



Decode secure.



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**People
risk**

**Capital
risk**

**Technology
risk**

Cybersecurity needs a new battle plan.

A better plan that deals with the full spectrum of your company's cybersecurity – not just your technology. More than half of all cyber incidents begin with employees, so it's a people problem. And the average breach costs \$4 million, so it's a capital problem, too.

No one decodes this complexity better than Willis Towers Watson. As a global leader in human capital solutions, risk advisory and broking, we are well prepared to *assess* your cyber vulnerabilities, *protect* you through best-in-class solutions and radically improve your ability to successfully *recover* from future attacks.

A fully integrated, comprehensive plan for managing people, capital and technology risks across your enterprise. Any cybersecurity plan that does less can hardly be called security at all.



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Risk is everywhere. Let's start by finding it.

Willis Towers Watson's methodology begins with a comprehensive assessment of the cyber risks across your organization. Using proprietary tools, we'll identify, measure and analyze the vulnerabilities within your workforce, technology systems, cyberinsurance, and recovery plans. Those assessments are then merged with deep data from companies like yours to produce a detailed risk profile – and ultimately, a more cyber-savvy workforce and resiliency plan.

Assessment

Cyber Risk Exposure Consulting & Diagnostic Tool

Using proprietary tools, our experts identify and manage cyber risks throughout your enterprise.

Cyber Exposure Quantification

Predictive analytics quantify your risk of a complete cyber loss from a breach or network outage.

Incident Response Workshops

Learn tactics and strategies to assess your readiness, protect assets and recover quickly.

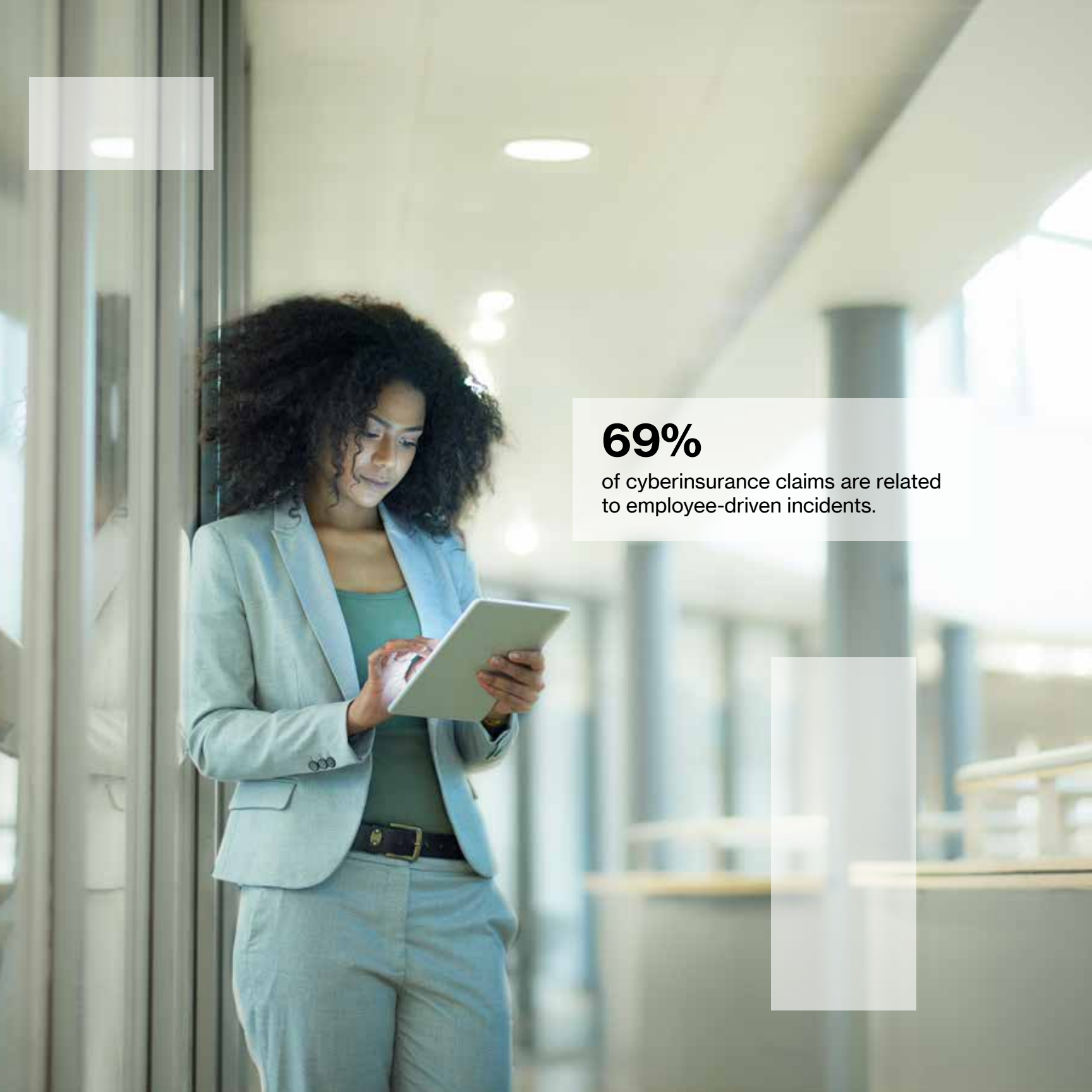
Cyber Risk Culture Survey

An innovative tool that builds a more cyber smart workforce by finding connections between employee behaviors and company culture with your cyber vulnerability.

431

million new malware variants
were added in just one year.



A woman with dark curly hair, wearing a light blue blazer and matching trousers over a teal top, stands in a modern office hallway. She is looking down at a white tablet computer she is holding with both hands. The hallway has large windows on the left and a blurred background of office furniture and lights. There are two semi-transparent white rectangular boxes: one in the top left corner and one in the bottom right corner.

69%

of cyberinsurance claims are related to employee-driven incidents.



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End-to-end protection goes far beyond the firewall.

In our experience, nearly seven out of every 10 cyberinsurance claims are related to events caused by employees. This alone tells you that cybersecurity should not rest only on the shoulders of your IT and Security teams. Armed with your risk profile and our decades of global experience, Willis Towers Watson will implement best-in-class solutions designed to minimize and mitigate the risks we've identified in your people, technologies, and financial assets. We'll also help you insure and transfer the risks that remain.

Protection

Cyber Insurance Program Advisory & Placements

We create bespoke risk-transfer programs for you that address a wide variety of cyber risks.

Captive Reserve Funding Solutions

We determine the optimum balance points between cyber risk retention and risk transfer, and identify how a captive could support that approach.

Facultative & Treaty Reinsurance Solutions

We help insurers assess, quantify and mitigate the accumulation of cyber risks in their portfolios.

Cyber/Silent Cyber Aggregation Modeling

We identify your correlated cyber risks, help manage your underwriting portfolio and capital, and mitigate the risk of various cyber scenarios.

Cybersecurity Work Readiness

Proprietary diagnostics help us address the emerging skills and talent gaps in your workforce within the context of cybersecurity.

Talent Management Solutions for Cyber Vulnerabilities

Our global team of human capital consultants help you build, lead and engage a more cybersmart workforce.



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The last thing you want is a slow recovery plan.

From the very instant a breach begins, the clock is ticking. Every second that passes has a cost – to your reputation, customer loyalty, business operations, liability costs and more. Willis Towers Watson's approach to incident response support begins with that understanding. Afterward, we'll also help you recover losses, conduct forensic analysis to learn what led to the breach and quickly develop new defensive solutions.

Recovery

Incident Response Coordination

We work with your response teams to coordinate and execute your incident response plans.

Claims Advocacy

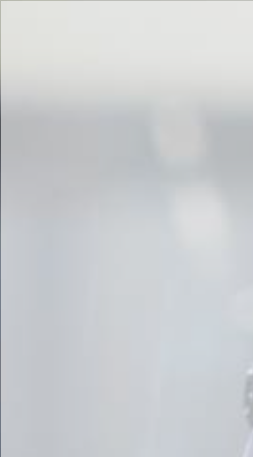
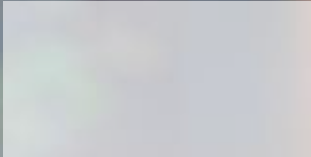
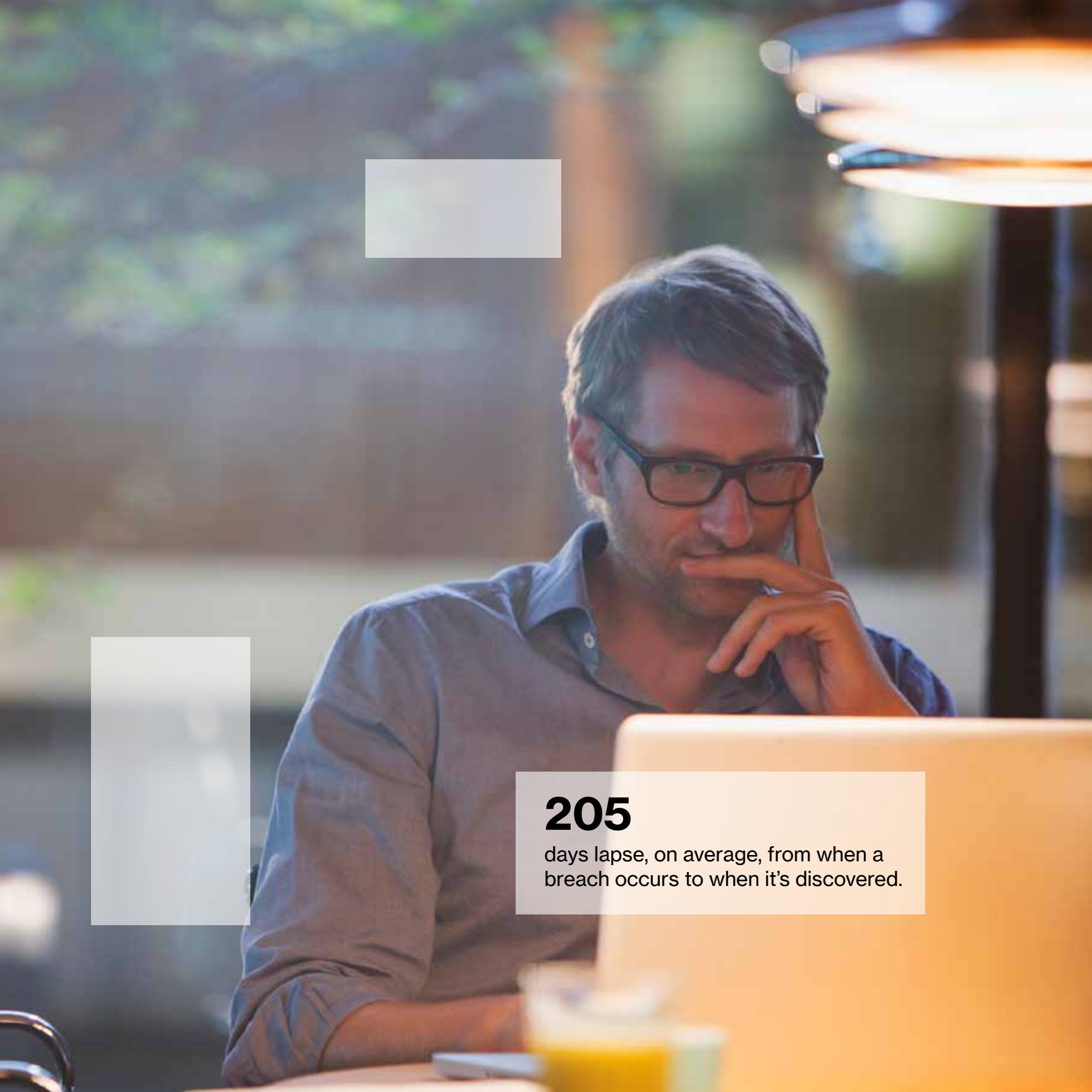
Following an incident, our legal experts guide you through claims notification and recovery of losses to the full extent of your insurance policies.

Forensic Accounting

Our qualified public accountants, forensic accountants and fraud examiners quantify your pre-incident exposure and post-incident losses in the event of a cyber incident.

Business Continuity Consulting

We work across your organizational silos to develop strategies that minimize business interruption and loss of capital.



205

days lapse, on average, from when a breach occurs to when it's discovered.

Cyber risk is evolving. Your ability to manage it should, too.

You know that cyber risk is more complex than ever. That it's not just about fighting off hackers. And that millions of dollars (if not tens of millions) are at stake with every breach. But now you also know a better way to protect yourself from all that – a fully integrated, comprehensive solution that manages People, Capital and Technology risks across your enterprise. To continue the conversation, visit us at willistowerswatson.com/cyber.

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Willis Towers Watson is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. Our clients include 81 percent of the U.S. *Fortune* 1000 and 78 percent of the Global *Fortune* 500. With 40,000 employees serving more than 140 countries, we help our clients manage risk, optimize benefits, cultivate talent and expand the power of capital.

Explore comprehensive cybersecurity at
[willistowerswatson.com/cyber](https://www.willistowerswatson.com/cyber)