

# Cyber Risk Assessment

*A comprehensive approach to managing and mitigating cyber risk*

Cyber risk is not new, but with increasing reliance on technology to run a business, malicious intent becomes more profitable—and more prevalent.

Each day, your business is more exposed and vulnerable to attack. Managing a single risk has never been more complex.

We understand your concerns, and we can help. Aided by the expertise of our cyber consultants, we work with you to:

- **Identify** your cyber exposures and pinpoint areas of greatest concern.
- **Provide** practical loss prevention recommendations.
- **Select** tailored solutions that can enhance your cyber resilience.

**Assess, differentiate, improve.** If this is a traditional approach to managing risk, why should managing cyber risk be any different? Global cyber attacks, like WannaCry and Petya, demonstrate just how unprepared businesses can be without a solid understanding of their cyber exposures. Insurance is an important part of managing cyber risk, but alone is rarely enough. Assessing your risk is critical to understanding it.

## Identifying and Assessing Your Cyber Risk

Our comprehensive cyber risk assessment consists of three distinct diagnostic engineering components. When integrated, they work together to identify your cyber exposures from multiple vantage points:



**Information Security** represents the core of our cyber risk assessment capabilities. It evaluates risk at the enterprise level based on risk factors unique to your business.



**Physical Security** identifies deficiencies associated with unauthorized site access, focusing on direct access to data and computer networks.



**Industrial Control and Building Management Systems** identifies cyber vulnerabilities to integral operating and other automated systems.

Comprehensive first-party property cyber coverage is included in the FM Global Advantage<sup>®</sup> policy. However, our clients have been asking for our help in understanding their cyber risk and potential exposures. This powerful, three-pronged engineering approach, backed by science-based research and credentialed in-house cyber consultants, provides our clients with deeper insights into their cyber strengths and vulnerabilities.

## A Holistic Approach to Managing Cyber Risk

Our cyber risk assessment capabilities complement our leading cyber risk coverage—a standard inclusion in the FM Global Advantage<sup>®</sup> policy. Our unique combination of risk assessment, risk engineering and risk transfer allows us to take a multifaceted approach to managing your cyber risk. It's called **Cyber Resilience Solutions**, and it's available to all our clients as part of their FM Global property insurance program.

*For more information about our cyber risk assessment capabilities—or Cyber Resilience Solutions overall—please contact a member of your client service team.*

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