Situation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Who is harmed if there is a problem?

(What do harms look like in this situation? Who suffers harms when there is a failure or attack?)

Who is able to take actions to protect? What are their incentives?

(If it is the same person who is harmed, then they have an incentive to protect themselves. If not, then there are *misaligned incentives*.)

Who has the relevant information that is needed?

(Does the person who needs the information have it, or is there an *information asymmetry* where the person making decisions doesn’t have information they need?)

Do their actions have the potential to have side effects that affect other people?

(Does this situation have an *externality* that affects 3rd parties? Is the externality positive or negative?)

If people have to work together, how does their work combine to protect the system?

 *Weakest Link*: The person with the worst security lets everyone get compromised

 *Best Shot*: The person with the strongest security protects others

 *Total Effort*: Everyone works together, and the attacker has to get through everyone’s security

Taking into account the challenges identified above, what policy might help solve some of these issues?

(Brainstorm: is there a rule or law or policy that we can put in place that might help solve at least part of the underlying issue?)

Who might disagree with the policy suggestion?

(Is this policy practical, or will people who don’t like it cause it to be rescinded? Will it cause unintended side effects or costs?)