



Grow your cyber book with confidence

Cyber Risk Navigator



Effectively managing cyber risk exposure within a portfolio can be daunting for insurers and reinsurers. Profitably growing your book of business may be difficult without the appropriate tools to measure and monitor risk accumulation, especially as cyber threats change rapidly and evolve.

A single targeted ransomware attack could cause more than USD 34 billion in damage to the U.S. economy, creating substantial global impact. How can you be sure your business fits within your risk appetite? Do you know how varying exposures will affect your portfolio's aggregate risk profile?

An advanced, state-of-the-art platform from Verisk Cyber Solutions can help. The risk aggregation and exposure management solution, Cyber Risk Navigator, drives and informs your risk selection and risk transfer, pricing, and exposure management through a powerful and robust framework.

The platform includes a comprehensive set of cyber risk models for quantifying exposure to today's top cyber threats, including ransomware and data breaches, system failure, and cloud and service provider outages. These data-driven models leverage innovative machine learning and stochastic modeling techniques to quantify the likelihood of cyber incidents and estimate the financial impact of those events on individual risks or entire books of business. With Verisk's Cyber Industry Exposure Database and proprietary technographics, the models deliver critical insights to help drive and inform cyber strategy.

Cyber Risk Navigator allows users to better manage their cyber risk globally, enhance underwriting guidelines based on losses due to individual and aggregate cyber events, and manage portfolio tail risk within one powerful tool. The platform is a software-as-a-service (SaaS) solution, ready to be integrated with users' existing systems.

Cyber Risk Navigator reveals critical insights by facilitating users' ability to:

- Evaluate the exposure of a policy to a wide range of cyber threats, including ransomware
- Measure and monitor aggregations of cyber risk within a portfolio
- Estimate potential insured cyber losses for individual companies or entire books of business
- Enable risk modeling and data augmentation to manage and develop a custom view of risk
- Understand and adjust risk selection guidelines based on analytics output from robust models
- Leverage flexible financial modeling to support a wide range of affirmative cyber coverages and determine potential losses
- Analyze a breadth of loss breakdowns across diverse event vectors and coverages

The Verisk Cyber Solutions suite offers a holistic view for managing cyber risk across the insurance and reinsurance value chain. Built on a best-in-class industry database that contains firmographic, technographic, and policy information on more than 100 million organizations worldwide, Verisk's robust suite of cyber solutions helps insurers and reinsurers navigate the challenges of today's cyber markets.



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Flexibility and transparency

Users can explore unique views of risk and examine our cyber models' underlying data and assumptions through an easy-to-use, convenient SaaS platform.



Comprehensive risk modeling

Quantify the financial impact of several types of cyber threats such as data breaches, service provider downtime, ransomware, and system failure.



Cyber risk data augmentation

Compare your exposure to matching algorithms from the global industry exposure database with information from more than 100 million organizations.