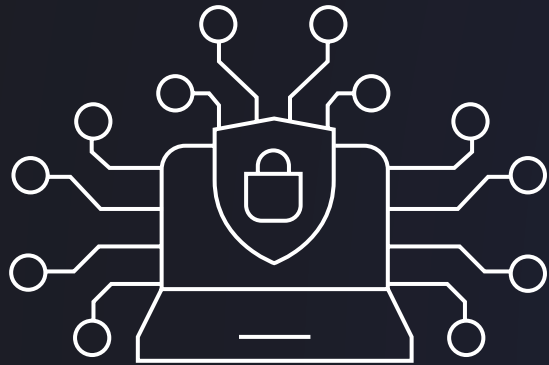


CyberMatics Playbook

Award-winning cybersecurity
insights and analytics





CyberMatics is AIG's award-winning technology-driven process to help organisations verify their cyber risk postures, prioritise the implementation of cyber risk controls and make more informed investment decisions in their cyber security programmes.

CyberMatics is provided as a complimentary service to eligible AIG cyber clients. This booklet outlines: how CyberMatics works, the information and insights clients receive from its dynamic dashboard, the key benefits for businesses, and how to obtain and activate CyberMatics.

[GO BACK](#)

How CyberMatics works

CyberMatics is fed by two data sources. Firstly, cyber underwriting information is provided by the business via AIG's smart application form. Secondly, cyber data is delivered and continuously updated by one of our technology partners the business chooses to work with. This information is synthesized using AIG's patented technology driven model, to generate incredible insights for the business.

[CLICK HERE](#)



CYBERMATICS

**BUSINESS
INSIGHTS**

[GO BACK](#)

Data via AIG smart application

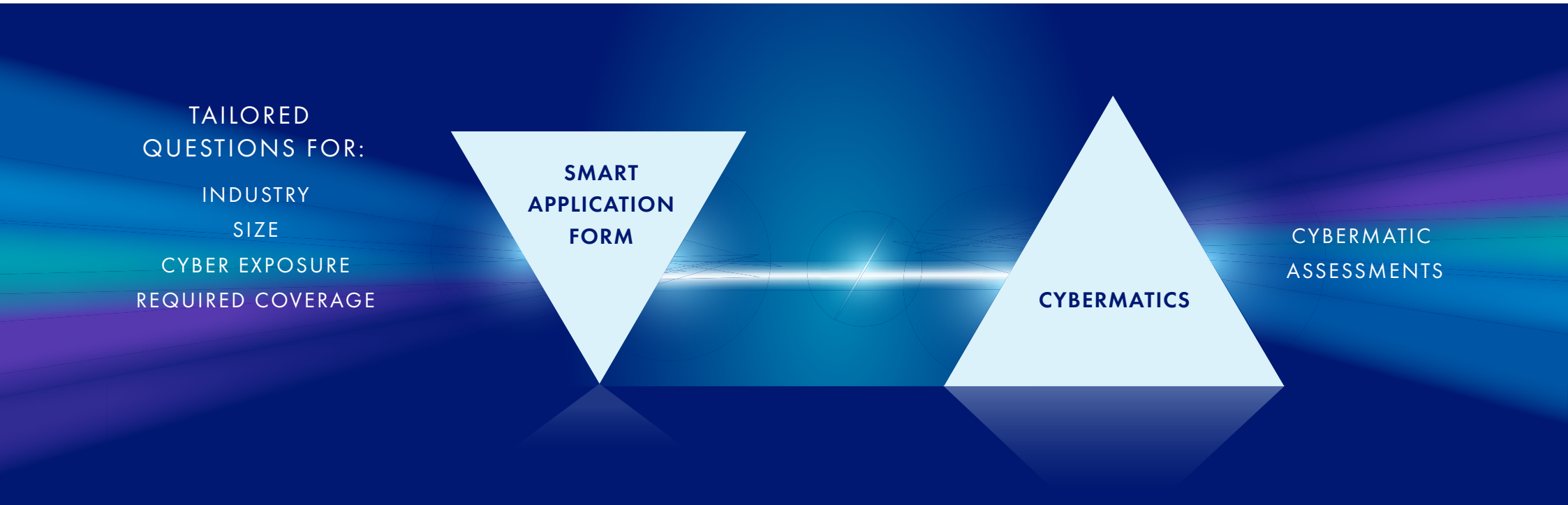
AIG's dynamic and interactive smart application form allows businesses to respond to tailored questions relevant to their industry, size, cyber exposure and required cyber coverage. The question set adapts itself as it is completed and the business's answers, fed into CyberMatics enables a range of assessments including the likelihood of malicious or accidental cyber actions, the potential impacts on the business and the effectiveness of the business's cyber loss measures.

TAILORED
QUESTIONS FOR:
INDUSTRY
SIZE
CYBER EXPOSURE
REQUIRED COVERAGE

SMART
APPLICATION
FORM

CYBERMATICS

CYBERMATIC
ASSESSMENTS



[GO BACK](#)

Data via AIG technology partner

CyberMatics is also supplied with secure data from one of our technology partners working with the business. The selected partner provides regular, verified data responses to our underwriting application questions. Partners will never contradict any of the clients' responses (see "no downside") and data is aggregated before delivery to AIG so we do not receive any of the client's raw data. In this way the client's cyber maturity profile is updated weekly with risk scores, benchmarking, recommendations, and more. Clients can view this continuously updated information on the Dynamic Dashboard.

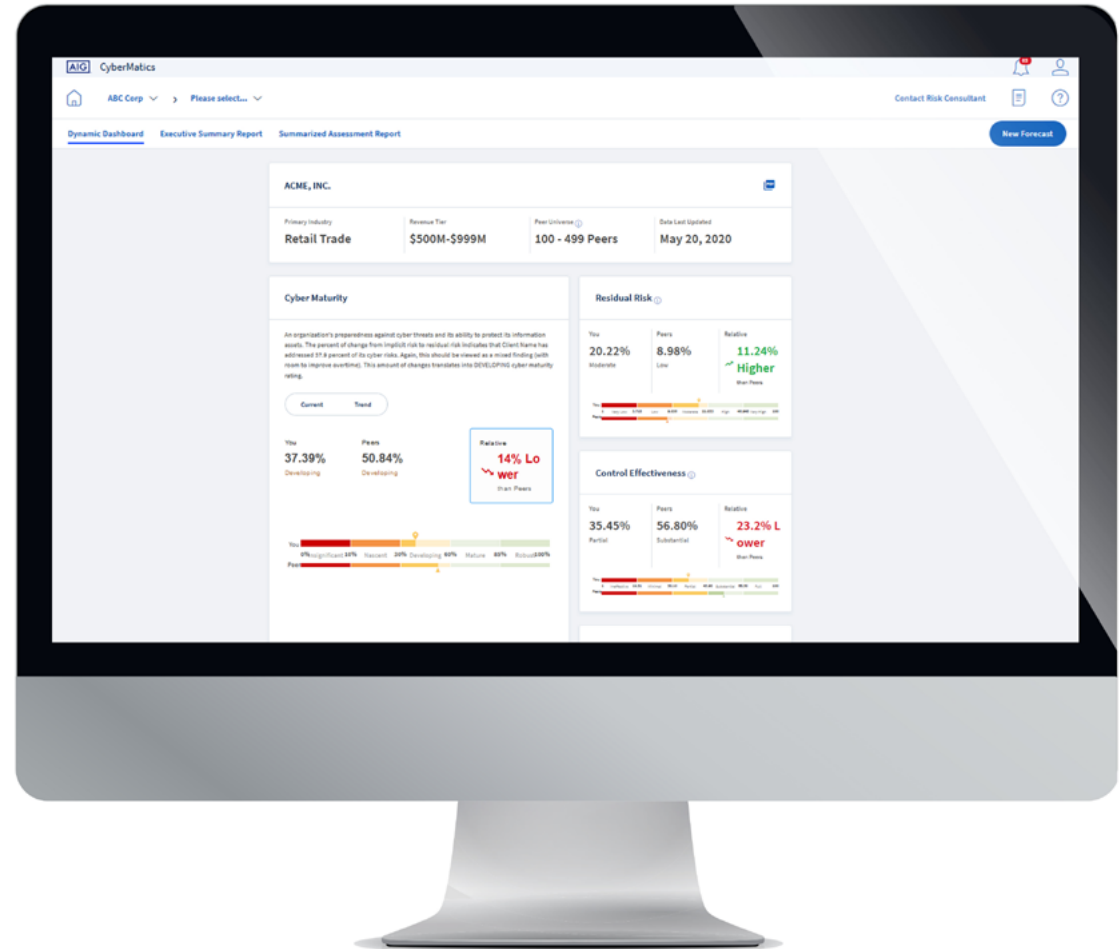


[GO BACK](#)

The Dynamic Dashboard

Every CyberMatics client has its own Dynamic Dashboard. This provides comprehensive, updated information about multiple aspects of the business's cyber posture that combine to deliver a holistic view of its overall cyber risk position.

This is underpinned by a wealth of detail around the organisation's cyber risk landscape including, but not limited to:



[GO BACK](#)

Cyber Maturity

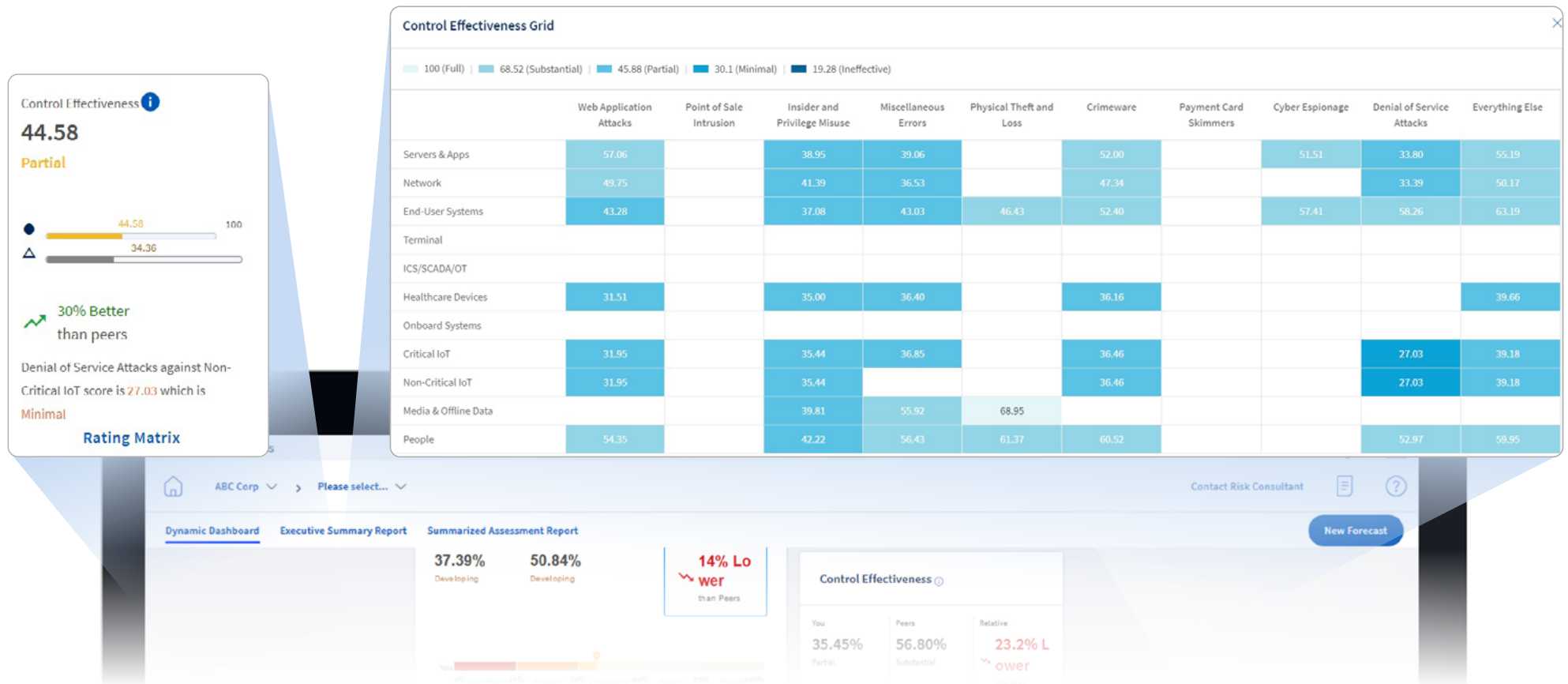
The Cyber Maturity chart displays the organisation's preparedness against cyber threats and its ability to protect its data. (A higher maturity rate implies greater success managing new and unexpected cyber threats). It can be analysed at the most currently available point in time, or as the example below shows, over preceding periods to help reveal performance trends. In both cases the data is benchmarked against the organisation's peer group in terms of industry sector, revenue, and geography.



[GO BACK](#)

Control Effectiveness

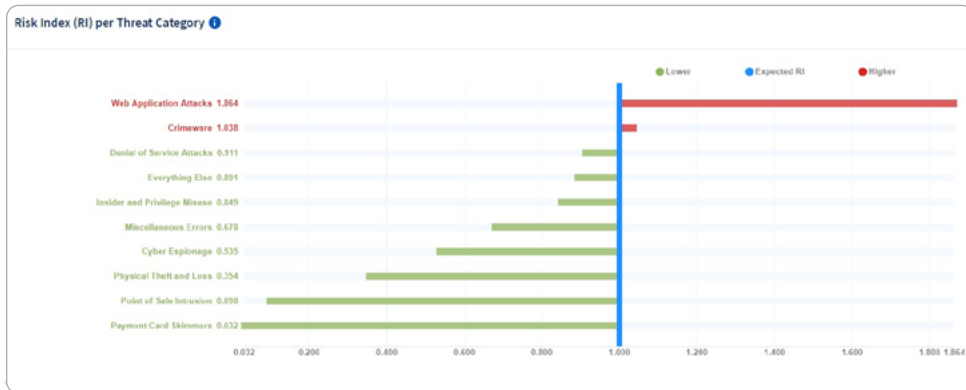
This provides an aggregated score of the effectiveness of the client's cyber risk controls (depending on their suitability for the business's cyber exposures and on the effectiveness of their implementation). The score is benchmarked against similar organisations. For detailed analysis, users can toggle to the underlying rating matrix detailing the relative effectiveness within each control category.



GO BACK

Scenarios and Practices

CyberMatics itemises the top risk-reducing practices which the organisation has not implemented and provides a relative rating of the expected risk reduction of implementing each practice. This dynamic perspective updates with the organisation’s changing cyber risk landscape, which CyberMatics describes by listing the top risk scenarios facing the organisation and the level of cyber risk presented under each threat category.

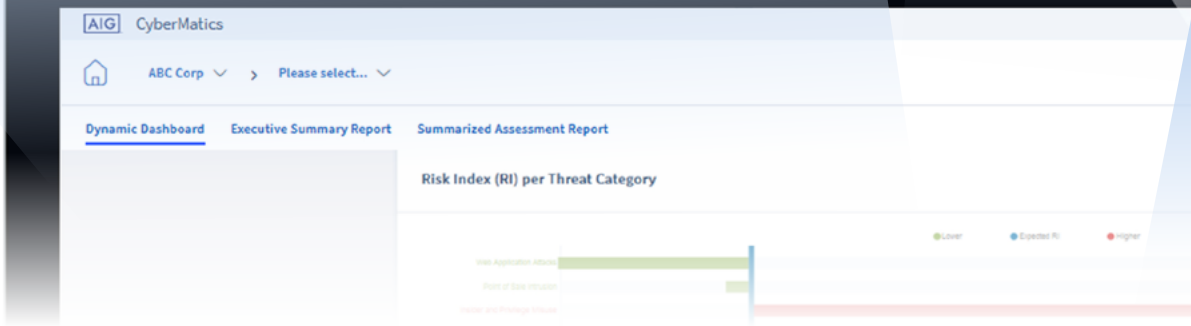


Top Risk Scenarios

Rank	Risk Scenario Name	Level	Score
1	Misc Error: Server/Apps	Moderate	18.247
2	Misc Error: End User Systems	Moderate	15.784
3	Misuse: People	Moderate	15.779
4	Misc Error: People	Moderate	14.926
5	DoS Attack: Server/Apps	Moderate	14.345

Prioritized Practices

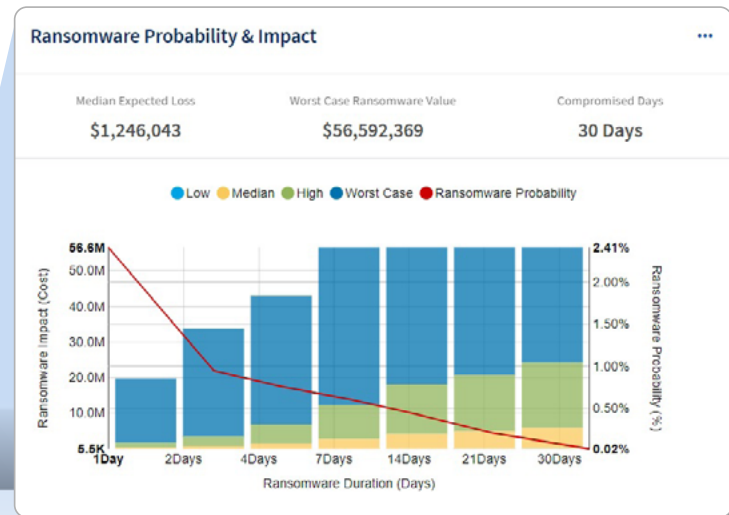
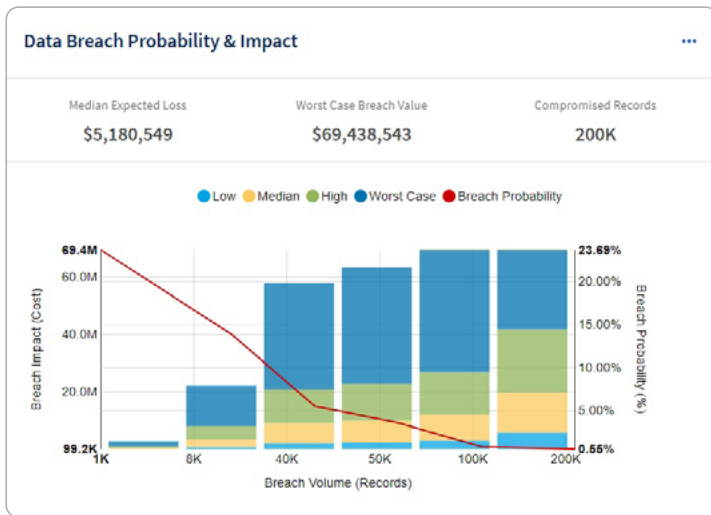
Control Section	Question Description	Index
Denial of Service Attacks	1. DoS mitigation	-
Error	1. Employee behavior monitoring	0.858
General	1. Hardware inventory	0.667
General	15. Change Control	0.601
People	1. Phishing	0.529



[GO BACK](#)

Business Impacts

CyberMatics delivers continuously updated assessments of the threat vector and potential impacts facing the business. The organisation's threat likelihood is benchmarked against that of similar organisations, while the probabilities and financial impacts of data breaches and ransomware facilitate low, medium, high and worst case scenario modeling.



ABC Corp > Please select...

Contact Risk Consultant

[Dynamic Dashboard](#) [Executive Summary Report](#) [Summarized Assessment Report](#) [New Forecast](#)

Data Breach Probability & Impact

Worst Case Breach Value: \$61,321,954 | Compromised Records: 1.5 M

Interruption (DoS) Probability & Impact

Worst Case Interruption Value: \$6,321,753 | Compromised Hours: 48 Hours

GO BACK

Forecasting

This powerful functionality allows Information Security Officers to select specific cyber controls, or combinations of controls, and forecast the beneficial impacts on the organisation of implementing them. The forecasting tools will reconfigure the organisation's threat likelihood, cyber maturity and control effectiveness as well as the risk scenarios facing the business and the recommended prioritised cyber risk control practices.

The screenshot displays a forecasting tool interface. On the left is a 'Create Forecast' form with the following details:

- Forecast Name: MyForecast
- Question: Do you want to forecast the top five prioritized practices?
- Control Selection Table:

Control Subsection Name	Control Description	Forecasting Actions
ICS/SCADA/OT	3. Risk Assessment	Yes No
General	5. Administrative privileges	Yes No
General	2. Software inventory	Yes No
General	15. Change Control	Yes No
General	22. Wireless security	Yes No

On the right, three summary cards are shown:

- Residual Risk**: 14.038 (Moderate), 24% Worse than peers. Rating Matrix.
- Cyber Maturity**: 38.94% (Developing), 19% Worse than peers. Trend Graph.
- Control Effectiveness**: 32.99 (Partial), 27% Worse than peers. Rating Matrix.

At the bottom, a navigation bar includes 'Dynamic Dashboard', 'Executive Summary Report', and 'Summarized Assessment Report'. A 'New Forecast' button is also present. A data card for 'ACME, INC.' shows: Primary Industry: Retail Trade, Revenue Tier: \$500M-\$999M, Peer Universe: 100 - 499 Peers, Data Last Updated: May 20, 2020.

[GO BACK](#)

Business Benefits

CyberEdge injects measurable understanding into an organisation's cyber risk. Operationally it helps prioritise the implementation of control measures. Strategically it informs investment decisions around its overall cybersecurity program. In these ways it delivers tremendous insights and valuable benefits to, Information Security Officers, Risk managers, Board Directors and the organisation itself.

[CLICK HERE](#)

**AIG
CLAIMS DATA**

**THREAT
INTELLIGENCE**

[GO BACK](#)

Proven and Independent

Although Cybermatics is a highly differentiated cyber risk assessment tool, there is nothing experimental about it – it is an established technology that was award-winning in 2018. As a cyber insurer AIG’s interests are completely aligned with our clients, we have “skin in the game” and the risk scoring of clients’ cyber maturity, control systems and potential business impacts is completely objective, regardless of the systems and software that they have purchased.

We believe that this is a unique service from AIG, no other carrier that we are aware of is prepared to validate and benchmark an organisation’s cyber posture in this way. All of this means that each participating organisation benefits from a proven, independently verifiable, analysis of one of the most volatile risks they face – continuously updated and complimentary to eligible AIG customers.*



* See [Getting CyberMatics](#) section for eligibility

[GO BACK](#)

Board-Ready

CyberMatics empowers CISOs by equipping them with information in the right language for their board directors. CISO's will already have command of technical and analytical specifics and may typically present in such terms to their boards. (Such as the numbers of patches implemented, the percentages of endpoints protected, the percentage of employees trained etc.)

CyberMatics goes a lot further and presents the technical analysis in practical expedient contexts that board directors boards can access, consider and act upon such as: the probabilities of an attack, the potential financial impacts on the business and benchmarking comparisons with organisations of similar size, sector and markets.



[GO BACK](#)

Implementation and Investment

CyberMatics helps organisations evaluate their selection and implementation of cyber risk controls. By feeding back regular risk scores specific to each control, it helps CISOs ascertain whether they have the right controls in place, whether they were implemented correctly and whether they are having the impacts that were anticipated when they were purchased.

Looking forward, CyberMatics also helps optimise cyber programme investment decisions. Not only does it present and prioritise control actions for risk improvement based on the organisation's risk profile, but its powerful forecasting functionality can then be deployed to quantify how the organisation's risk position would change in response to these selected control actions.

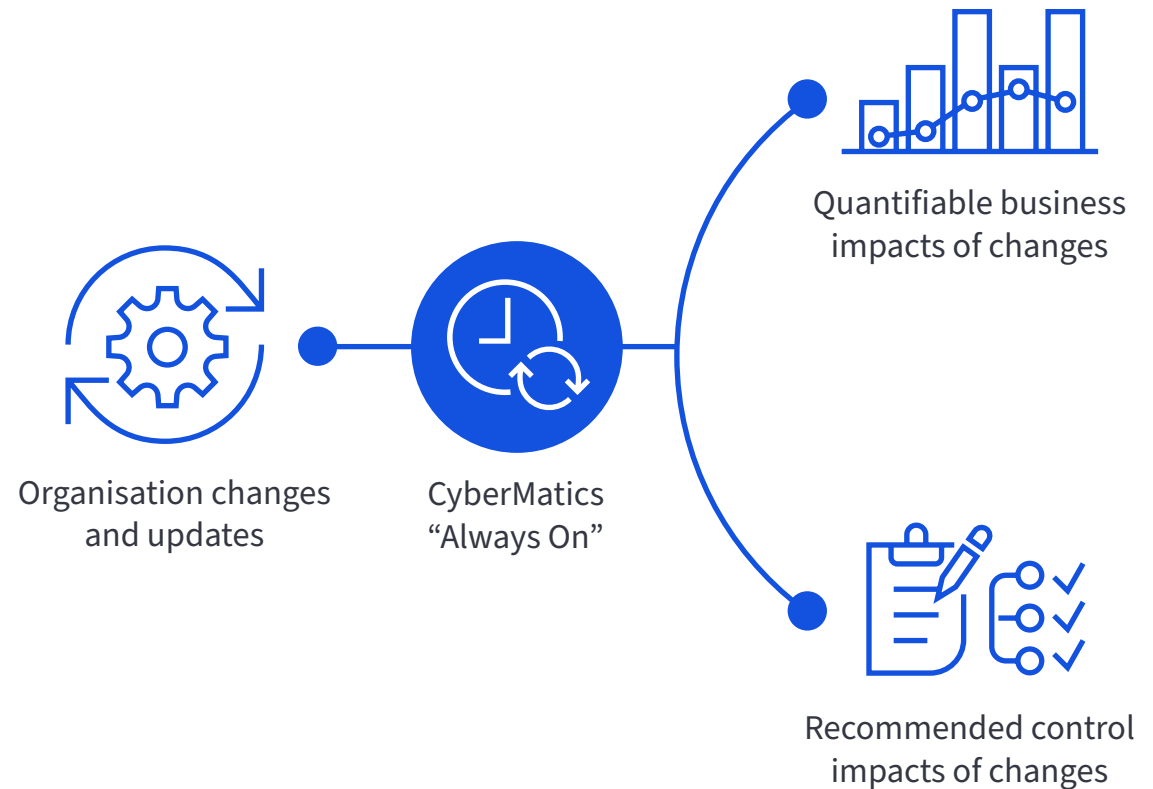


[GO BACK](#)

Ever Changing “Always On”

Cyber risks are dynamic and ever-changing and so, by necessity, are organisations’ system control strategies. Because Cybermatics is continuously updated, it allows businesses to track the impact of any changes to their security protocols during the policy period. For instance by using Cybermatics, an organisation could see the quantifiable impact on its cyber posture of adopting a new procedure (such as data encryption) during the year.

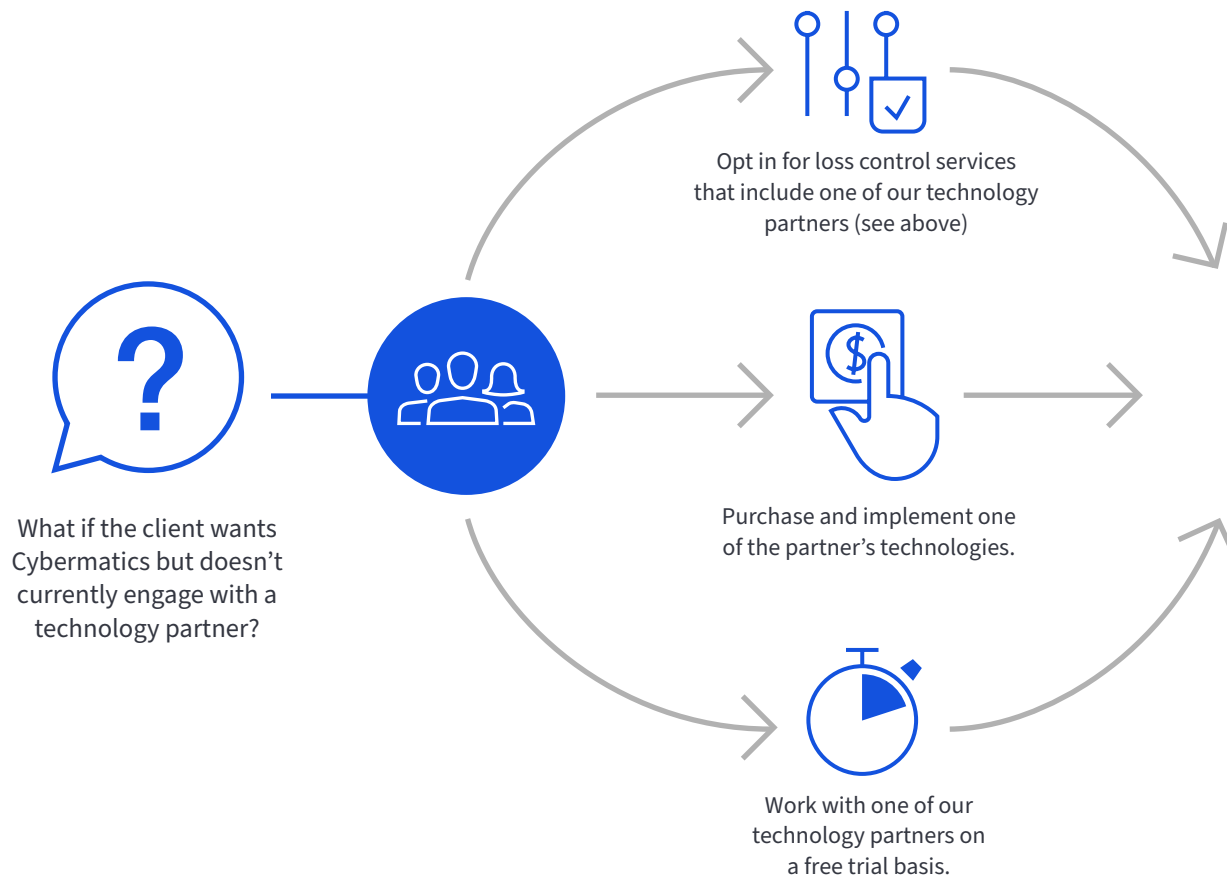
Not only that, as a result of any change in procedures, Cybermatics will also change the recommended security practices for the organisation. This provides valuable insights for Information Security Officers and Risk Managers, by highlighting the most important security aspects and procedures to focus on as their organisation’s threat landscape continues to evolve.



[GO BACK](#)

Getting CyberMatics

CyberMatics is available to any AIG CyberEdge policy holder that has engaged one of our technology partners.

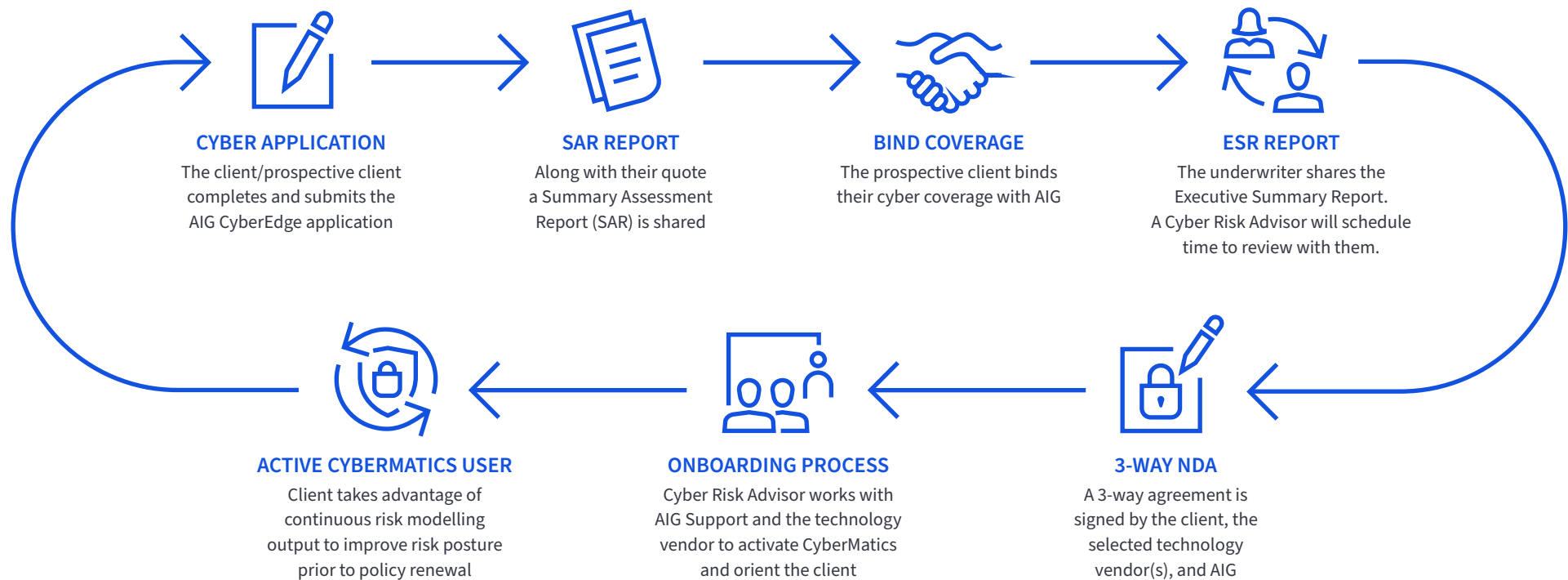


[GO BACK](#)

Activating CyberMatics

The **AIG smart application** needs to be completed in order to establish the initial risk model baseline needed for CyberMatics.

This triggers the full activation process below:





[GO BACK](#)

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