

The need for Cyban

Whether it's a massive data breach exposing customer information or an automated ransomware attack that extorts bitcoin payments, risks of cryptomining, ransomware, business email compromise and spear phishing are all rising fast.

While premiums are growing at over 25% per annum, black swans and fat tails continuously threaten loss ratios. Cyber insurers lack real insight into the actual and evolving risk profile of their individual policyholders and have even less visibility of concentration risks.





Data-driven risk decisioning

We offer a unique solution to help manage cyber risk driven by real time data. Individual devices and the policyholder's business as a whole can be audited. Risks are automatically detected and quantified without impacting device performance. Alerts and a dynamic risk score are generated to help with risk decisioning.

The inside-out view of your cyber exposure

Risk scores and aggregated data are continuously fed-back in near real time giving a true insight into the actual and evolving risk profile of policyholders. Constantly updated cyber scores on individual devices enable the measuring and monitoring of specific concentration risks at a granular level. A capability to dynamically adjust premiums allows insurers to reward good risk management and penalise or eliminate poor risk behaviour.



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Underpinned by analytics

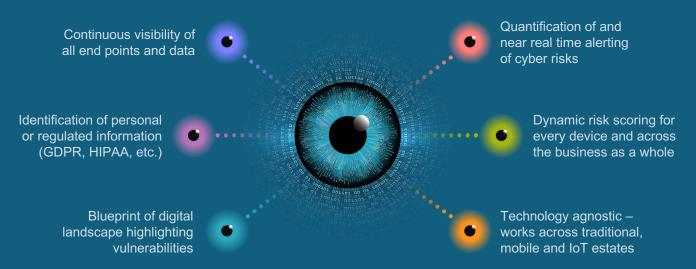
By combining workflow automation, analytics and AI, Cyban enables you to drive down your expense ratio, improving profitability and reducing earnings volatility.

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Cyber insights built on data-driven views

The **Cyban App** is a C-suite cyber tool for your policyholders, providing a true Insight into an ever-evolving exposure



Policyholder • benefits •

- C-suite risk management tool with high level board reports and drill downs
- Near real time data discovery generating dynamic risk scores for individual devices & portfolio
- Actionable alerts improves cyber risk management
- Automated application, renewals and claims



Maintaining • security and • privacy •

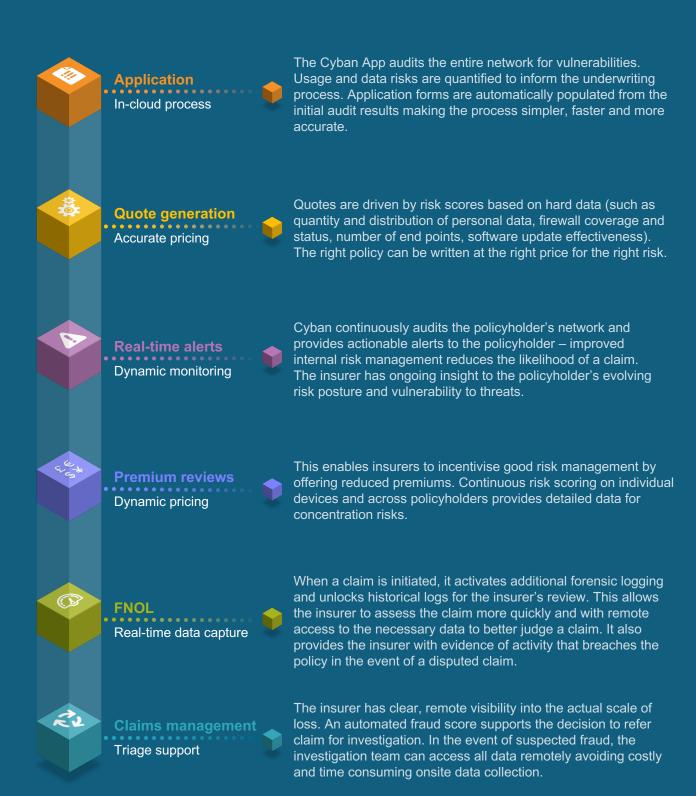
- AES-256 encryption keeps policyholder's private data secure. Personal data is always safe
- Policyholder's underlying data remains with policyholder and is only visible to policyholder
- Insurer sees only aggregated data until a claim is made
- Historical device details and audit logs are only revealed to insurer in the event of a claim
- Cyban's cloud AI constantly validates policyholders operating systems and software
- Cyban is regularly updated to protect against the latest threats

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Usage-based benefits throughout policy lifecycle



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Transforming cyber insurance in the same way Telematics transformed auto insurance

A unique solution to ever mutating cyber risks threats

A platform combining workflow automation, deep-analytics and Al

Data-driven insights into cyber risk

Real-time risk scoring with alerts, monitoring and reasoning

Dynamic premium rating to manage risk exposure



Watch the video https://bit.ly/cyban_for_insurance_en



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