

ACTIVE INSURANCE

Frequently Asked Questions

What is Active Insurance?

Active Insurance is coverage designed to prevent digital risk before it strikes. It's a new term we're using to describe the type of coverage Coalition already provides today. Active Insurance combines the power of technology and insurance to provide coverage that is built for the digital economy.

Active Insurance stands in stark contrast to traditional insurance, which wasn't built for the speed and amorphous nature of digital risks, leaving many organizations unprepared for the modern realities of business.

Active Protection

Monitoring and alerting to identify and prevent risk before it escalates

Active Risk Assessment

Underwriting, quoting, renewals, and digital risk scores powered by real-time data



Active Response

In-house resources that accelerate response and coverage if an incident occurs

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Active Insurance: FAQ



How is Active Insurance different from traditional insurance?

Coalition's Active Insurance goes beyond traditional insurance offerings, providing both brokers and policyholders with in-depth, personalized profiles of digital risk. Active Insurance provides technology and expert support before, during, and after an incident occurs. Unlike traditional insurance, our active insurance product provides a business with continual risk assessment and monitoring, along with rapid response by our internal experts to address risks that move at digital speed.



Is there anything that's additionally required from the broker or policyholder to register or maintain "Active" status?

No. All Coalition policyholders get access to our digital capabilities, coverage, incident response and claims teams. Brokers have access to elevated resources and our team's expertise as well as a faster and more efficient quoting and renewal experience. Through their Coalition Control dashboard, policyholders can monitor their customized risk assessment based on data provided to Coalition in order to keep on top of their business' changing risk profile. With Active Protection, policyholders also receive continuous alerts concerning any emerging risks and key changes to their risk as we become aware of them.



How can my client maintain visibility of their changing risks?

Coalition policyholders can access their personalized risk profile through Coalition Control at any time. The Control dashboard summarizes the findings from Coalition's initial risk assessment and incorporates active threat monitoring updates. If there are any questions about the risk score or other Coalition Control profile information, brokers can reach out to their local business development contact for answers and additional resources.



Will my client's coverage or premium be affected by any security midterm notifications throughout the policy term?

There are no changes to premium or coverage during the policy term. All security alerts are intended to bring awareness and provide guidance on minimizing risk exposures and loss prevention. While these alerts will not lead to any changes to coverage or premium during the policy term, an insured's failure to address critical vulnerabilities identified during the policy term may impact their ability to renew their cyber coverage with Coalition. Security notifications are aimed at keeping our policyholder's business safe from digital threats and our Coalition staff are always available to assist in quickly addressing identified risks.

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Active Insurance: FAQ



Does Coalition access my client's network? Is all this information public?

Coalition does not access a policyholder's network, instead we identify and assess policyholder risk through an outside-in approach using non-invasive techniques. Our powerful scanning technology leverages threat intelligence data to expose policyholder's externally facing risks and existing vulnerabilities. These scans rely on information provided during the application process, such as the company name and all their associated domain addresses. Automated scans then canvas publicly available sources and data from the dark web to identify exposures. Coalition views these risks from the adversary perspective, highlighting how potential vulnerabilities are viewed by a threat actor. The goal of the risk assessment is to identify where these risks exist in an understandable way and provide guidance on how to prevent future losses.



If there is a risk that is flagged within Coalition's Active Protection process, is there a time limit on when critical changes need to be made by the insured?

Once a risk or vulnerability is detected on a policyholder's system(s), the policyholder is notified of any critical action or changes that may be required in order to address the identified risks. These notifications are intended to alert the policyholder and broker to risks or vulnerabilities that create exposure for the policyholder, which could lead to a claim. As your risk management partner, Coalition strongly recommends that policyholders closely review and address these risks in a timely manner to minimize exposure of a cyber event and claim. Our business development team and security support center are available to provide help and guidance to our policyholders during the term of their policy.



Can my client get help from Coalition if there is a risk identified through Active Protection that needs to be fixed or addressed?

Absolutely! Our Coalition policyholders always have access to a member of our business development team, underwriters or security support team. We are always here to help.

For any technical questions we have an in-house team of [security support](#) and incident response experts that can provide expertise when addressing cyber threats or vulnerabilities. For our executive risks policyholders, we have a dedicated team of specialists on our Executive Risks team or D&O and EPL hotline to provide support.

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Active Insurance: FAQ



How does my client get in touch with Coalition to report a claim, has this process changed?

Cyber Policyholders

There are three ways to reach out to our Coalition team in the event of a cyber policy claim:

1. Through contacting our 24/7 hotline 1 (833) 866-1337
2. Sending an email to claims@coalitioninc.com (United States) or claims@coalitioninc.ca (Canada)
3. Through our live chat function from our website to talk to a Coalition team member

Executive Risks Policyholders

Policyholders can report a claim on their D&O policy through Zurich: msgclms@zurichna.com.

Policyholders can always contact Coalition for help at coalitioninc.com/contact.



What if my client needs help with implementing the security changes Coalition flags?

Through Coalition's [Security Support](#) Center, Coalition policyholders have access to a team of security analysts and consultants who can help review and guide policyholders on how to implement fixes to address risks or vulnerabilities that our risk assessment or monitoring process identifies. Our policyholders also receive proactive guidance from this team throughout the policy term aimed at identifying ways the policyholder can address risks and avoid filing a claim.



Will my client get reports on activity or recommended changes throughout the policy term?

In addition to critical security alert emails, Coalition policyholders have access to view any recent activity through Coalition Control. Policyholders can view recent risk reports, receive guidance on their exposures and how they can be minimized. Coalition Control is also where policyholders will be notified of any further action that is required based on the nature of the alert.