

KYND

Transformational insight into the reality of
assessing and managing cyber risks

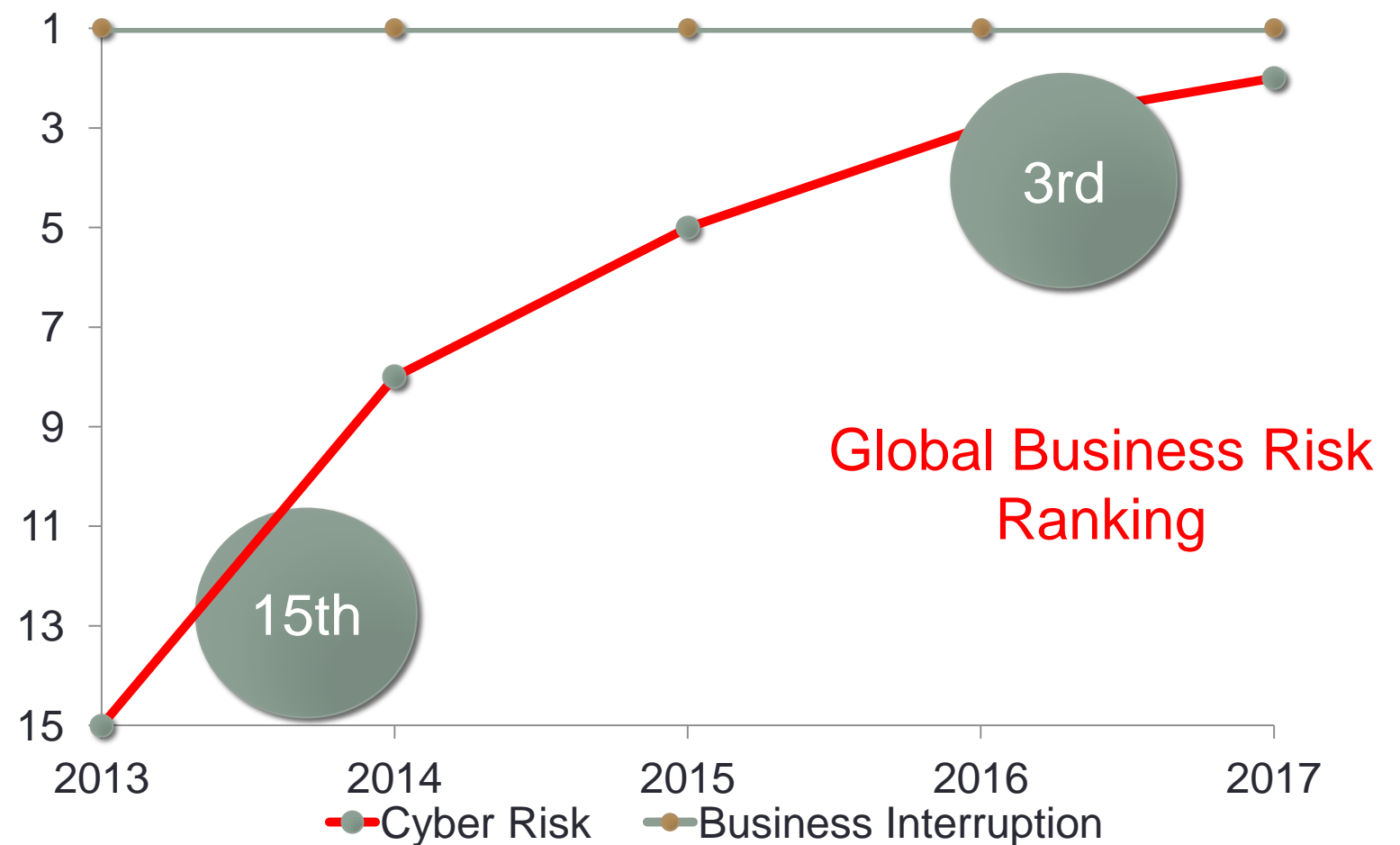
Andy Thomas

Founder - KYND

KYND's purpose is to enable the senior management of any businesses to clearly identify, understand and mitigate the cyber risks they face in their day to day operations. **KYND** enables the cyber threat to be treated with the same level of operational scrutiny applied to financial or legal issues.

Cyber is a Global and Local Business Priority

The Allianz 2017 Risk Barometer ranks **Cyber** as the 3rd biggest risk facing any organisation*



90%

Companies in the Middle East experienced a cyber attack in 2016

Source: Kroll Global Fraud Report, 2017

80%

Business Leaders in Malaysia who think they will be targeted in the next 12 months

Source: BAe Systems, 2017 Cyber Defence Monitor

Real Business Losses

Reckitt seeks to quantify havoc of malware attack

UK group takes unusual step of providing market update, saying virus likely to hit sales



© FT montage / Bloomberg

= £112 million
of lost annual revenue

CYBER RISK | Fri Jul 7, 2017 | 6:05am EDT

Maersk says too early to predict financial impact of cyber attack

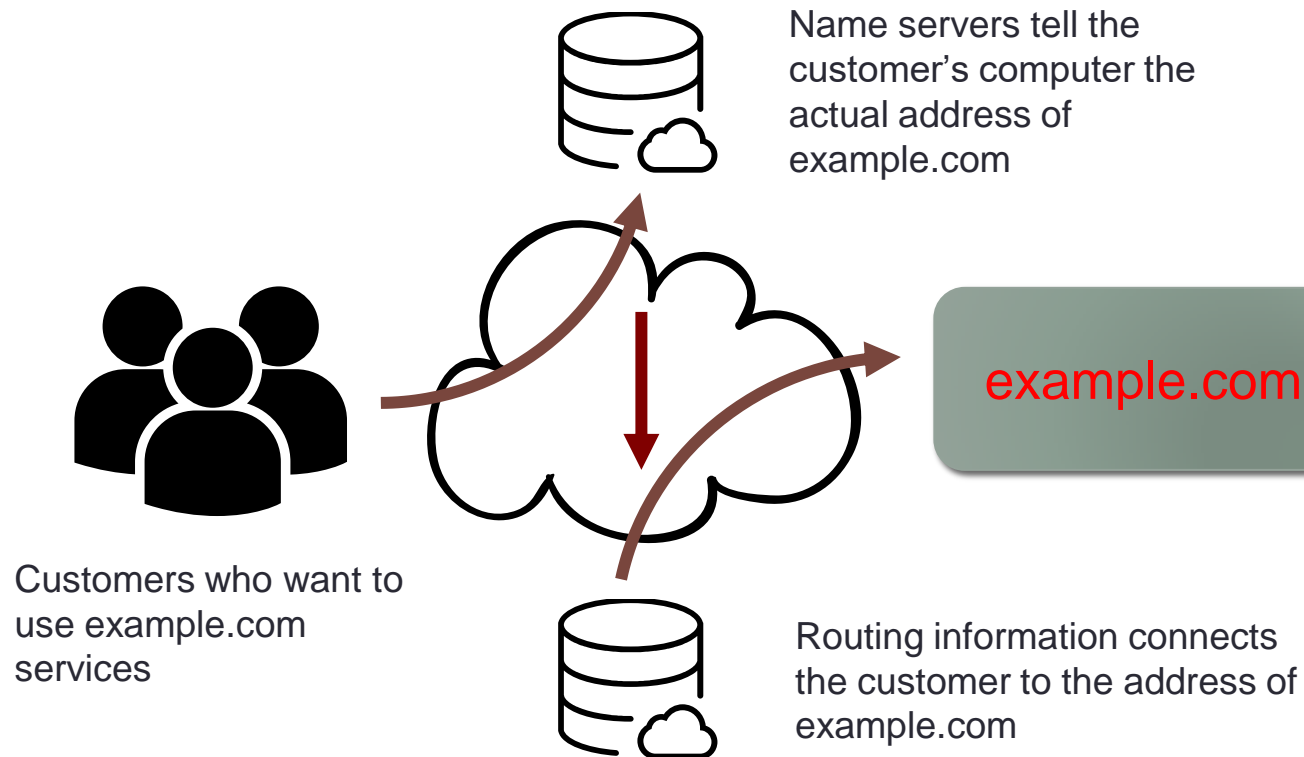


= £? million
of lost annual revenue

Internet Complexity nurtures Cyber Risk

1

The Internet in Theory (one example)



2

The Internet In Practice

The elegant design of the Internet hides a complex environment.

- billions of users
- millions of domains
- thousands of name servers
- thousands of different routes to connect to millions of accessible services run by thousands of service providers hosted in thousands of different locations.

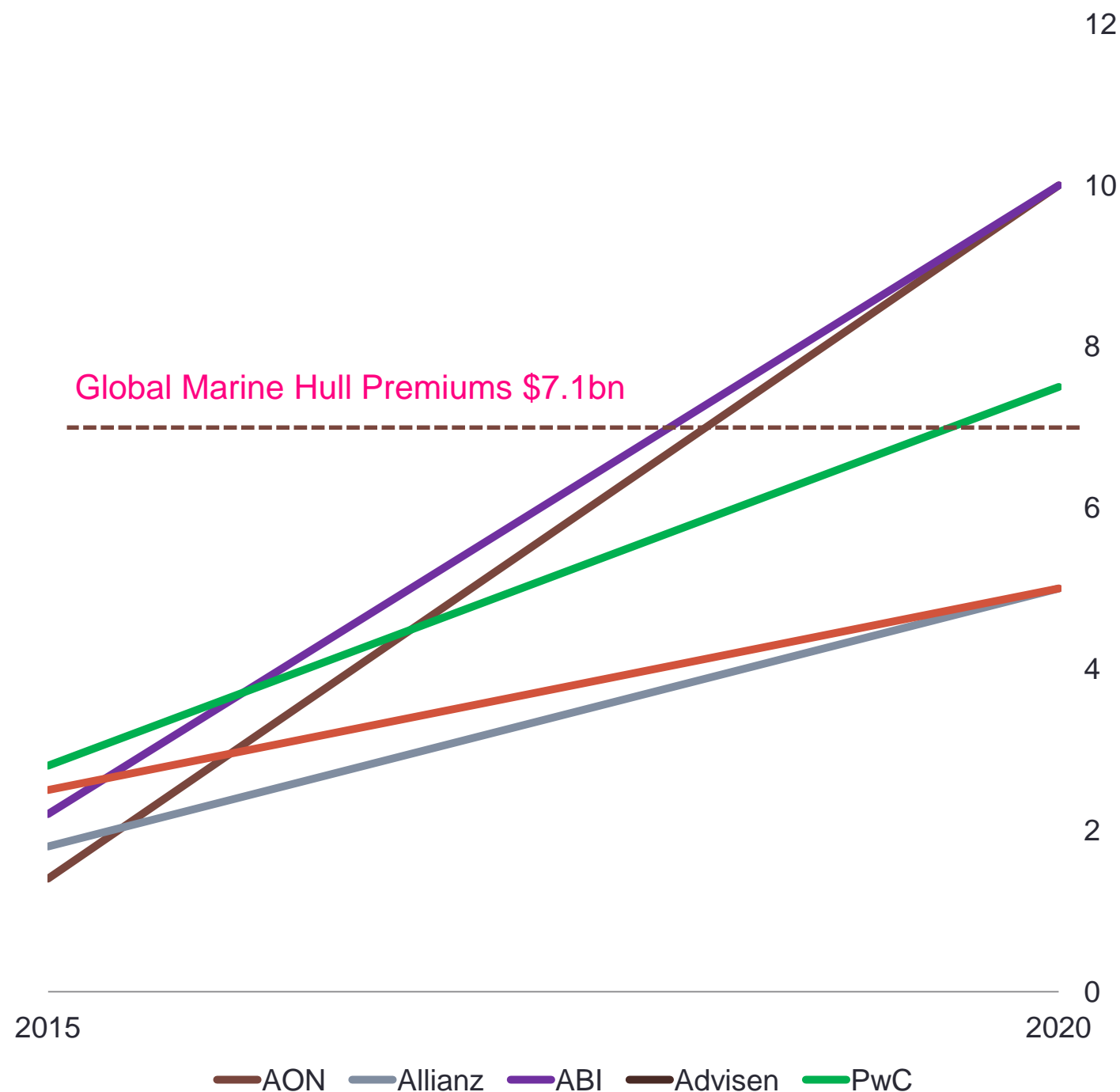
and all of this is changing **CONSTANTLY**

This complexity means that the effect of criminal activity, operational errors and third party failure are amplified.

- Data and IP loss
- Business Interruption
- Extortion
- Brand damage
- 3rd party liabilities
- Regulatory fines and penalties

Cyber Insurance: An Opportunity and a Challenge

Global Cyber Insurance Premiums (\$bn)



Source: Companies, Swiss RE, FT.com, May 2017

Challenges:

- Proposal form
- Accuracy and completeness of data given by the insured
- Quantifying individual company risk
- 3rd party exposures on 1st party cover
- Portfolio accumulation risks
- MPL modeling

KYND PROTOTYPES

KYND for Business and KYND for Insurance

The KYND Prototype Objectives

KYND for Business

- Instant view of all the cyber risks facing any business either as a one off or as a continuous service
- Alerts to changes to these risks over time
- Covers external threats, business interruption and 3rd party dependencies
- Non-invasive, non-disruptive and works for every company in every geography


KYND for Insurance


- KYND report and monitoring on any business
- Accurate and up to date data on all insureds
- Monitoring of connectivity and accumulation risks within a portfolio of companies
- Reporting across service providers, vendors, products, name servers, data centres.
- Tracking of accumulation impact of new clients

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Business Prototype – Example Group

KYND for Business Dashboard – Example Group

**Kynd**



Andy Thomas

Upgrade to analyze more than one company

Overview

Summary

External Services

Organizations

Products

ISPs

Settings

Top Level Domains

External Services

✓ Green

537

Currently Appear Normal

⚠ Amber

48

Security Check Required

⚠ Red

1

Immediate Action Required

Business Interruption Factors

Authoritative Nameservers:	3	✓ It is recommended
Data Centers:	7	✓ A healthy spread of
IP and Brand Protection:	Upgrade to Analyze	
Top Level Domains	Upgrade to Analyze	

Cyber Risk Comparison

100 is the best score, associated with the lowest level of cyber risk.

Companies with Similar Revenue

Viscri Limited

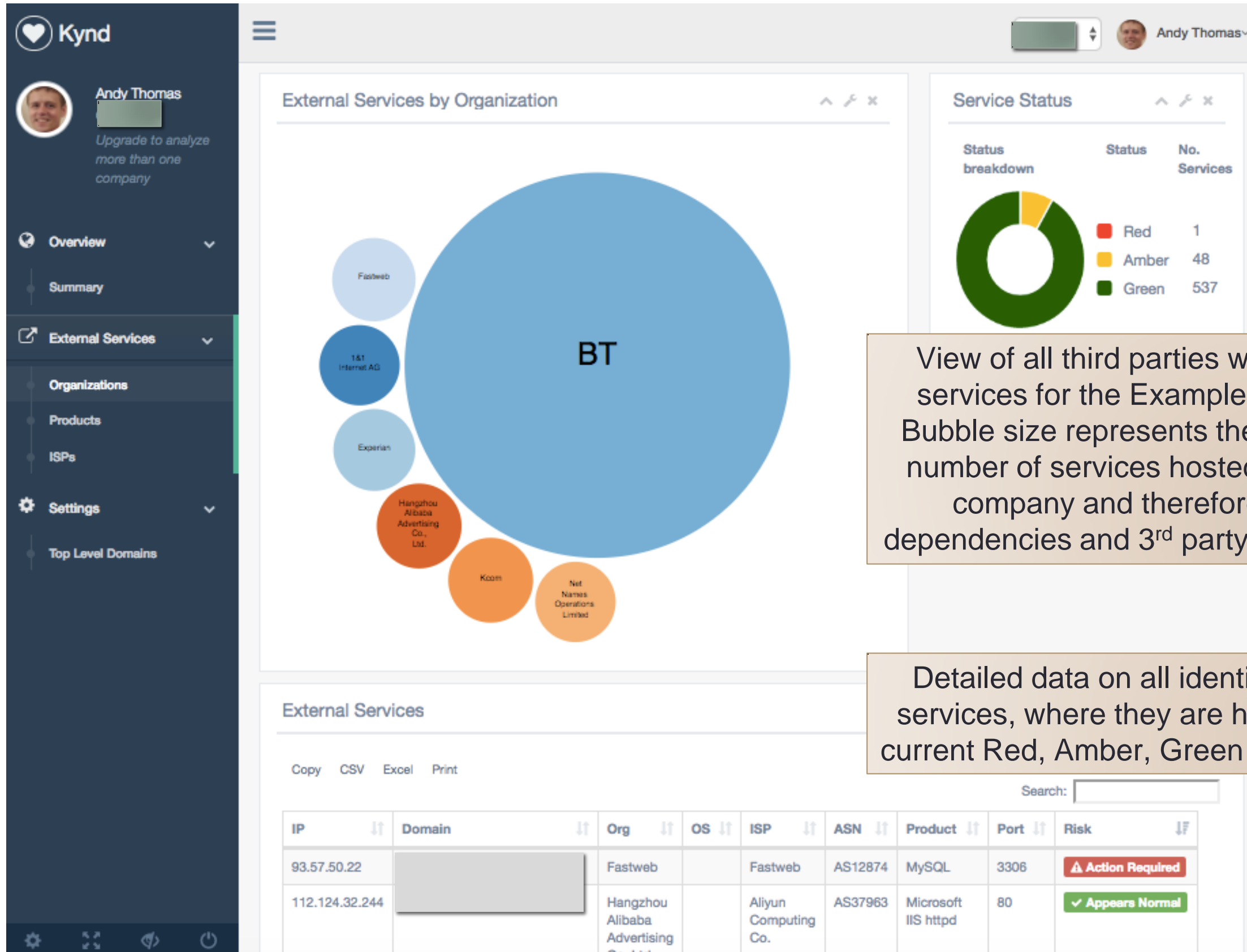
40 / 100

The current status of all external services that have been identified for Example Group. KYND clearly shows those of these that require either attention or immediate action to ensure their integrity

The current status of potential business interruption risks that may affect Example Group. KYND provides clear guidance on any recommended actions that may be necessary to mitigate these.

Comparative analysis of Example Group versus companies of similar turnover, headcount or sector.

KYND for Business – Example Group (Organisation View)




View of all third parties who host services for the Example Group. Bubble size represents the relative number of services hosted by that company and therefore the dependencies and 3rd party exposure


Detailed data on all identified external services, where they are hosted and the current Red, Amber, Green status of each.

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Insurance Prototype – Example Portfolio


KYND for Insurance Portfolio Summary Page


 **Kynd**





Andy Thomas
Mansell Lewis


 Overview





 Summary

 Groups

 Portfolios

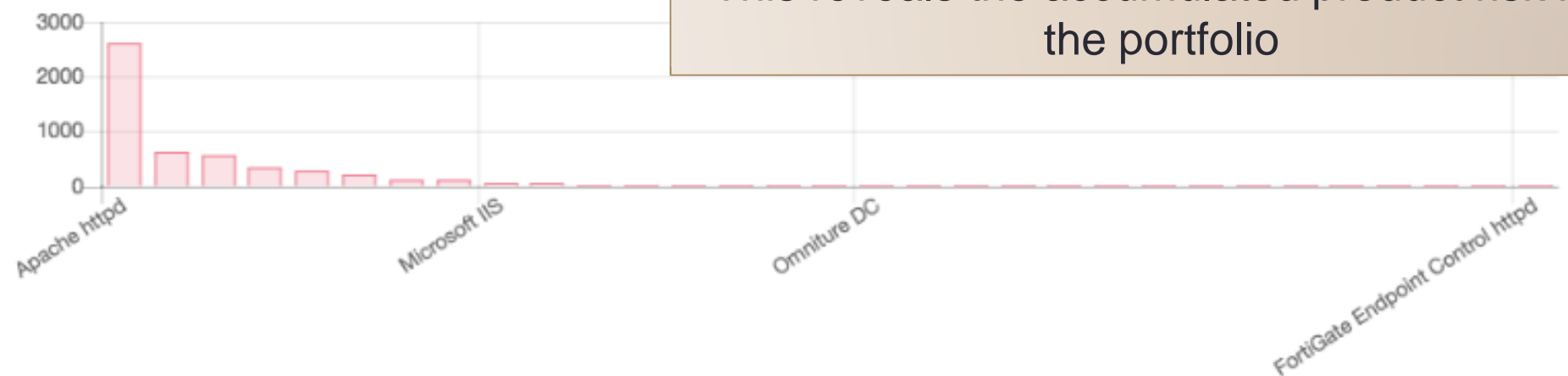
 Companies

 Groups



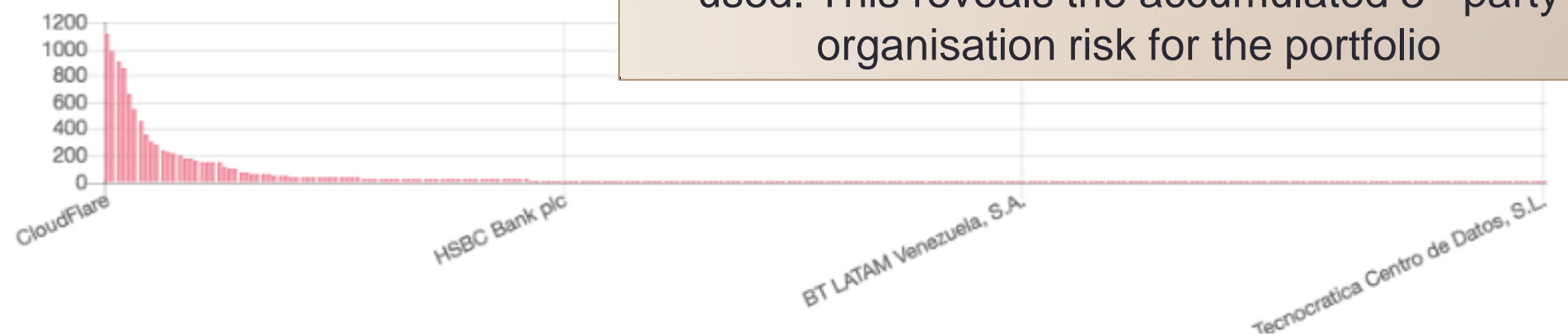
Overview: All Companies

External services by Product



Histogram of all external services within a portfolio of companies ranked by product used. This reveals the accumulated product risk for the portfolio

External services by Organization



Histogram of all external services within a portfolio of companies ranked by the hosting organisation used. This reveals the accumulated 3rd party organisation risk for the portfolio

KYND for Insurance – Hosted services and location

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Overview

Summary

Groups

Portfolios

Companies

Groups

External Services Location Heatmap

External Services

Copy CSV Excel Print

Search:

IP	Domain	Org	OS	ISP	ASN	Product	Port	Risk
107.23.178.170	checkout.stellaartois.com	Amazon.com		Amazon.com	AMAZON-AES (AS14618)	n/a	443	✓ Appears Normal
107.23.178.170	checkout.stellaartois.com	Amazon.com		Amazon.com	AMAZON-AES (AS14618)	n/a		
176.34.114.85	bra-fit-calculator.marksandspencer.com	Amazon.com		Amazon Data Services Ireland Ltd	AMAZON-02 (AS16509)	n/a		
176.34.114.85	bra-fit-calculator.marksandspencer.com	Amazon.com		Amazon Data Services Ireland Ltd	AMAZON-02 (AS16509)	n/a	443	✓ Appears Normal

Geographic location of all external services within the portfolio of companies that are hosted by Amazon. This reveals the accumulated data centre dependencies within the portfolio

Underlying details of all services hosted by Amazon within the portfolio of companies

KYND for Insurance – WannaCry Exposure

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Andrew Thomas

CRIF

Upgrade to analyze more than one company

Overview

Summary

External Services

Organizations

Products

ISPs

Domains

Domain Risk

Settings

Top Level Domains

Risk Level	Count
Red	68
Amber	597
Green	9492

During the WannaCry outbreak cyber insurers were urgently trying to identify their exposure

KYND allows exposure to the WannaCry exploit mechanism (on port 445) within a group of companies to be instantly identified

External Services

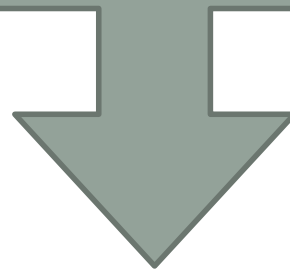
Copy CSV Print

IP	Domain	Org	OS	ISP	ASN	Product	Port	Risk
103.41.172.118	www.best-cheapshoes.com	YHSRV		Yhsrv.llc	n/a	n/a	445	Action Required
103.41.172.118	best-cheapshoes.com	YHSRV		Yhsrv.llc	n/a	n/a	445	Action Required
100.000.50.100	presqa.cyamoda.com	Alestra, S. de R. L. de C.V.		Alestra, S. de R. L. de C.V.	LACNIC-11172 (AS11172)	n/a	445	Action Required

dev.internal.kynd.io/index.html

KYND and the Takaful principles?

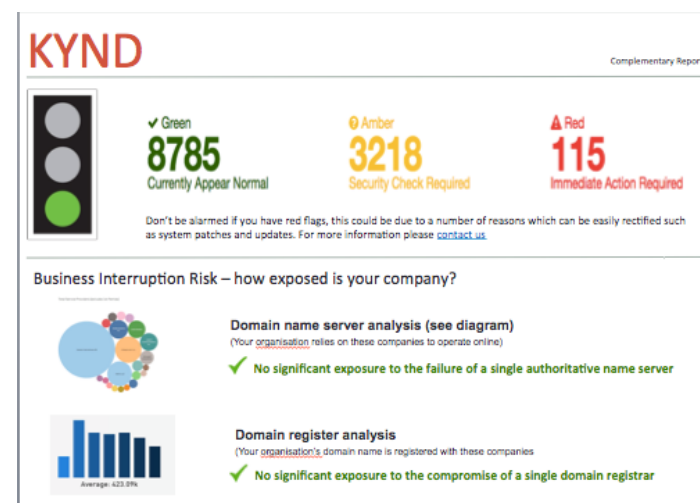
KYND enables **all business leaders** to identify, understand and manage the cyber risks that could impact their organisation and others. By using KYND; a business is evidencing its commitment to managing the cyber threat and its wider responsibilities, as a strategic priority.



This appears to be a natural compliment to the **Takaful** principles of mutuality and co-operation, encompassing the elements of shared responsibility, joint indemnity, common interest and solidarity.

AND FINALLY

Be KYND to Yourself



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THANK YOU

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