



**TSC Advantage is a leader in the commercial intellectual asset protection market focusing on holistic protection for our clients.**

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TSC Advantage (TSC), an enterprise risk consultancy, is enhancing cyber risk assessment for commercial organizations, critical infrastructure and the public sector. Through its partnership with leading global insurance underwriters and brokers, TSC is transforming the pre-binding process leveraging its patented Threat Vector Manager™ (TVM) assessment, which supports cyberinsurance policies for the critical infrastructure market. The Enterprise Security Assessment (ESA) component of TVM™ is a patented method for holistic security assessment that evaluates cross-functional corporate risk while capturing due diligence measures of existing enterprise security practices.

## Experience with the Framework

Our dynamic examination of universal security principles in market context enables data-driven decision-making in cyber insurance. Specifically, this collaboration with insurance carriers reduces reliance on scant actuarial data for underwriting economics and offers strategic analysis of cyber resilient postures tied to harmonized, implemented and mature security investments across corporate domains. More importantly, this partnership highlights the role of private sector innovations in the insurance marketplace that create near-term incentives for cyber resiliency.

TSC's unique and technology-neutral approach fuses sector-specific and consensus-based general standards to produce a tailored cybersecurity profile. NIST's cybersecurity framework, in particular, informs the common baseline from which underwriting decisions are made and posture-based resiliency measures are derived for cyberinsurance. The core components of the framework have proven particularly useful to that end. For the insured, the results include detailed insights into a comprehensive array of security innovations, including prioritized courses of action. Companies have accelerated investments and consolidated corporate governance of cyber risks as a consequence of the findings from the pre-binding assessment. For insurers, a common methodology for sector-specific and customized profiles is established that incorporates standards and best practices without need for new federal regulation.

## Cyber Insurance and the Framework

With so many competing priorities, business leaders demand deeper insights into the impact of their security investments on their corporate ecosystems. Voluntary adherence to standards establishes a foundation for cyber risk management; flexibility and tailoring, however, are critical, as the perfect practice of all standards exceeds the practical abilities and resources of most companies. Therefore, tailored assessments combined with modern insurance products create a virtuous loop for cyber resiliency.

Rather than relying on prescriptive compliance pressures, companies are empowered via TSC's partnership with insurance carriers to measure and mature their cyber resiliency as a competitive differentiator – independent from compliance pressures. This methodology not only satisfies the demand for a comprehensive and unbiased evaluation of cyber risk management in sector-specific contexts, it also enables the insured to obtain coverage aligned and consistent with its posture as well as its pocketbook.

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