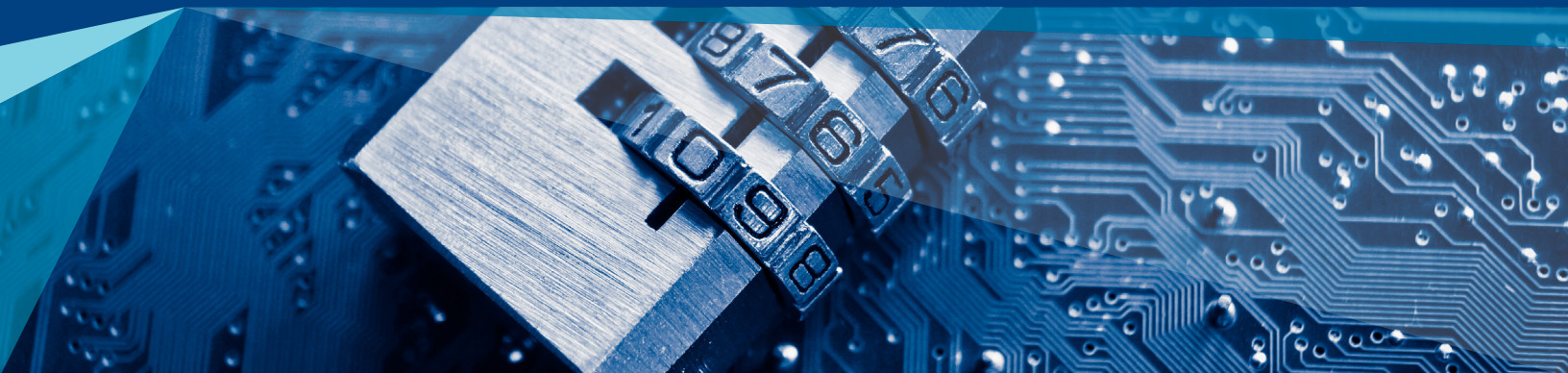


CYBER BUSINESS INTERRUPTION QUANTIFICATION (CBIQ)



Marsh's Cyber Business Interruption Quantification (CBIQ) service provides you with a detailed financial loss quantification based on realistic cyber business interruption events that your organization may face. Through CBIQ, we deliver information and analysis relevant to improving your organization's cyber risk management program and cyber resilience.

CBIQ offers you the following:

- Identified and prioritized cyber threats and realistic cyber event scenarios.
- A scenario-based cyber risk financial loss quantification assessment and analysis produced by our team of forensic accountants.
- Insights from our cybersecurity, enterprise risk, and insurance specialists that can highlight opportunities for improvements in cyber business interruption mitigation, resilience, and incident response.
- Informed, data-backed justification to share with leadership with regards to cyber insurance program design or risk management strategy decisions.

CBIQ FOUR-STEP PROCESS

1. DEFINE CYBER EVENT SCENARIOS

We work in partnership with you to:

- Develop an understanding of your business model, IT, security, critical

business applications, and data environment.

- Understand the as-is state of your organization's preparedness for cyber incident response.
- Determine the likelihood range for selected scenarios using an expert panel and an anonymized process.
- Jointly develop technically-sound scenarios based on scenario likelihood.

2. APPLY SCENARIO-BASED COST MODELS

We calculate financial loss and recovery amounts for the chosen scenarios:

- Based on forensic accounting cost models from extensive claims experience.
- Using Anticipated Maximum Business Interruption Loss (AMBIL) analysis.
- From Normal Expected Loss (NEL) and Maximum Foreseeable Loss (MFL) perspectives.

Who it's for

- Senior managers, risk managers, and CISOs of organizations that want to understand their cyber risk management weaknesses and the impact a breach or failure could have on their operations.

What you get

- Insight into the appropriate amount of insurance required given your cyber business interruption risks.
- A prioritized listing of risk retention and transfer options.
- An inventory of business interruption costs based on scenarios.
- An evaluation of the effectiveness of incident response capabilities.
- A listing of recovery requirements and a roadmap to restore pre-incident operational status.

3. REPORT RESULTS

The CBIQ report contains our proprietary analysis and insights that can help you:

- Understand the cost of cyber business interruption impacts on your organization.
- Determine where to focus organizational and financial resources.

4. LEVERAGE RESULTS AND FINDINGS FOR IMPROVEMENTS

Our cybersecurity experts will help you:

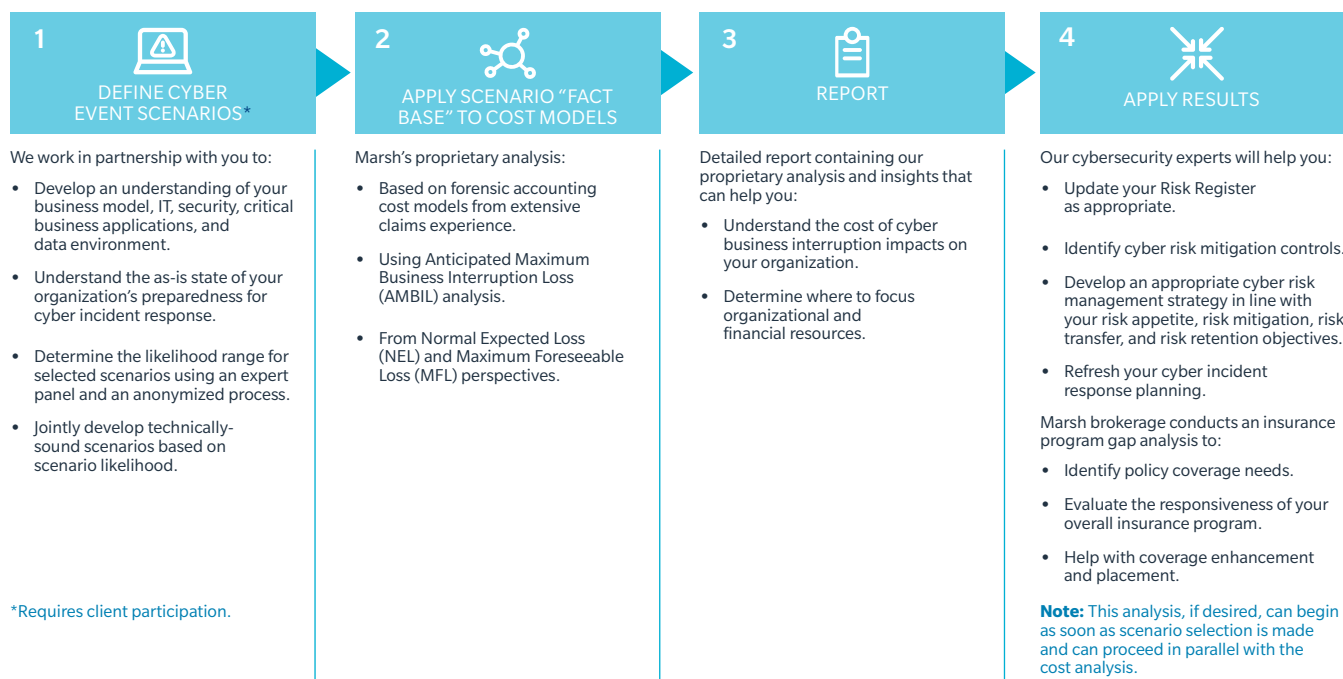
- Update your Risk Register as appropriate.
- Identify cyber risk mitigation controls.

- Develop an appropriate cyber risk management strategy in line with your risk appetite, risk mitigation, risk transfer, and risk retention objectives.
- Refresh your cyber incident response planning.

If desired, our Brokerage team will:

- Conduct an insurance program gap analysis to identify policy coverage needs.
- Evaluate the responsiveness of your overall insurance program.
- Help with coverage enhancement and placement.

OVERALL APPROACH ▼



WHY MARSH?

Marsh helps clients review and define cyber risk as an opportunity for performance improvement and optimization of capital efficiency to enable confident, strategic risk taking that supports business growth.

We aim to help you reduce your concerns about cyber risk, so you can focus on your business.

To learn more about how these services and our full range of cybersecurity consulting and advisory capabilities can help you protect your valuable information resources and manage cyber risks at the enterprise level, please contact your local Marsh representative or:

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