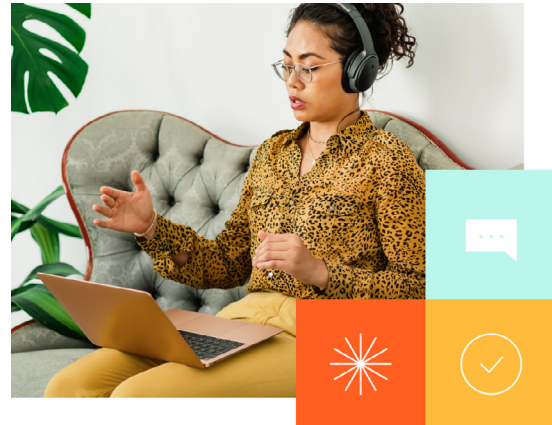


# Active Insurance

## Continuous Protection from Digital Risks

The world of business and its risks have changed drastically over recent years. Thanks to simplified ecommerce tools, mobile technology, and cloud-based services, digital transformation has helped organisations of all sizes move faster and make a bigger impact. Unfortunately, the same acceleration has become true for the risks businesses face — most noticeably from cybersecurity threats. Digital risk is different. It's always evolving. It strikes faster and with more severity. It even amplifies other risks. As the world's first Active Insurance company, Coalition's mission is to help all businesses embrace technology and thrive in the digital economy. To do this requires a new kind of protection — protection that includes not only coverage after an incident, but can help prevent and mitigate digital risks before and during an incident. With our extensive data-driven expertise, we've created a new way to solve digital risk: **Active Insurance**.



### How Active Insurance Works

Active Insurance is coverage designed to prevent digital risk before it strikes. Unlike traditional insurance, designed only to cover and transfer risk when the worst happens, Active Insurance provides continual risk assessment, monitoring and response to address risks that move at digital speed. This entirely new approach to managing digital risk provides three layers of protection:

**Active Protection** offers continuous scanning and monitoring of digital assets and other risk factors associated with cyber and executive risks — providing personalised alerts for critical issues so brokers and policyholders can know when new risks arise.

**Active Response** includes support and guidance from an in-house team of experts, helping policyholders accelerate their response and claims to help businesses bounce back quickly if an incident occurs.

**Active Risk Assessment** uses powerful data and artificial intelligence (AI) AI to provide a near real-time snapshot of an organisation's digital risks — streamlining the quoting process, providing accurate pricing, and identifying potential issues that most traditional insurers and many insurtechs never see.

# Why traditional insurance is not enough

Most organisations understand how traditional insurance can protect them from fire, theft, and other losses by transferring that risk to insurers. However, traditional insurance wasn't built for a digital age where the speed of information and threats has increased exponentially.

- Relies only on historical data to predict current and future risk
- Only engages at key moments (quote, claim, renewal)
- Can't provide an accurate picture of real-time risk
- Can't keep pace with the evolving nature of digital risks



## Coalition's Active Risk Platform targets digital risk

Coalition brings a deep expertise in both technology and insurance — combining the power of artificial intelligence (AI), cybersecurity, realtime data analysis, incident response and claims, comprehensive insurance coverage, and much more.

In addition to proprietary collection of risk and claims data, our **Active Risk Platform** continuously gathers and analyses risk data at a massive scale, including public web scanning and acquiring in-depth threat intelligence on everything from tech stacks to financial health, business litigation, HR compliance, and other firmographic data.

We then apply our own expert analysis using artificial intelligence, data science, and machine learning to develop insights and identify emerging threats. This enables us to train our models to make faster, better decisions that optimise brokers' quoting and binding process, and actively protect policyholders by helping them respond to potential threats.



## Make your insurance as active as digital risk

In this digital economy, Coalition wants to ensure that all organisations can thrive — mitigating the threat of emerging risks. Our data capabilities and expert team are guiding 70,000+ policyholders worldwide into this new world. Join us today.

If you're a broker, offer your clients the best protection from digital risks by getting appointed today.

Visit [signup.coalitioninc.com](https://signup.coalitioninc.com)

If you're a business, get started actively protecting your business by checking out your organisation's own free risk assessment. Visit [control.coalitioninc.com](https://control.coalitioninc.com)