Chapter 8: Meet the cyber breach response experts

Ever watched a crime drama?

- The detective arrives
- The forensic team investigates the scene
- Lawyers get involved
- Experts analyse the evidence
- Everyone has a job to do

The difference with a cyber incident is that the crime scene might be a laptop, an email account or an entire business network.

When clients buy cyber insurance, they're gaining access to specialists who deal with cyber incidents every day.

Brit maintains a global panel of pre-approved cyber specialist firms that are regularly reviewed, giving insureds rapid access to trusted experts who can help investigate, contain and recover from cyber incidents.

Meet the team

Breach counsel

Think of breach counsel as the conductor of the orchestra. They are often appointed first and help to decide which other specialists are needed.

They help coordinate the entire response, advise on legal and regulatory obligations, and make sure the right specialists are involved at the right time. They also help manage communications with regulators, customers, employees and other stakeholders, providing guidance and draft messaging where needed.

When sensitive information may have been compromised, breach counsel helps businesses understand what they need to do next, what needs to be reported and how to communicate effectively throughout the incident.

Digital forensics

Think of digital forensic investigators as cyber detectives. They help turn confusion into facts and plans into action.

Their role is to understand:

- What happened
- How it happened
- What systems were affected
- Whether the threat is still present (and potentially stop or block the attacker)

Ransomware negotiators

Most business leaders never expect to negotiate with criminals.

Negotiation specialists bring experience, threat intelligence and specialist knowledge to help businesses navigate extortion events, assess their options and avoid negotiating with criminals alone.

Data Mining Specialists

Where data has been accessed, data mining specialists review exposed data, identify personal or sensitive information and help determine who is affected. This is helpful from a claims perspective because it can materially affect the scope and cost of notifications.

The services expand as needed

The specialists above are often at the centre of the response, but they aren't the whole team. Depending on the incident, businesses may also need support from crisis communications specialists, public relations advisers, credit monitoring providers, crisis response consultants and other technical experts. Cyber insurance helps bring together the right people for the challenge at hand.

Claims professionals

While the other specialists focus on managing the incident itself, claims professionals help ensure the right support remains in place throughout the response. They work alongside the wider team, monitor progress and help businesses access the cover and services available under the policy.

Why independence matters

Independent specialists provide an objective view during a cyber incident, helping establish the facts and provide an impartial assessment of what has happened.

Where Breach Counsel is involved, communications and investigations may also benefit from legal privilege. Independent investigations can be particularly important if regulatory scrutiny, litigation or claims arise later.

Broker conversation starter

Ask your client:

"If a serious cyber incident happened tomorrow, which of these specialists would you have immediate access to?""

Key takeaway

A serious cyber incident cannot usually be managed by one person or one provider.

Breach counsel may coordinate the response, digital forensics specialists establish what happened, data mining experts assess affected information, negotiators support extortion decisions and claims professionals help the client access the relevant cover and services.

Together, these independent specialists help investigate, contain, manage and communicate the incident, while supporting the client's recovery.

Cyber insurance gives clients rapid access to the right expertise, with each specialist performing a distinct but coordinated role.

Want to explore this further?

Visit the Cyber Knowledge Hub:

📖 **Breach Response: Leave It to the Experts**
Why legal and regulatory expertise matters during a cyber incident.

📖 **Digital Forensics: Managing an Online Crime Scene**
How investigators establish what happened and support recovery.

📖 **Ransomware Negotiation: Don't Try This at Home**
An introduction to one of the most misunderstood roles in cyber response.