

# Cyber Risk Assessment

Quantified Risks.  
Actionable Insights.

**S&P Global**  
Ratings



# Cyber risk questions are unique. Get the answers.

From the CISO to the CRO. From the CFO to the CEO. Officers in your C-suite and members of your board have unique questions regarding cyber risk.



“What could a cyber incident potentially cost our company?”

“How do we assess the value of our cyber resilience program and stay ahead of regulatory scrutiny?”

“Are we optimizing our cyber budget and resource allocation towards initiatives that minimize risk?”

“How can we align cyber risk with corporate risk tolerance?”

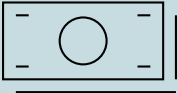
“How can we make the financial impact of a cyber incident ‘real’ to the C-suite?”

“Do we have sufficient insurance in the event of a cyber incident?”



**With cyber risk quantification at its core, the market-proven Cyber Risk Assessment from S&P Global Ratings and Guidewire reframes the discussion of cyber risk into one of business risk, helping you provide answers across the C-suite and into the boardroom.**

# Shared cyber risk responsibility needs a shared language – **financial impact.**



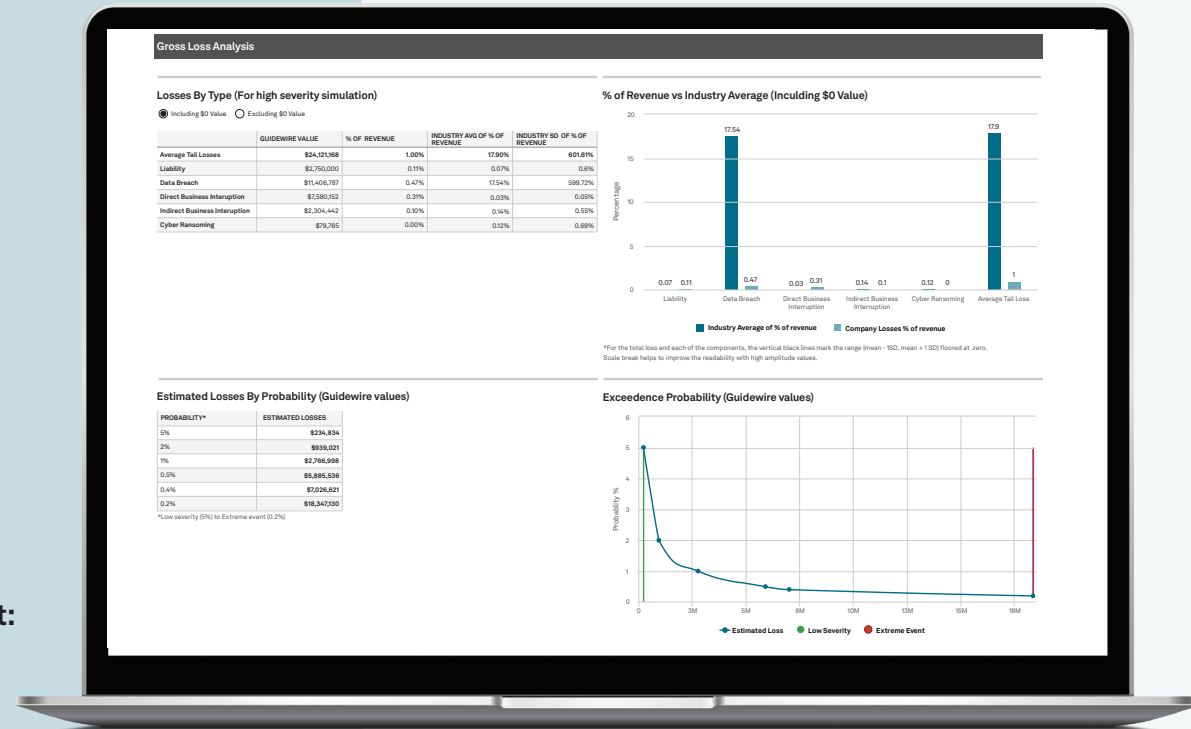
## Understand the financial value at risk of cyber:

- Predict the probability, severity and estimated losses arising from a cyber incident.
- Simulate estimated losses at different probabilities of occurrence, powered by 10,000 event loss simulations.
- Benchmark against select peers and industry averages to provide context around cyber risk exposure.



## As an enterprise risk management tool, the Cyber Risk Assessment:

- Enables informed discussions on cyber resilience strategy across the c-suite and board.
- Guides assessment of ROI of proposed cyber risk reduction investments and risks prioritization.
- Places cyber risk side by side with other corporate risks, to align with corporate risk tolerance.
- Supports building cyber risk resiliency, by helping assess risk transfer strategies, building sufficient cash reserves and visualizing trade-offs between budget allocation and security requirements.



# Benefits across leadership

## Security Leaders

Articulate cyber risk management and across the C-suite and the board.

## Risk Leaders

Align cyber risk with corporate risk tolerance and inform risk transfer decisions.

## Finance Leaders

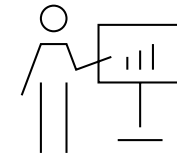
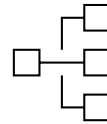
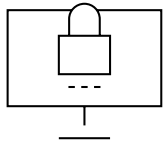
Assess trade-offs between budget allocation and security requirements.

## Executive Leaders and Board

Inform decisions around cyber resilience and governance.

# Translating technical complexity into business context

The Cyber Risk Assessment can help build confidence around the cyber risk quantification data outputs to inform business decisions around cyber risk mitigation with conviction. Here's why:



## Market Proven

Industry pioneer: Guidewire has been providing automated cyber risk quantification since 2016.

Used by global P&C insurers in underwriting cyber insurance.

Based on continuous calibrations being performed with actual claims and cyber security data.

## Open Architecture

Allows clients to review the data attributes informing the model.

## Access to Guidewire Experts

Data scientists and other specialists for more detailed explanation of methodology as well as data sources used to produce the Cyber Risk Assessment.

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