

ICS 35.030
CCS L 80



**NATIONAL STANDARD OF THE
PEOPLE'S REPUBLIC OF CHINA**

GB/T 45576-2025

**Cybersecurity technology - Guidelines for application of
cybersecurity insurance**

网络安全技术 网络安全保险应用指南

Issued on: April 25, 2025

Implemented on: November 1, 2025

**Issued by: State Administration for Market Regulation;
Standardization Administration of the PRC**

Table of Contents

Preface	III
1 Scope	1
2 Normative references	1
3 Terms and Definitions	1
4 Overview of Cybersecurity Insurance Applications	2
4.1 Purpose and Function	2
4.2 Main roles and responsibilities	2
4.3 Basic application process	4
5 Cybersecurity insurance coverage	5
5.1 Overview	5
5.2 Event Types	5
5.3 Types of Losses	6
6 Pre-insurance risk assessment	6
6.1 Determining Insurance Needs	6
6.2 Conducting risk assessment	7
6.3 Insurance Underwriting and Pricing	9
7 Risk Control During Insurance Period	9
7.1 Daily Risk Management	9
7.2 Insurer Risk Control	9
7.3 Implementing risk control	10
8 Post-accident event assessment	10
8.1 Emergency Response and Claims	10
8.2 Conducting incident assessment	11
8.3 Insurance Claims	11
Appendix A (Informative) Cybersecurity Insurance Requirements and Application Scenarios	13
A.1 Analysis of Cybersecurity Insurance Demand	13
A.2 Necessity of Cybersecurity Insurance	13
A.3 Cybersecurity Insurance Application Scenarios and Examples	14
Appendix B (Informative) Insurance Business Activities and Cybersecurity	16
Appendix C (Informative) Other Considerations for Cybersecurity Insurance	17
C.1 Insurance Amount	17

C.2 Deductible Amount and Deductible Period	17
C.3 Common Exclusions	17
Appendix D (Informative) Quantitative analysis method based on risk scenarios	18
D.1 Risk scenario examples	18
D.2 Example of risk quantification analysis	18
References	20

Foreword

This document is in accordance with the provisions of GB/T 1.1-2020 "Guidelines for standardization work Part 1: Structure and drafting rules for standardization documents" Drafting is required.

This document was proposed and coordinated by the National Cybersecurity Standardization Technical Committee (SAC/TC 260).

This document was drafted by: Beijing Yuanbao Technology Co., Ltd., National Industrial Information Security Development Research Center, China Electronics Technology Standardization Research Institute, PICC Property and Casualty Company Limited, China Information Security Evaluation Center, First Research Institute of the Ministry of Public Security, National Computer Network Network and Information Security Management Center, the Third Research Institute of the Ministry of Public Security, the National Information Technology Security Research Center, the National Information Center, and the China Cyberspace Security Center.

Institute of Information Engineering, Chinese Academy of Sciences, China Academy of Information and Communications Technology, China Pacific Property Insurance Co., Ltd., China Ping An Property & Casualty Insurance Co., Ltd., China Property & Casualty Reinsurance Co., Ltd., China Life Property & Casualty Insurance Co., Ltd., CCB Property & Casualty Insurance Co., Ltd.

Property and Casualty Insurance Co., Ltd., Guoren Property and Casualty Insurance Co., Ltd., Chengtai Property and Casualty Insurance Co., Ltd., Qianhai Reinsurance Co., Ltd., China Mobile Communications Group Co., Ltd., China Unicom Group Co., Ltd., Beijing Zhongce Anhua Technology Co., Ltd., China Electronics Great Wall China Internet Systems Application Co., Ltd., Ant Technology Group Co., Ltd., Beijing Jingneng Information Technology Co., Ltd., Sangfor Technologies Co., Ltd.

Co., Ltd., Guangzhou Jingyuan Security Technology Co., Ltd., Beijing Shenzhou Green Alliance Technology Co., Ltd., Venusstar Information Technology Group Co., Ltd.

Co., Ltd., Beijing Topsec Network Security Technology Co., Ltd., State Grid Siji Network Security Technology (Beijing) Co., Ltd., Beijing Winut Technology Co., Ltd.

Company, Yuanjiang Shengbang (Beijing) Network Security Technology Co., Ltd.,
Changyang Technology (Beijing) Co., Ltd., Qi'anxin Technology Group Co., Ltd.

Co., Ltd. and Hangzhou Anheng Information Technology Co., Ltd.

The main drafters of this document are: Chen Youlei, Liang Lulu, Han Bing, Li Qiang, Sun Qianwen, Wang Bingzheng, Wang Huili, Wang Jianyong, Liu Min, Wang Haiyang, Song Jing, Jiang Wei, Hu Guangjun, Li Qiuxiang, Han Yu, Liu Ming, Chen Yan, Cao Yue, Wang Xiaoqiang, Wang Jiahui, Song Shouyou, Liu Yuling, Liao Jian, Meng Nan, Dai Fangfang, Lei Xinghua, Liu Yu, Liu Yi, Zhou Junhua, Li Junjie, Fang Shan, Li Meng, Shen Mingxin, Lü Yenan, Yuan Jie, Qiu Qin, Han Hao, Chang Wenjuan, Zhang Xing, Zhao Yuanjie, Li Ji, Hu Wei, He Wuhong, Ding Yuhang, Li Miao, Bai Xiaoyuan, Yin Guoqiang, Kong Yong, He Gang, Ouyang Zhouting, Liu Yuhui, Zhang Jing, Li Zhiqi, Li Zhiyun, Quan Xiaowen, Ren Gaofeng, Wang Yizhou, An Jincheng, Lai Zefeng.

Cybersecurity Technology Cybersecurity Insurance Application Guide

1 Scope

This document describes the purpose and function of cybersecurity insurance, the main roles and responsibilities, and provides basic application processes, types of insurance events.

and loss types, and proposed methods for each stage of cybersecurity insurance application.

This document applies to organizations that purchase and use cybersecurity insurance and cybersecurity insurance institutions that carry out cybersecurity insurance business.

Other relevant parties of cybersecurity insurance shall refer to this for implementation.

2 Normative references

GB/T 20984-2022

GB/T 20986-2023

GB/T 22081-2024

GB/T 36687-2018

3 Terms and definitions

The terms and definitions defined in GB/T 36687-2018 and the following apply to this document.

3.1 cybersecurity insurance

A type of property insurance that covers the economic losses caused by cyber security incidents and the statutory liability for compensation.

Note. Cybersecurity insurance falls under the broad category of property insurance, and intangible assets such as digital assets can be the subject of insurance for this type of insurance.

3.2 insurer

An insurance company that enters into an insurance contract with the insured and assumes the liability for compensation or payment of insurance money in accordance with the contract.

[Source. GB/T 36687-2018, 2.4]

3.3 Applicant

The entity that signs an insurance contract with the insurer and is obligated to pay the insurance premium in accordance with the insurance contract.

[Source. GB/T 36687-2018, 2.5, modified]

3.4 insured

The entity that shares cybersecurity risks with the insurer has its property protected by the insurance contract and has the right to claim insurance money.

[Source. GB/T 36687-2018, 2.6, modified] Note. The policyholder may be the insured.

3.5 subject of insurance

The property that is the insured and its related interests or the objects specified in the insurance contract.