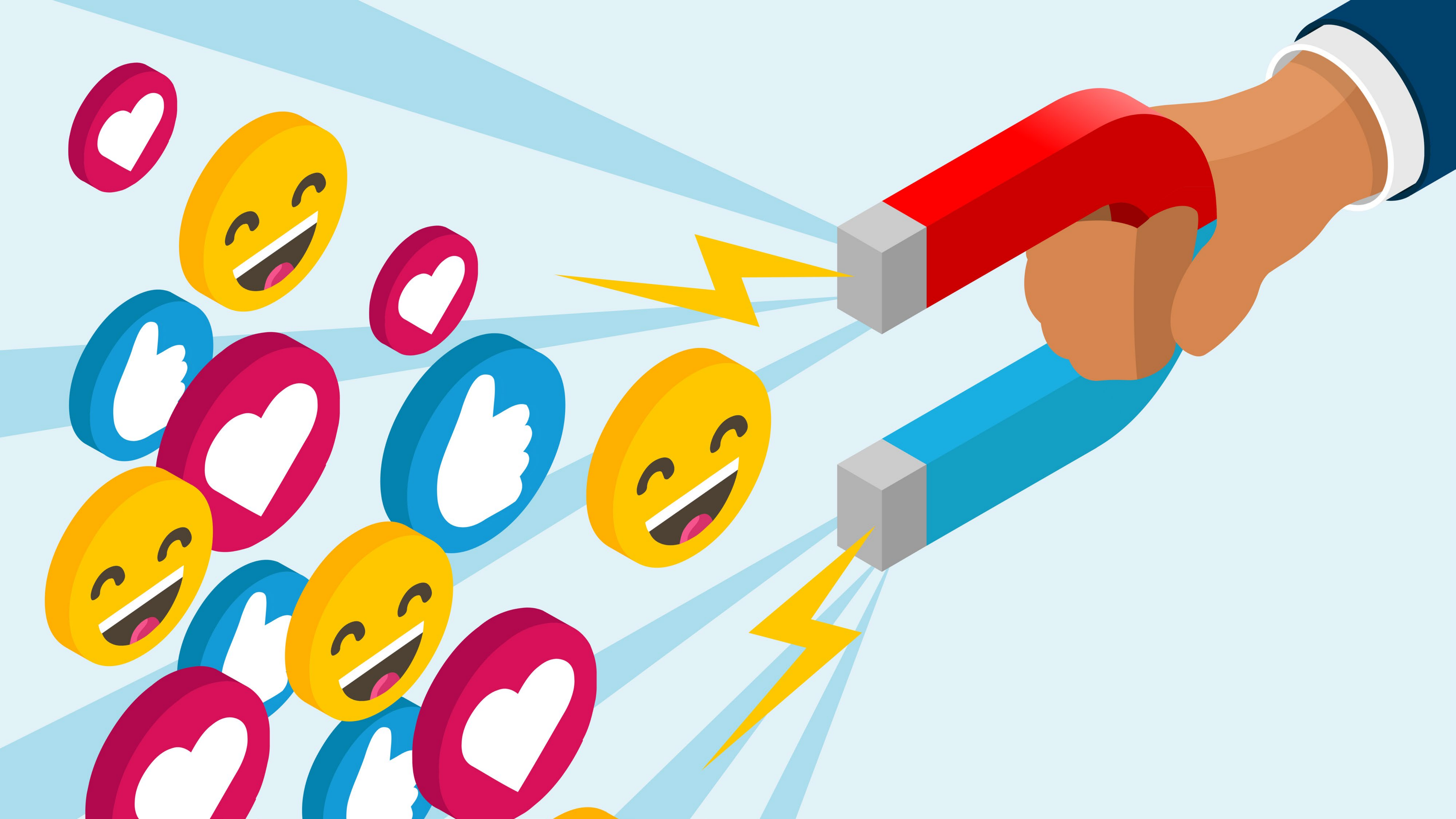


Insured

Direct and secure way to notify us of a cyber incident or request help

The secure way for insureds to unlock their policy documents (excluding US insureds)

The **future** of advertising



Thank **you!**

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US brokers! Register for our tech and professional liability (admitted) Connect webinar now.

Tuesday October 21
9am PDT | 12pm EDT