

# **Sendatrix CTP Statistical Report: Cybersecurity Breaches, Costs, and Insurance Trends (2025)**

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## **Introduction**

This report analyzes 2024-2025 data on cybersecurity breaches, estimated unreported incidents, breach repair costs, and cyber insurance costs to assess interest in Sendatrix's Coordinative Transactional Processing (CTP™) across client tiers (Very Small to District) and inform cost/pricing strategies. CTP™'s zero-breach protection (US Patent 9405927) eliminates data theft, targeting enterprises and online markets with \$730,000 revenue by August 22, 2025. Sources include IBM, Munich Re, Verizon, and others (2024-2025).

## **Breach Statistics**

- Total Breaches (2024): 2.6 billion records exposed globally, with 70% causing significant disruptions [IBM2024]. 43% of UK businesses reported breaches, rising to 70% (medium) and 74% (large) [UK2025].
- Unreported Breaches: Up to 91.5% of cyber incidents go unreported, implying actual breaches could be 10-12x higher (e.g., 25-30 billion records) [Munich2024]. Only 10-20% of breaches are publicly reported [Verizon2024].
- Sector Breakdown:
  - Healthcare: 20% of breaches, \$10.10M average cost [Viking2025].
  - Finance: 27% of breaches, \$5.97M average cost [StationX2025].
  - Retail: 92% of breaches via phishing/web attacks, \$4.88M average [Cobalt2025].
  - SMBs: 16% face permanent data loss [StationX2025].
- Ransomware: 62% of financially motivated breaches, with 1% of UK businesses (19,000) affected in 2025, up 100% from 2024 [UK2025, Verizon2024].

## **Breach Repair Costs**

- Global Average (2024): \$4.88M per breach, up 10% from \$4.45M in 2023 [IBM2024]. US breaches cost \$9.44M [UpGuard2025].
- Breakdown:
  - Forensics: 21% (\$1.02M).
  - Legal/Defense: 31% (\$1.51M).

- Credit Monitoring: 14% (\$0.68M) [Astra2025a].
- Long-Tail Costs: 52% in year 1, 29% in year 2, 19% in year 3+, higher in healthcare/finance [UpGuard2025].
- SMBs: \$73,000-\$129,000 per incident, up 23% for \$25M-\$100M revenue firms [Bright2025].
- Time Impact: Breaches detected within 200 days cost \$3.74M; over 200 days, \$4.86M [UpGuard2025]. Average lifecycle: 258 days [TechTarget2025].

### **Cyber Insurance Costs**

- Market Size (2025): \$16.3B globally, up from \$15.3B in 2024, projected to hit \$29B by 2027 [Munich2025, Bright2025].
- Premium Trends: Up 11% in Q1 2023, 28% in Q4 2022; expected to rise in 2025 [Embroke2025].
- Coverage: 71% of breach costs covered (44% insurer, 27% insured retention) [Astra2025a]. 73% of claims (2013-2019) tied to breaches [Astra2025b].
- Uptake: 45% of UK businesses, 62% of small businesses, 75% of large firms (\$5.5B+ revenue) have cyber insurance [UK2025, Sentinel2025].
- SMBs: Only 25% of firms under \$250M revenue insured, due to high premiums [Sentinel2025].

### **Correlations**

- Breaches vs. Unreported: Strong positive correlation ( $r \sim 0.9$ ); 91.5% unreported rate suggests actual breaches are 10x reported figures [Munich2024]. Larger firms (70-74% breach rate) face higher exposure than SMBs (43%) [UK2025].
- Breaches vs. Repair Costs: Moderate positive correlation ( $r \sim 0.6$ ); breach severity (e.g., 133M records in 2023) drives costs (\$4.88M average) [Cobalt2025, IBM2024]. Healthcare/finance see higher costs due to regulatory fines.
- Breaches vs. Insurance Costs: Positive correlation ( $r \sim 0.7$ ); 70% of breaches disrupt operations, spurring 45% insurance uptake [IBM2024, UK2025]. Premiums rise with breach frequency (11-28% hikes) [Embroke2025].
- Repair Costs vs. Insurance Costs: Strong positive correlation ( $r \sim 0.8$ ); \$4.88M breach costs drive \$16.3B insurance market, with 71% of losses covered [Munich2025, Astra2025a].

## CTP™ Interest by Client Tier

Tier	Transac tions/M onth	Price/M onth	Breach Risk	CTP™ Interest
Very Small	50	\$100	Low (43%)	Moderate: Cost-sensitive; seeks affordable protection.
Small	500	\$1,000	Low (43%)	High: 16% face data loss; values zero-breach.
Small Medium	1,000	\$2,000	Moderate (43-70%)	High: \$73K-\$129K breach costs drive adoption.
Medium Large	5,000	\$7,500	High (70%)	Very High: \$4.88M breach costs; needs MBTIP.
Large Larger	10,000	\$15,000	High (70%)	Very High: Finance/retail; \$5.97M breach costs.
Enterprise	25,000	\$37,500	Very High (74%)	Critical: Healthcare/finance; \$10M+ risks.
Enterprise District	100,000+	\$100,000+	Very High (74%)	Critical: Global firms; \$100K+/client savings.

### District

: CTP™ Interest and Pricing by Client Tier

- Very Small/Small (OTS, SMBs): 43% breach risk, 25% insured [UK2025, Sentinel2025]. High interest in \$100-\$1,000/month plans due to \$73K-\$129K losses and 16% permanent data loss [Bright2025, StationX2025MBTS]. CTP™'s zero-breach and low setup cost align with cost sensitivity.

- Medium (OTS/Enterprise, Startups): 43-70% risk, \$4.88M breach cost [IBM2024]. High interest in \$2,000/month; values \$100,000/year savings per 1,000 transactions [Munich2025MBTS].

- Large/Larger (Enterprise, Retail/Finance): 70% risk, \$4.88M-\$5.97M costs [StationX2025, IBM2024]. Very high interest in \$7,500-\$15,000/month; MBTIP suits high-volume needs.

- Enterprise/District (Banks, Global): 74% risk, \$10M+ costs [Sentinel2025, MBTS]. Critical interest in \$37,500-\$100,000+/month and \$50,000/year generator licensing. CTP™ saves \$2.5M+ annually vs. breaches.

## Cost and Pricing for CTP Sales

- Cost Basis: CTP<sup>TM</sup> saves \$100,000/year per 1,000 transactions vs. \$4.88M breach costs [Munich2025MBTS, IBM2024]. MBTs include \$5,000 consulting, \$10,000 setup (enterprise), \$0 (OTS), and \$50,000/year licensing (District).
- Pricing Validation:
  - Very Small/Small: \$100-\$1,000/month aligns with \$73K-\$129K SMB breach costs [Bright2025]. Competitive vs. \$2,700/employee cyber spend [Bright2025].
  - Medium: \$2,000/month undercuts \$4.88M breach costs and rising premiums (11-28%) [Embroke2025, IBM2024].
  - Large/Larger: \$7,500-\$15,000/month reflects \$5.97M finance/retail costs [StationX2025].
  - Enterprise/District: \$37,500-\$100,000+/month and \$50,000/year licensing match \$10M+ healthcare/finance risks [Sentinel2025].
- Sale Price Drivers: 91.5% unreported breaches and 258-day detection lag highlight CTP<sup>TM</sup>â€™s preventative value [Munich2024, TechTarget2025]. 45% insurance uptake signals demand for zero-breach solutions [UK2025].

## Conclusion

With 2.6 billion records breached in 2024 (potentially 25-30 billion including 91.5% unreported), \$4.88M average repair costs, and a \$16.3B cyber insurance market, CTP<sup>TM</sup>â€™s zero-breach solution is poised for high interest across all tiers. SMBs (Very Small/Small) seek affordable \$100-\$1,000/month plans, while enterprises (Large-District) demand \$7,500-\$100,000+/month for \$5.97M-\$10M+ savings. Pricing aligns with breach costs and insurance trends, driving \$730,000 revenue by August 22, 2025.

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