

Email correspondence from Sophie Adlington of the ABI (Association of British Insurers) on the Committee's scrutiny of Cybercrime in Scotland, 11 June 2025

Hi Seán,

I'm getting in touch from the Association of British Insurers (ABI) to follow up on the Committee's evidence session on 14 May on cybercrime.

The Committee discussed how, while larger businesses may be better able to counter cyberattacks, smaller businesses often lack the resources to do so. We share this concern and have identified a severe cyber protection gap for small and medium-sized enterprises: cybercrime and cyber breaches continue to increase in number and severity year upon year and for many businesses are the top risk they will face, yet our research shows that many SMEs think they are too small to present a target to cyber-criminals.

This year the ABI published a '[Cyber resilience for SMEs: The Insurance Gap Explored](#)' report that explores how cyber insurance is a cost-effective way for SMEs to both prevent and mitigate the impact of cyber attacks and breaches, and also makes recommendations around improving understanding of cyber risks.

You can read the [press release on our website](#) and the [full report is available here](#).

A few questions were also raised about ransom payments and how companies can be insured against these. We've developed a [Ransomware Guide](#) together with the National Cyber Security Centre for companies that suffer a ransomware attack, which aims to minimise the impact of a ransomware incident, particularly on disruptions and costs to businesses, the number of ransoms paid, and size.

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