# Resilience Solution FAQ

# How does the Resilience Solution help your clients efficiently manage their cyber risk?

At Resilience, we recognize that cyber risk is not only a technical problem but also a financial one. That's why we assist our clients in achieving cyber resilience by balancing their risk acceptance, mitigation, and transfer. Our solution enables risk, cybersecurity, and financial leaders to assess, measure, and manage their cyber risk in an integrated and economically efficient manner.

By streamlining the client's cyber risk analytics tools and leveraging our elite security and risk expertise with our state of the art scenario and quantification models, the Resilience Solution optimizes return on investment on risk controls and justifies insurance premiums.

## Is the cyber risk solution cost included in the insurance premium?

We are pleased to offer our clients our Essential Package at no extra charge, which provides a valuable complementary solution. Additionally, we offer advanced cyber risk management services through our Edge and Enterprise packages, which require an annual fee to access. These premium offerings provide exceptional value and are not included in the base package.

### Where is the value in the annual subscription if my client has completed their action plan & received full limits?

The Resilience Solution Packages aim to support risk managers and CISOs in assessing, measuring, and managing cyber risk in order to improve the effectiveness and efficiency of their Cyber Risk Program. It's important to note that these packages are not just a one-time checklist that is completed and then forgotten. Rather, they involve ongoing, continuous engagement. By offering three distinct packages - Essential, Edge, and Enterprise - clients are able to advance and evolve their cyber risk function over time.

## Will the Resilience Solution take more time to close due to procurement processes?

If a client is interested in purchasing our integrated cyber risk solution but is experiencing internal delays with procurement and/or Board approvals, we suggest securing their account with our Essential Package. This package includes comprehensive cyber insurance along with advanced cybersecurity features. Once the client's procurement and/or Board approvals are complete, we can then upgrade them to our Edge Package over the policy term.

## Can there be a separation between the insurance part of your business and risk management team?

For clients to fully leverage the benefits of our Resilience Solution, it is important to integrate their cyber insurance with their quantified and prioritized assessment of potential losses from cybersecurity threats. Rest assured that we do not use this analysis to reduce coverage for our clients. Rather, this connection enables our insurance team to offer more favorable insurance terms and simplifies the renewal process.

## How does the Resilience Solution simplify the renewal process?

By continuously engaging with us through our Edge package, the client can skip the lengthy renewal application process and instead submit an abbreviated attestation confirming any updated firmographic data, no past losses, and no significant operational changes during the policy period.

#### How does Resilience provide an aggregated view of the client's cyber risk?

The Resilience Solution utilizes over 180 data signals to offer clients a comprehensive risk assessment including factors such as external attack surface exposure and self-reported information. In addition, Resilience offers continuous cyber risk assessment by integrating with 3rd party cloud services and internal systems through APIs, resulting in faster and accurate risk analysis.

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Please refer to your insurance quote for specific details governing your coverage. Insurance coverage presented herein is for informational purposes only. The term and conditions of your specific insurance quote will govern. Certain conditions and limitations may apply. The purchase of insurance doverage is in no way tied to the purchase of security services. Arceo Labs, Inc. d/b/a Resilience offers insurance through its licensed and appointed insurance agents and security services through its expert security team

# r Reports and Analysis

# **State of Your Risk Analysis**

This analysis summarizes and quantifies your comprehensive cyber risk profile.

An easy-to-understand action plan that includes specific, detailed attack surface scenarios helps clients understand their risk profile and empowers their organization to make targeted security control recommendations to reduce risk exposure.

The report is delivered as a PDF and available in the client portal to all Resilience Solution clients postbind. The State of Your Cyber Risk Analysis report will help clients:

- Provide language and data to help risk managers, and security leaders collaborate to reduce their cyber risk
- Translate information for financial context backed up by threat intelligence and detailed security data



# **ROI-prioritized Risk Mitigation Plan**

This plan helps translate cybersecurity controls and threats to financial risk.

Cutting-edge impact analysis of cyber risk in direct financial terms, providing a single source of truth for your cyber risk management and budgeting strategy.



- The plan is available in the client portal for Edge and Enterprise customers - not Essential.
- The information provided through the live analysis is detailed, dynamic and interactive.
- Shows client how they can move their risk line down, a win-win for both our clients and us.
- Recommending an action plan to the client and the financial context for those recommendations - How much will those improvements cost, and an estimated return on investments from action and controls.

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Certain conditions and limitations may apply. Purchase of insurance coverage is in no way tied to the purchase of security services. Resilience offers insurance through its licensed and appointed insurance agency, and security services through its expert security team. Resilience security services will be governed, and subject to, the applicable executed master services agreement and any statements of work. Security services will be provided by Resilience Cyber Risk Canada Limited, 1 University Avenue, Toronto ON M5J 2PI.

# Resilience Solution Offering

RESILIENCE SOLUTION BENEFITS	ESSENTIAL	EDGE	ENTERPRISE
FINANCIALLY-PROVEN AI PLATFORM - Continuous learning system that creates clarity from o	cybersecurity	y visibility	
Ongoing visibility into external attack surface risk & dark web exposure analyzing over 180 signals* Reduce risk with threat visibility analyzing critical exposures & vulnerabilities. Track remediation of gaps identified in the client's security roadmap. By adding up to date, self-reported information and dark web exposure monitoring data, the client gets a holistic picture of their internal infrastructure, employees, assets, and tools.	0	٢	•
State-of-the-art probabilistic attack scenarios and quantification models to anticipate threat impact Give clients a portfolio-wide view of their risk and prioritize remediation of the most consequential vulnerabilities before an incident occurs with our attack scenario & quantification models.	•	•	•
Built-in interactivity to enable secure collaboration and accurate exposure validation Easily record actions taken to remediate cybersecurity loss exposures. Maintaining an accessible record of procedures, actions, and points of failure gives organizations an edge in improving their cyber resilience.		•	Ø
Continuous monitoring Identity Access Management (IAM) for a multi-cloud environment* Our Solution sifts the signals that matter the most to your organization and presents threat analyses with simplicity and clarity. Services supported include AWS, Github, Google Workspace, and M365.		•	Ø
API-Integrated continuous risk assessment for internal & external attack surface* Reduce risk exposure with continuous monitoring of your managed cloud-based or on-premise controls (including identity management, protective DNS, endpoint security controls, status of security training).			Ø
QUANTIFIED ACTION PLAN — Prioritization and context for better and faster operational decisi	ion making		
State of Your Risk Analysis summarizes and quantifies your comprehensive cyber risk profile An easy-to-understand action plan that includes specific, detailed attack surface scenarios helps clients understand their risk profile & empowers their organization to make targeted security control recommendations to reduce risk exposure.	Ø		•
Access to virtual training: How to Build a Defensible Cybersecurity Budget Virtual training series is structured for CISOs who are evolving into a business-value-driven risk leader.	Ø	Ø	Ø
ROI-prioritized Risk Mitigation Plan to translate cybersecurity controls and threats to financial risk Cutting-edge impact analysis of cyber risk in direct financial terms, providing a single source of truth for your cyber risk management and budgeting strategy.		•	◙
State of Your Vendor Risk Analysis summarizes the cyber risk profile of up to 15 vendors An external risk assessment of vendors helps you understand their risk profile and empowers your organization to make targeted security control recommendations to reduce your risk exposure.		•	Ø
Holistic third-party vendor risk assessment for up to 100 vendors Risk assessment for up to 100 vendors with guidance on identifying and quantifying cyber risk exposure. The assessment covers vendor management as enterprise risk, cloud accumulation risk, record aggregation, and impact on business resiliency.			•
<b>RESPONSIVE POLICY –</b> Comprehensive coverage, purpose-built for the dynamism and comple	exity of cyber		
Streamlined & comprehensive policy that covers costs, loss, and liability Our streamlined policy allows our underwriters to tailor coverage to meet the individual needs of every insured.		•	
Easy access to policy documents and recommendations via our digital portal* Easily view all your prioritized cybersecurity risks, recommendations, and policy documents in one place.	Ø	•	Ø
Improved coverage, limits, and retention at mid-term based on ongoing engagement* Improved cybersecurity controls result in enhanced terms, including midterm policy changes to improve coverage, limits, and retention based on your reduced cyber risk exposure for eligible clients.		٢	٢
Hassle-free renewal that bypasses long-form applications With continued improvements in cyber risk mitigation, long-form renewal applications can be bypassed in favor of an abbreviated attestation acknowledging updated firmographic data, no known losses, and no significant changes to operations during the policy period.		٢	0
<b>Dynamic risk transfer for your evolving risk posture</b> Ongoing recognition of cyber risk mitigation via insurance policy improvements throughout the year.			
Dynamic risk transfer for your evolving risk posture			C

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# r Resilience Solution Offering

RESILIENCE SOLUTION BENEFITS	ESSENTIAL	EDGE	ENTERPRISE		
HUMAN-IN-THE-LOOP PARTNERSHIP - Expert counsel to guide, validate, and augment your cyber risk team					
Expert-triaged threat alerts personalized and prioritized for individual business attributes* Receive alerts to industry-specific threats, threat actor campaigns, active ransomware groups, trending malware, and vulnerabilities under active exploit, all validated by our security and risk experts to reduce false positives and redundancies.	Ø	•	•		
In-house claims & incident management available 24/7* Our integrated claims and security experts respond with speed and technical understanding. All clients get access to a pre-vetted external client advisory panel, curated for an organization's unique loss mitigation needs, to provide disciplined advice throughout the claims process.	•	•	•		
Annual in-depth Table Top Exercise tailored to your organization's risk operations* One 90-minute virtual tabletop exercise customized for your unique operations developed and facilitated by a Resilience security engineer.		•	Ø		
Quarterly meetings with industry-leading cybersecurity and cyber risk experts* Access to quarterly 60-minute cadence calls with our security and risk engineers for guidance on vulnerability management and cybersecurity program development strategy.		Ø	•		
Industry-first Cyber Risk Modeling Lab for risk scenario and investment planning Engage an industry-first, custom-built, risk-modeling program tailored to your business to better understand and defend your security decisions and investments.			•		
CYBER ADVOCACY PROGRAM — Resources to activate an engaged community up and down your organization					
Best practices and "how to" cyber risk management guides* Learn best cyber risk management practices with guides detailing your industry's principal cyber threat actors, loss scenarios, and lessons from peers' experiences.	•	Ø	•		
Incident response and lifecycle management plan for review and validation* Our comprehensive incident response guide helps identify the key people, processes, and milestones needed to build your response and recovery strategies before, during, and post-incident.	•	•	•		
Comprehensive cyber risk reporting for executives and board members Executive / Board-level presentations on your organization's cyber risk readiness that translates cyber risks into business risks.		•	•		
Actionable cyber governance standards tailored from cyber risk best practices Build or review policies with our cyber risk GRC consultants to establish governance standards based on Resilience best practices templates for personnel, facilities, information, equipment, networks, or systems.		•	•		
Advisory services with industry-leading cybersecurity and risk engineers Custom cyber risk consultancy services to identify and remediate cyber risk control gaps and governance programs.			Ø		
The services currently offered through our Cyber Primary Care Program will continue to be available with the Edge Package.					

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## SCHEDULE A DEMO

Learn more about the Resilience Solution and how it can help you assess, measure, and manage your cyber risk by <u>ReachUs@CyberResilience.com</u>

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This material is not intended as a solicitation of insurance coverage; it is provided for informational purposes only and should not be viewed as a substitute for guidance and recommendations of a trained professional. Arceo Labs, Inc. d/b/a Resilience does not endorse any coverage, systems, processes, or protocols addressed herein. Any examples contained in this material are for illustrative purposes only and are not intended to establish any standard of care, to serve as legal advice, or to provide an acknowledgment that any factual situation is covered by Resilience products. Any references to non-Resilience Websites are provided solely for convenience, and Resilience disclaims any responsibility with respect to such Websites.