

Risk360 Cyber Insurance Addendum

Translating Zero Trust into better policies

According to cyber insurance claims data, organizations using perimeter security products like firewalls and VPNs are **up to 12 times more likely to suffer a breach**. This is due, in part, to attackers exploiting these devices for initial access in ransomware attacks.

Marsh McLennan's Cyber Risk Intelligence Center found that up to 31% of cyber losses could have been prevented with Zero Trust architecture properly deployed. Furthermore, by demonstrating best practices in Zero Trust, organizations can provide evidence of reducing likelihood and potential impact of a breach – resulting in more favorable cyber insurance policy premiums.

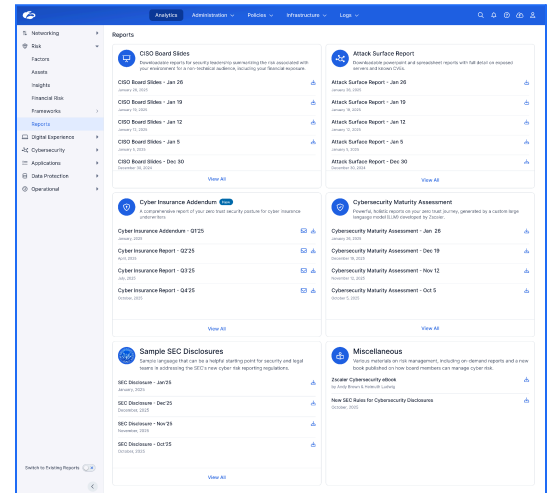
Today, Zscaler customers can now **demonstrate quantifiable risk reduction through Zero Trust** to cyber insurance carriers and underwriters leveraging Risk360.

How can my organization benefit from this solution?

- **Streamline cyber insurance renewals:** Provide evidence of your Zero Trust security posture, simply click a button to auto-generate a concise report of your risk disposition (assumed, mitigated), related to your organization's deployment of Zscaler's Zero Trust Exchange.
- **Build trust with insurers:** Share adoption and insights about improved security measures, showcasing tighter controls, reduced risk and the probability of fewer events.
- **Share during your renewal process:** Demonstrate better controls and a lower risk of cyber incidents, resulting in more favorable terms, including enhanced coverage and better premiums.

How does it work?

By generating the auto-populated Cyber Insurance Addendum within Risk360, customers can now quantify risk reduction from their Zero Trust framework. The unique report includes unique telemetry from Zscaler products, including clarity on Zero Trust Exchange (ZTE) adoption, implementation, peer



Download a tailored Cyber Insurance Addendum directly from Risk360 in the "Reports" tab.

ZTNA / Zscaler risk profile framework and controls (1 of 3)			
1. Minimize Attack Surface	Adoption	Maturity / # deployed	Explain level of adoption, maturity and/or exception
Attack Surface Management – Reduce noise of what's exposed to the internet, vulnerabilities and exploits	Yes	Enabled	Assessed critical – EASM should be deployed and enabled in Risk360
Zero Trust Application Access – Application clouding eliminates the ingress firewall and open attack surface	Partial	1,500 assets assessed	Application exposure can be seen in EASM's Assets Overview. VPNs can be detected in EASM's Insights Overview
No Egress Attack Surface – Users, branches, factories hidden behind a Zero Trust Exchange – no direct user to app access	Yes	2 VPNs blocked	
2. Eliminate Lateral Propagation	Adoption	Maturity / # deployed	Explain level of adoption, maturity and/or exception
Application Segmentation – User to App, App to App and OT/OT segmentation	Yes	80% segments deployed, 10% in test	Assessed critical – Application segmentation is a core of Private Service Edge
Privileged Access – Control user access to critical systems w/ active enforcement (SSO/SPRINK)	No	Not deployed	In PBA and/or in test
Deception – Deploy decoys (active honeypots) to detect and stop malicious users from moving laterally	Yes	All Decoy type detected	Risk360 can provide a score for Deception
ITDR – Identify posture, hygiene active threat detection	Yes	Enabled	Risk360 can provide a score for ITDR

Highlight risk reduced through ZTNA deployment and identify areas to improve before sharing with underwriters.

group scoring, mitigated risks, and focus areas—ultimately quantifying cyber risk reduced in plain terms for carriers and underwriters.

Zscaler customers have already reduced the likelihood and potential impact of breaches leveraging a Zero Trust Framework, and now Risk360 captures clear outcomes in terms of risk reduced in a shareable report designed for cyber insurance underwriters. The report can be generated on-demand for all Risk360 customers, reducing time and cost associated with communicating security posture with underwriters. It is also fully editable by the user.

What is unique about Zscaler's approach?

Although Zero Trust adoption has quantifiable value for reducing risk, cyber insurance providers and underwriters rarely consider it when negotiating coverage with clients. For the first time, customers can add Zero Trust outcomes to the evidence considered by cyber insurance providers and underwriters.

This unique approach leverages in-line data from Zscaler ZTE to provide executive leadership a quantifiable perspective of representing your security posture, expanding beyond the traditional "12 factor" framework for hygiene and controls which underwriters expect today.

How can I learn more?

Contact your account team for additional information or if you'd like a demonstration. Existing customers with access to the Risk360 platform can access the report for download, edit, and share with their underwriter.



About Zscaler

Zscaler (NASDAQ: ZS) accelerates digital transformation so that customers can be more agile, efficient, resilient, and secure. The Zscaler Zero Trust Exchange protects thousands of customers from cyberattacks and data loss by securely connecting users, devices, and applications in any location. Distributed across more than 150 data centers globally, the SSE-based Zero Trust Exchange is the world's largest inline cloud security platform. Learn more at zscaler.com or follow us on Twitter @zscaler.

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