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WEEKLY RISK UPDATE / JUNE 26, 2026

IP Stolen, Fines Break Records, and APAC's Industrial Cyber Gap Comes Into Focus: This Week in Asia Risk

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REGULATORY

Coupang hit with record $409M data protection fine as D&O exposure widens

South Korea's PIPC imposed its largest-ever data penalty on June 11 (reported June 20): ₩624.7 billion on Coupang for a breach affecting 37.55 million people and unauthorised tracking of 11 million users' web activity. On top of the fine, the FTC separately designated founder Bom Kim as the group's "same person" controller, extending regulatory reach to governance of a NYSE-listed foreign company. Two active lawsuits. Insurers face questions on cyber, D&O, and whether regulatory fines are insurable under Korean law.

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HACKING & PHYSICAL RISKS

Ransomware group dumps 630GB of Apple and Tesla manufacturing secrets stolen from Tata

World Leaks (formerly Hunters International) published over 200,000 files from Tata Electronics, Apple's largest Indian manufacturing partner and a Tesla supplier. Files include iPhone quality specs, circuit board documents, and Tesla Project Highland engineering drawings stamped "TRADE SECRET."

Apple is investigating; Tesla has not confirmed.

Raises supply chain cyber: does Tata's cyber cover respond? Do Apple/Tesla's own programmes cover IP losses at a supplier they don't control?

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HACKING & PHYSICAL RISKS

Northern Japan struck by M7.2 earthquake as seismic sequence continues

A magnitude 7.2 quake hit off Iwate Prefecture on June 25, registering upper-6 intensity in Aomori. No tsunami, but bullet trains suspended and six injured. The event is the fourth major quake in the region since November 2025. Earthquake insurance penetration sits at 35.1% of Japanese households. JER claims data shows a single M7.3 event has previously consumed up to ₩391 billion. Researchers warn a magnitude 8-class event in the Sanriku region remains possible.

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INDUSTRY & MARKETS

Asia's factories face a billion-dollar cyber coverage gap as OT attacks rise, TMK warns

Tokio Marine Kiln research finds manufacturers across APAC face potential uninsured losses as cyberattacks increasingly target operational technology and industrial control systems, with a mismatch between where manufacturing risk is concentrated and where cyber coverage actually sits.

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INDUSTRY & MARKETS

89% of APAC data centre capacity sits in high climate-risk zones, First Street finds

First Street's research across 97 global markets finds 79% of global data centre capacity exposed to elevated flood, wind or wildfire risk, rising to 89% in APAC. Johor is ranked in the highest risk tier globally. Swiss Re projects data centre insurance premiums to grow from $10.6B to $24.2B by 2030. S&P projects $10B in new premiums in 2026 alone. Current underwriting models relying on historical climate data are increasingly inadequate.

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INSURANCE SPOTLIGHT

South Korea steps in as commercial market abandons high-risk medical malpractice

From June 25, the Korean government absorbs 100% of PI premiums for obstetricians, paediatricians and emergency physicians because no commercial carrier will underwrite these specialties at viable rates. Delivery facilities have fallen 34% in a decade. The government-backed programme covers up to ₩1.65B per incident at a premium the commercial market deems uninsurable. The FSS plans to revise the Medical Dispute Mediation Act, which may force commercial carriers to re-enter the market.

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