

The Human Factor in Cybersecurity: What Every Business Needs to Know

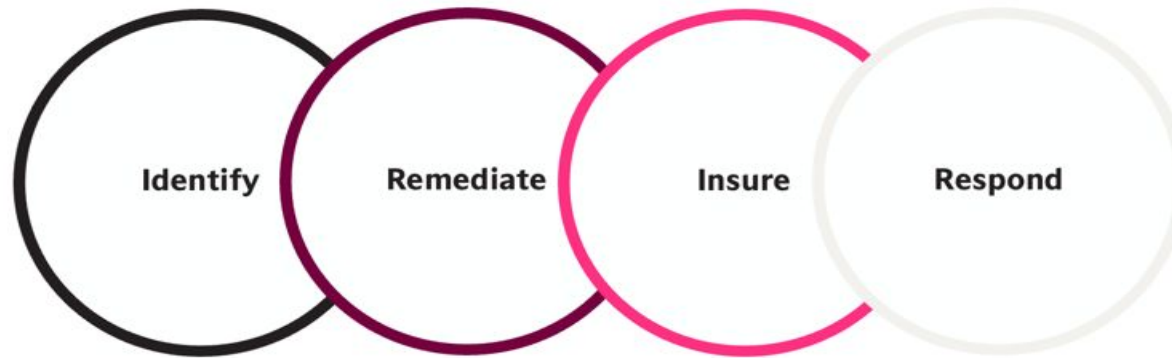
Daniel Silverman - Underwriting Director, Specialized CyberTech Risks, Global Specialty - The Hartford

Keith Tagliaferri - Director, Cyber Claim Practices - The Hartford

Ted Baturin - VP Account Manager Team (SMB & Mid - Market) - KnowBe4

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Cyber Risk Management Eco-System The Hartford Coverage & Cyber Services Portfolio



About KnowBe4

We help ~70,000 organizations build a strong security culture to manage the ongoing problem of social engineering and human risk



Global Sales, Courseware Development, Customer Success, and Technical Support teams worldwide

Gartner
Magic Quadrant Leader

Trusted by 47 of the world's top 50 cybersecurity companies, and the largest human risk management platform



CEO & employees are industry veterans in cybersecurity

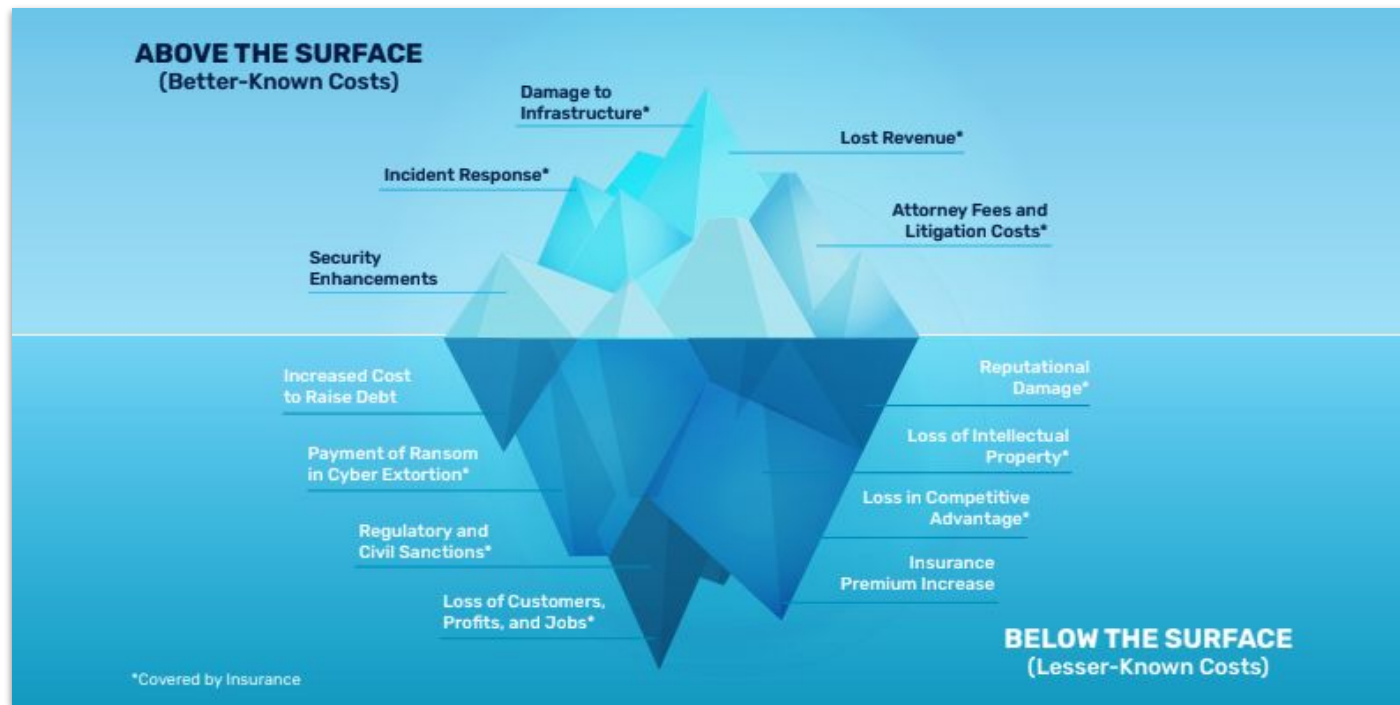


Offices in the USA, UK, Canada, France, Netherlands, India, Germany, South Africa, United Arab Emirates, Singapore, Japan, Australia, and Brazil

HUMAN RISK MANAGEMENT IS CRITICAL

THE COSTS OF A CYBERATTACK:

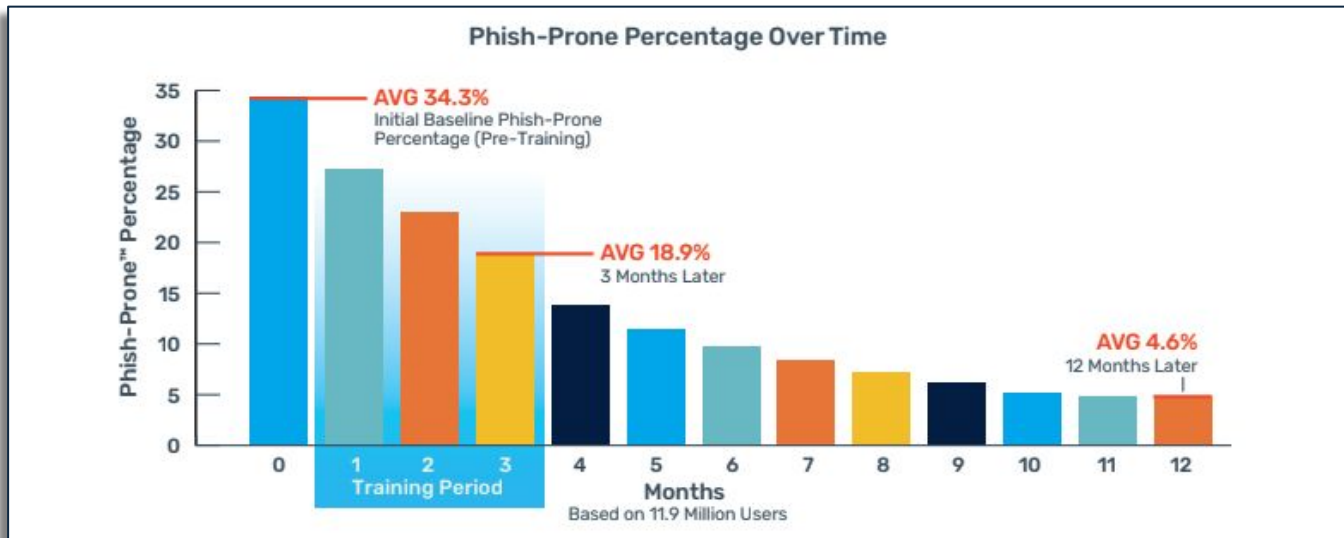
The ramifications and costs of a cyberattack can be staggering, going well beyond the easily visible disruption of service or exposure of data. Even after operations are restored, costs frequently continue to balloon as the attack is followed by potential civil litigation, regulatory fines, and the costs of repairing reputational or competitive losses.



The 2024 IBM Cost of a Data Breach report puts the average cost of a data breach at \$4.88M, up from \$4.45M in 2023, and up from \$3.86M in 2018.

Cybersecurity Awareness Training: Reducing Phishing Vulnerability

Lack of cybersecurity awareness among employees creates an invisible yet dangerous security vulnerability for organizations. While often overlooked, this risk area actually offers some of the highest returns when addressed through proper training and awareness programs.



KnowBe4's Phishing Security Test (PST)

- Helps insurers and insured organizations identify phishing vulnerabilities
 - Works by sending simulated phishing emails with embedded links
 - Measures an organization's "Phish-prone™ Percentage"
- Initial testing typically reveals 30-35% of employees are vulnerable to phishing

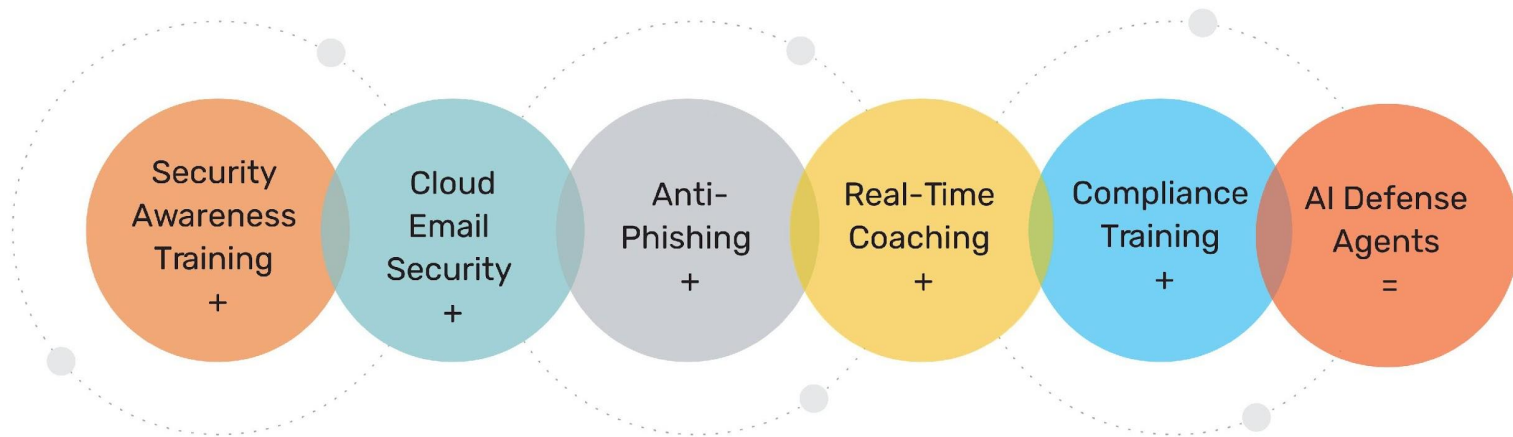
The KnowBe4 logo features the word "KnowBe4" in a white, sans-serif font. The letter "o" is replaced by a circular icon containing a white play button symbol. The logo is positioned on the left side of a teal banner that spans the width of the slide. A vertical white line is located to the right of the logo.

KnowBe4

HRM+ Platform –
AI-Driven 'Best in Suite' Platform
for Human Risk Management

One Platform for Human Risk Management

The HRM+ platform includes modules for awareness and compliance training, cloud email security, real-time security coaching, crowdsourced anti-phishing, AI Defense Agents and more. As the only global security platform of its kind, KnowBe4 transforms your largest attack surface—your workforce—into your biggest asset, actively protecting your organization against cybersecurity threats.

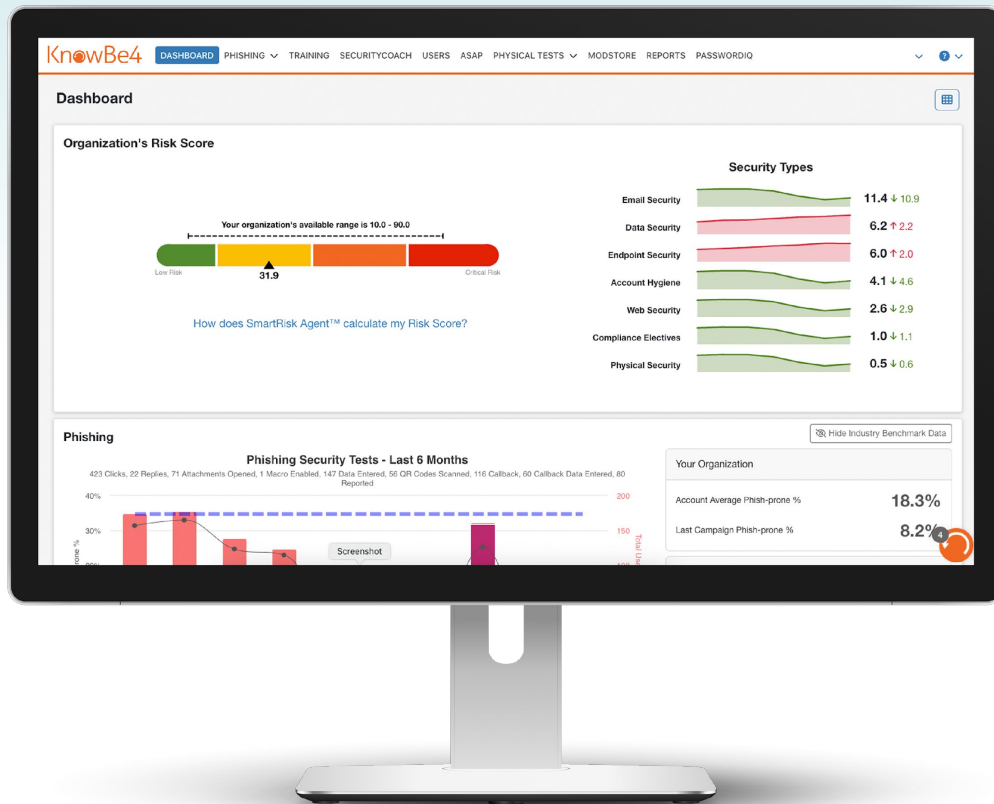


HRM+ Personalized. Relevant. Adaptive.



Security Awareness Training

AI-powered, new-school security awareness training and simulated phishing that allows organizations to drive awareness and change user behavior. Build a stronger security culture by effectively managing the ongoing problem of social engineering.





Cloud Email Security

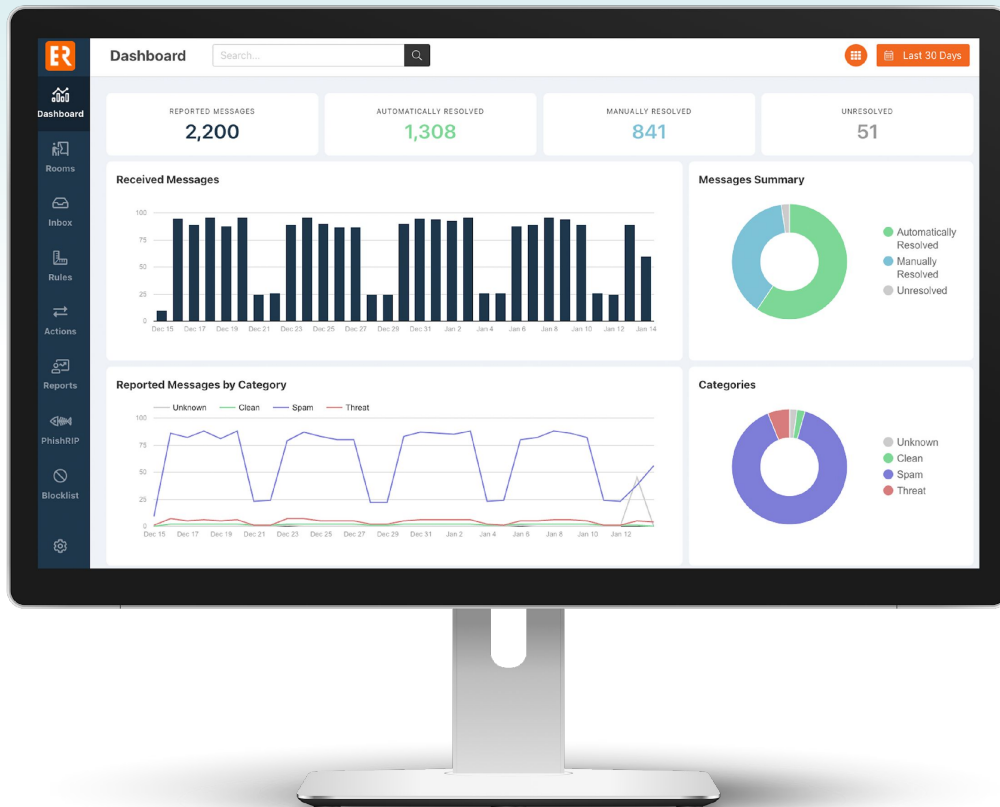
The only end-to-end inbound and outbound email security platform to continually assess human risk and dynamically adapt security controls, preparing customers to defend against advanced phishing threats, human error, and data exfiltration.





PhishER Plus

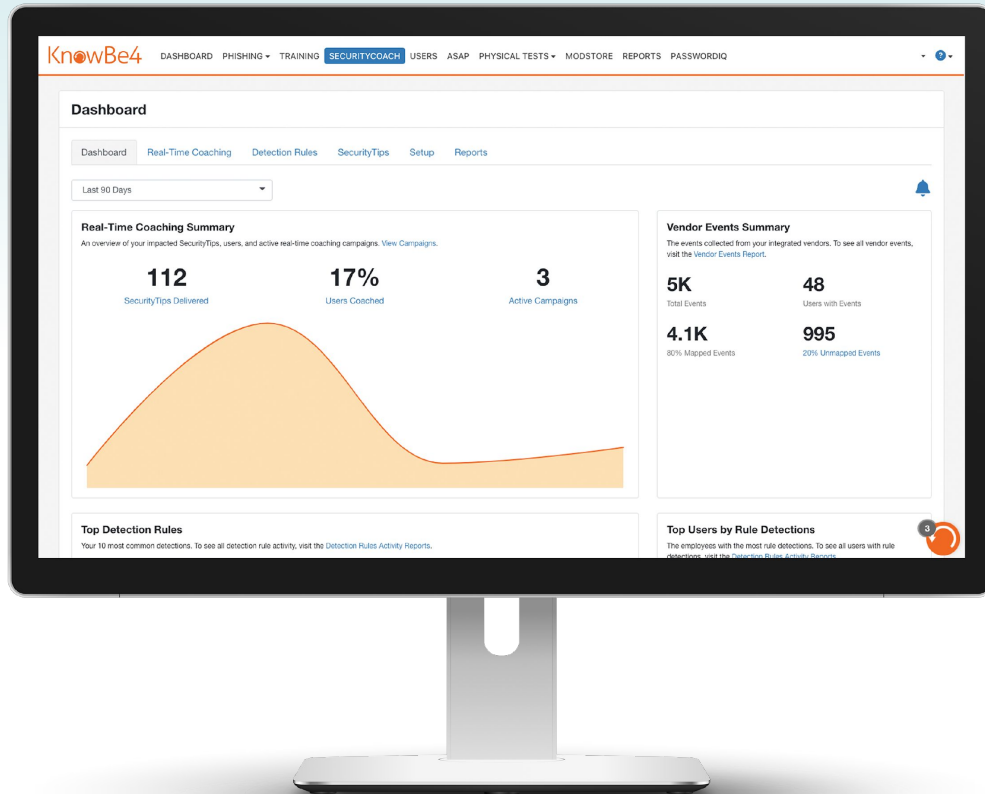
Security orchestration and proactive anti-phishing protection to allow your incident response and security orchestration teams to identify and stop phishing threats before they reach your users' inboxes.





SecurityCoach

The first ever real-time security coaching product that detects and responds to risky end user behavior to provide immediate feedback, improving overall security culture and reducing human risk.





Compliance Plus

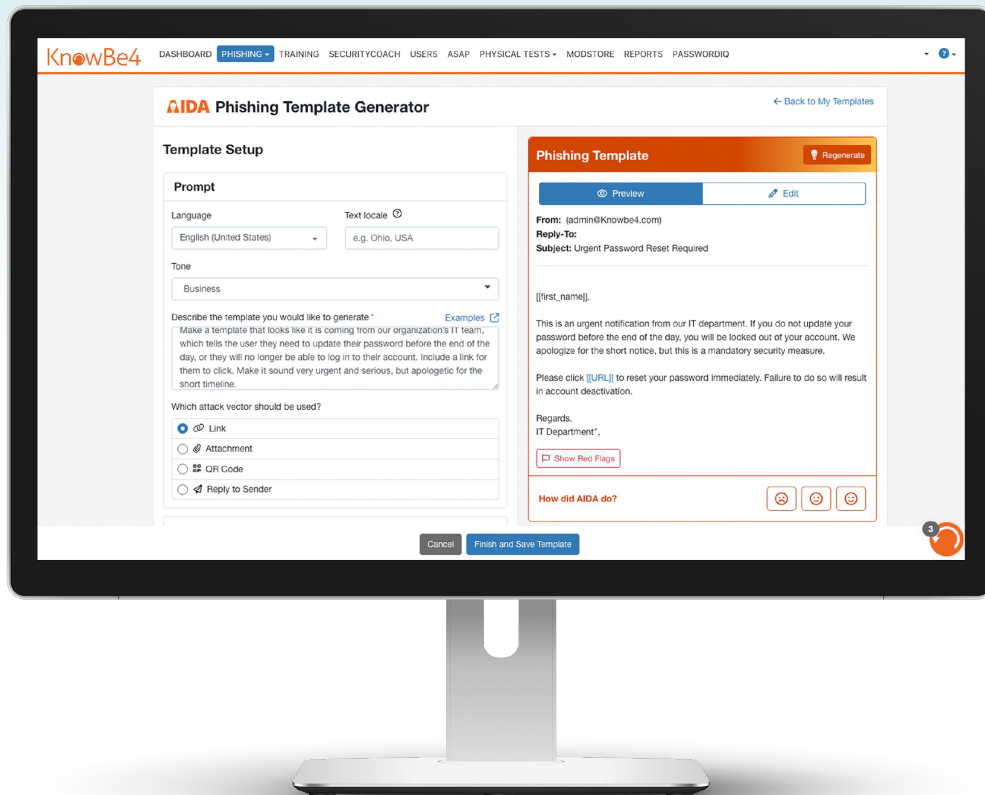
New-school compliance training that delivers continuously updated, engaging, customizable content to users and allows your organization to take a comprehensive approach to security awareness and compliance training.



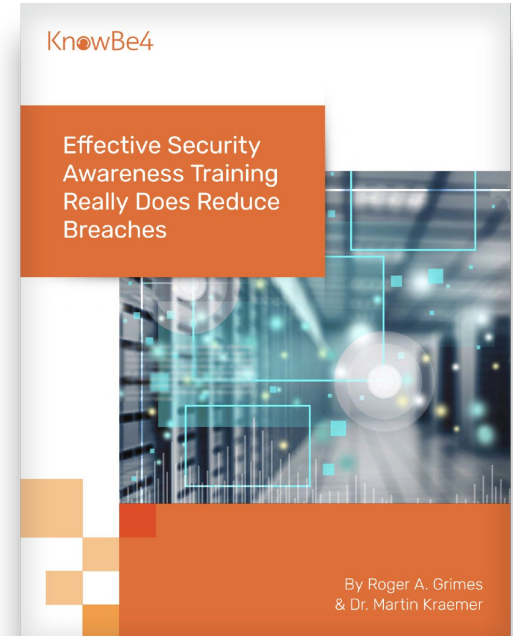
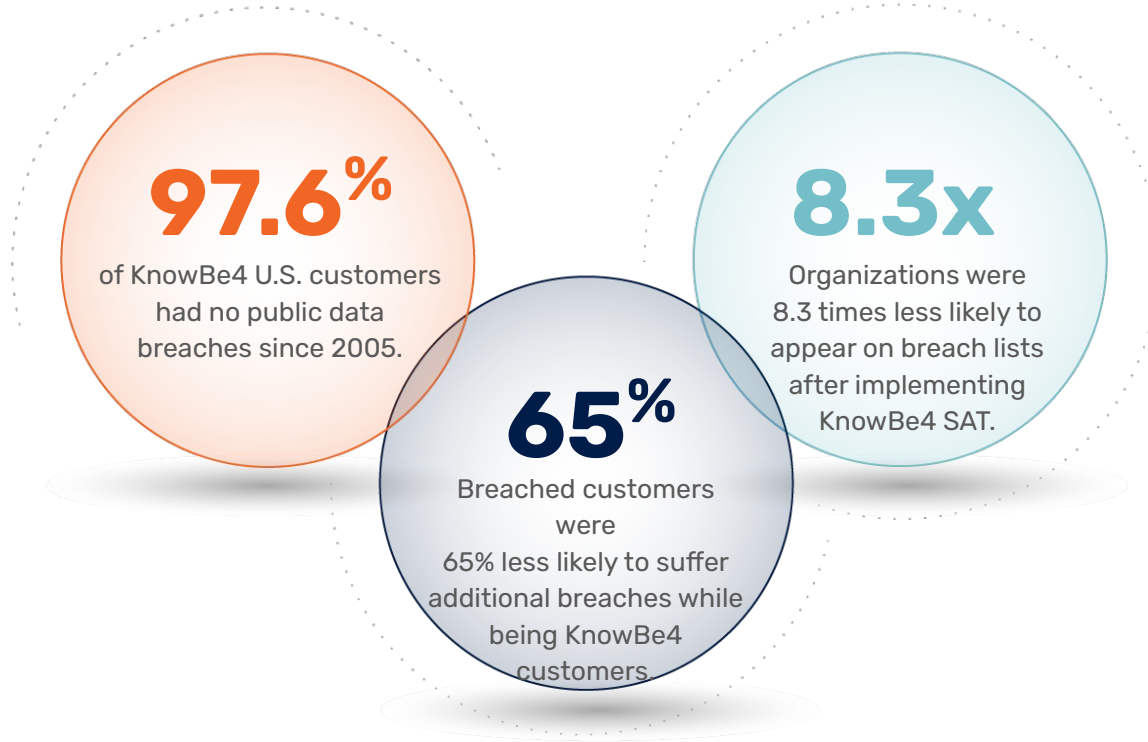


AIDA

An advanced suite of AI-powered agents that elevates your human risk management strategy.



Effective SAT Really DOES Reduce Data Breaches



*Study based on analyzing 35,000 separate breach notification data in the Privacy Rights Clearinghouse and KnowBe4 customers

All Policyholders of The Hartford get access to discounts on all KnowBe4 products!



Core Products:

KSAT and Cloud Email
Security (Prevent , Defend
& Protect)

Additional Products:

PhishER Plus,
SecurityCoach, Compliance
Plus & AI Defense Agents



Unique content creation!

Landing page for
Personalized Demos with
the KnowBe4 team!

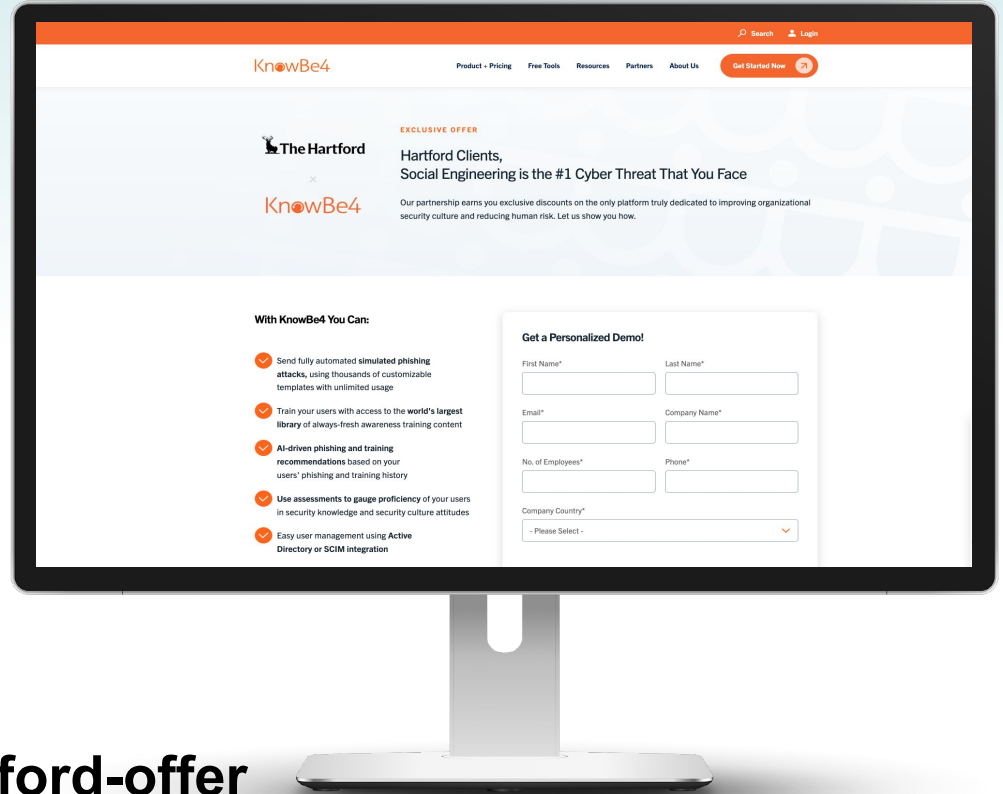


Core Product Discount	Additional Product Discount
25%	15%



Hartford Policyholders: Register for a Free KnowBe4 Demo Today!

The KnowBe4- Hartford Landing Page



<https://www.knowbe4.com/hartford-offer>

**Take Action
with KnowBe4
Today!**



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