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Partnership.
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CYBER INSURANCE

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CYBER INSURANCE RISK ASSESSMENT

Company Name:

Blue Eyes

Primary Domain:

blueeyes.org

Industry:

Health Care and

Social Assistance

Size:

364 employees

ITC Associated (if any):

Partner Name

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Agenda

About DataStream

Our mission is simple:

We provide you with the best insurance coverage.

On top of that, we offer critical support that strengthens your security tooling and helps you maintain regulatory compliance.

We help SMBs like you become more resilient and able to withstand attacks that come your way.

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Executive Summary

This report summarizes your risk for a cyber attack. Using our industry knowledge and vulnerability analysis of your network, we estimate the likelihood of an attack and its cost to you. We also estimate how your business's risk level compares to others in your industry and finally, we recommend ways to reduce your risk.

How Risky Are Businesses Like Yours?

9 – 13 out of 100

businesses like yours are expected to be hit by a cyber attack leading to an average economic loss of

$74,000

CLICK HERE

To learn more about how cyber attacks threaten your industry

How Does The Cyber Risk Of Your Business Compare To Your Peers?

In terms of suffering a costly cyber attack:

Your company is 1.4X riskier compared to your industry peers

CLICK HERE

To learn how we estimate your cyber risk

How DataStream Can Protect Your Business

The average premium for a **$1,000,000** cyber insurance policy is only about

$5,000

DataStream has access to 20+ cyber insurers to find you the best policy for your business. This report makes sure you are prepared to apply and find that best policy.

We partner with your ITC
to help you resolve any red flags that would cause your cyber insurance application to be denied.

We provide free resources
like this CIRA, our Cyber Posture Audit Tool, and our Incident Response Plan Builder, to help prevent and mitigate future cyber incidents.

We find you cyber policies
and help you identify the best cyber policy for your business' needs and risks.

CLICK HERE

to apply for a free quote

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Why Cyber Insurance Impacts Your Company

Industry: Healthcare

The results presented here are from the 2021 NetDiligence Report, which evaluated nearly 6,000 claims that occurred during 2016–2020. These losses are only for the minority of small–to–medium businesses that had policies in this study; the true cyber losses across the industry is likely 5–10X higher. Access the full report here.

Total cost of cyber insurance claims
## $71.6M

Average cost of cyber incident
$74K

Worst case cyber incident loss
$6.6M

Proportion of cyber attacks for your industry over the last year

This graph shows the different trends in types of cyber attacks that have impacted your industry sector over the last year.

Services: Medical, Educational, and others

Legend: Data Breach — Ransomware — Hacking — Fraud

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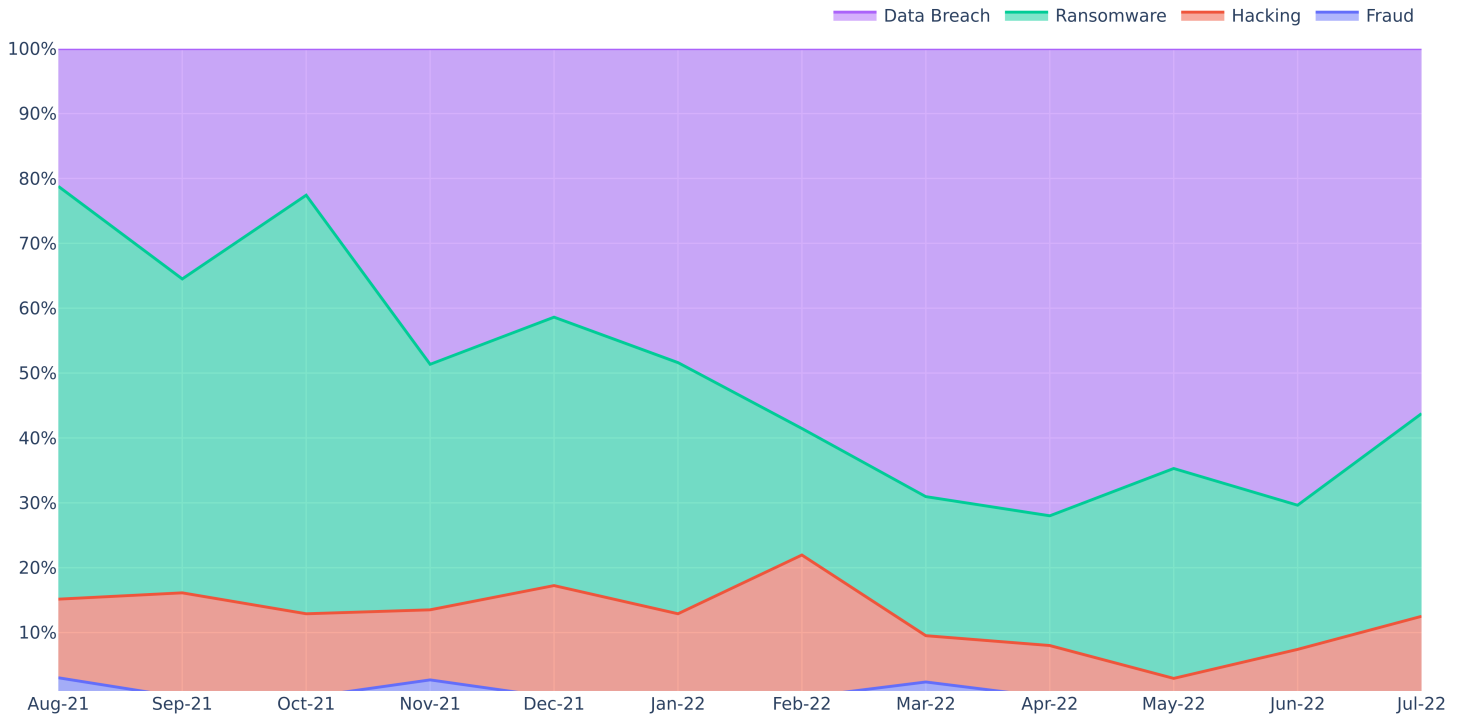
How Risky Is Your Company Compared To Your Peers?

Insurers think about risk in terms of claims: if 100 similarly-sized companies in your industry had cyber insurance policies, how many of those policies would be expected to have a claim in a given year?

9 – 13 claims expected for 100 companies in your industry peer group

Every company has a baseline cyber risk. In general cyber risk increases with company size, and industry verticals have different risks which can change based on the current threat landsacpe. Results here are based on machine learning models trained on thousands of historical cyber insurance policies.

Your company is 1.4X riskier compared to your industry peers

DataStream collects additional data related to cyber risk that powers even more accurate machine learning models that provide better insight than models built using industry and size alone. These models allow individual companies to compare their cyber risk to their peer group.

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envelop

Envelop Risk is one of the leading cyber reinsurance companies in the world, with over 5 years experience modeling cyber risk in economic terms. As a spinoff of Envelop, DataStream continues building on a wealth of talent, experience, and data for using state-of-the-art machine learning techniques to help businesses better understand and mitigate their cyber risk.

CLICK HERE

For more information about DataStream's modeling approach, datasets, modeling history, and our data science team.

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Your External Posture: Attack Surface Graph

The graph below depicts what any reasonably competent attacker can see of your network, which we call your External Cyber Posture. Networks typically consist of a main domain (here depicted as the central node of the network), which may also be connected to a set of subdomains. A subdomain is an additional part to your main domain that helps better organize your network. Finally, each of these subdomains has to then point to an Internet Protocol (IP) address. An IP address is a unique address that identifies a device on the internet or a local network. If a device on your network is connected to any vulnerabilities or risky open ports, the corresponding IP address is highlighted in red.
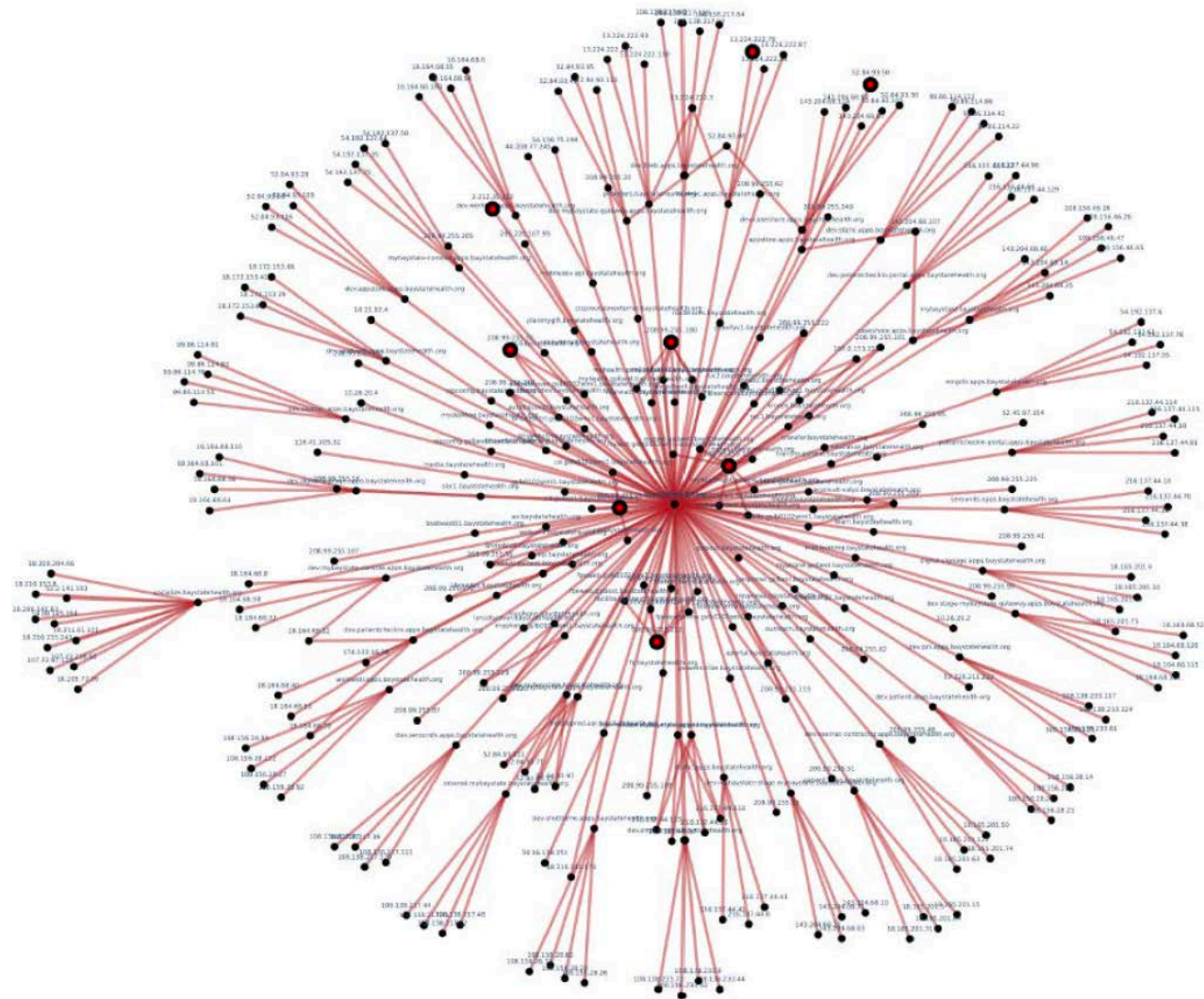
Vulnerabilities and Open Ports Breakdown

This section can be used as a guide for addressing any dangerous open ports (ports 22, 23, 137, 138, 389, 445, and 3389) or software vulnerabilities, which are named according to the Common Vulnerability Enumeration (CVE) convention. Additional information can be found by clicking on the individual CVEs, which have been linked to their respective descriptions in the National Institute of Standards and Technology (NIST) National Vulnerability Database (NVD).

IP Address: XXXX

Open Ports:

80 443 844, 80 443 8443, 80 443

Vulnerabilities:

Full review of open ports and vulnerabilities to be discussed as part of follow up.

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Cyber Insurance Checklist From DataStream

Cyber insurance is a strong, cost effective solution to signficantly lower catastrophic cyber risk to your business. To help find your company the best cyber insurnace quote possible, you should take into account the following checklist items.

Do you have Multi–Factor Authentication (MFA) running on critical applications?

It is estimated that by properly implementing MFA that 99.9% of account compromise attacks can be blocked.[1] Lacking MFA will prevent your company from receiving quotes from top–tier insurers, leading to policies with ~10% or higher premiums and that only offer reimbursement payments, rather than pay on behalf.[2]

Does your company conduct regular security awareness training for all employees?

While ransomware and data breaches make big splashes in the news, the most common cyber incident seen by boots on the ground is cyber crime, such as phishing and smishing attacks.[3] Proper cyber training of employees is one of the most effective way of avoiding these attacks.

Does your company perform at least weekly back–ups of critical data and systems?

Proper data backups which ensure your company can be up and running again in 10 days or less have essentially become a hard requirement to obtain a cyber insurance policy. This is for good reason; when it comes to ransomware, the quality of your backups determine whether you have to pay a ransom or not.

Has your company experienced a data breach in the past?

Just because you had a data breach before doesn't mean you don't qualify for cyber insurance. DataStream has helped companies who have had breaches as recent as last year improve their cyber security posture and obtain affordable policies for their business.

[1] https://www.microsoft.com/security/blog/2019/08/20/one–simple–action–you–can–take–to–prevent–99–9–percent–of–account–attacks/

[2] https://insurancetrainingcenter.com/resource/pay–on–behalf–of–vs–reimbursement/

[3] https://www.experian.com/blogs/ask–experian/phishing–smishing–vishing/

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FAQ + Disclaimer

Cyber insurance is a new field, and there are still a lot of myths. This FAQ tries to dismantle the 5 main questions we get asked most frequently by SMBs concerning cyber insurance offerings.

1. IS IT TRUE CYBER INSURANCE DOESN'T PAY OUT?
If an applicant purchases a proper standalone cyber insurance policy and has properly verified their cyber security technology and processes, they should find a quick payout in the event of a cyber insurance claim. DataStream works to ensure applicants find the right coverage and terms that fit their business.

2. DO I REALLY NEED CYBER INSURANCE SINCE I ALREADY USE A MSP?
Partnering with an ITC is an important step in managing your cyber risk, but they will almost certainly not cover the various costs associated with a cyber loss (such as loss of revenue, legal fees, regulatory fines, etc.)

3. ISN'T A GENERAL LIABILITY COVERAGE POLICY GOOD ENOUGH?
A good cyber insurance policy covers 1M+ in loss; if you are only paying a few hundred bucks, you don't have that kind of policy. Cyber insurance is a specialty product but with the right guidance, you can find affordable policies that will cover you from worst case outcomes.

4. ISN'T APPLYING FOR CYBER INSURANCE DIFFICULT?
DataStream uses tools like this CIRA report to prepare businesses for easy cyber insurance applications. Our digital flow suggests limits and particular policies automatically that are a good fit for you business.

5. AREN'T ALL POLICIES THE SAME?
Policies can be radically different in terms of coverage, price, and other key factors. DataStream has built the tools to guide your business towards the best policy that fits your needs and has a team on standby to answer any further questions.

DISCLAIMER

The CIRA report is made available by DataStream Insurance for educational purposes as well as to give the applicant general guidance for improving cyber security processes and network possture for the purposes of applying for cyber insurance, but does not claim accurateness or completeness of collected data on the applicant. The report should not be used as a shortcut for determining how to answer cyber insurance application questions, but rather as a tool for the relevant IT department or IT Consultant (MSP, MSSP, etc.) working with the applicant.

This report was prepared by

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FOR MORE INFORMATION VISIT
www.datastreaminsurance.com

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