

# Active Insurance

## Not your average cyber insurance policy

Businesses rely on technology more than ever: for data, operations, sales, payroll, and so much more. Threat actors are evolving quickly to find and exploit cyber vulnerabilities and even target small businesses. In fact, 46% of all cyber breaches impact businesses with fewer than 1,000 employees.<sup>1</sup>

These modern cyber risks require modern solutions, and traditional insurance only goes so far. It often relies on outdated and limited data points, frequently leaving businesses with coverage and security gaps. Traditional cyber insurance is also passive and only kicks in when the damage is already done.

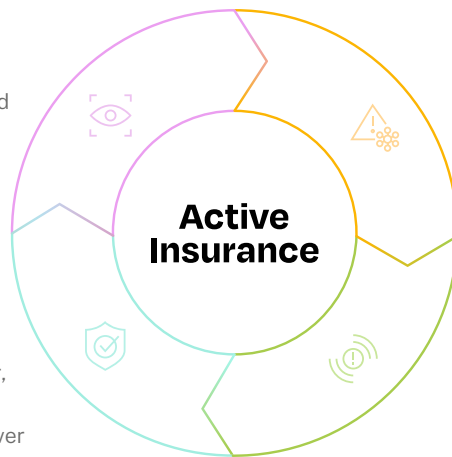
**We're taking a different approach.** Active Insurance leverages the power of proprietary, real-time data to help keep you one step ahead of evolving cyber threats. We don't just show up when an incident has already happened—Coalition partners with you to help monitor, mitigate, and reduce digital risk from day one.

### ASSESS

True protection begins at identification. Our Active Data Graph identifies your specific digital risks so you have the context you need to select the right coverage. More accurate assessments of each business' risk also help avoid volatile pricing year to year.

### COVER

Expedite recovery with around-the-clock expert support. If a cyber incident does occur, Coalition's claims and incident response experts respond within minutes to help recover funds and minimize impacts—potentially avoiding a claim altogether.



### PROTECT

Help prevent attacks before they strike. Stay up-to-date on the health of your cybersecurity posture and receive alerts about emerging threats with Coalition Control®, our cyber risk management platform, and access to hands-on support from our security experts.

### RESPOND

Grow your business with peace of mind. Our comprehensive coverage stays up-to-date with the changing threat landscape to protect businesses from today's most critical cyber threats, with policy language designed to limit out-of-pocket costs.

Coalition policyholders experience **64% fewer claims** than the industry average due to our Active Insurance approach<sup>2</sup>

In protecting your business, you want an active partner – not just a policy that sits on the shelf.

**Talk to your broker about Coalition's Active Cyber Insurance.**

<sup>1</sup>Verizon 2023 Data Breach Investigations Report

<sup>2</sup>Coalition 2023 Cyber Claims Report