

Cyber Liability Program FAQ

What if my Agency is a current KYND and/or KnowBe4 subscriber?

For Agencies currently contracted with KYND and/or KnowBe4, your continued direct agreement reinforces the practice of anticipating and responding to your Agency's cyber threats and aids in the overall strengthening of the JPIA's cyber liability program. A program with proven cyber resilient members will allow for expanded coverage structures and opportunities of significant financial benefit to the JPIA.

During the term of your Agency's direct agreement with KYND and/or KnowBe4, you will not incur any duplicative costs for services. Upon conclusion of any existing agreement(s), your Agency may participate under the JPIA umbrella agreements with KYND and KnowBe4.

Why does my Agency need KYND and KnowBe4?

Cybercrime affects organizations on many levels. Cybercriminals are experts at extracting sensitive information using viruses, worms, phishing, spyware, and malware to access your data. These data breaches can happen with or without your knowledge and can happen to anyone at any time.

Using the Member's domain, KYND conducts non-penetrative scans to assess cyber risk factors across domain registration and email security and services. KYND's analysis is non-invasive and requires no exclusive access or involvement by the Member. KYND searches look for instances of exposed services or critical software vulnerabilities which will significantly increase the Member's exposure to cyber-attacks. The KYND ON dashboard provides the Member with the number of individual risk factors discovered via the non-penetrative scans in an easy to identify manner.

KnowBe4 provides security awareness training combined with simulated phishing attacks. Implemented in three phases, KnowBe4's service begins with baseline testing to determine the phish-prone percentage of Member employees, followed by interactive, on-demand training, education, and understanding of phishing attacks. The knowledge gained through this training is reinforced via frequent simulated phishing attacks.

What is the cost to my Agency?

There is no additional cost to the Members for KYND or KnowBe4's services.





How will KYND and KnowBe4 benefit my Agency?

Cybersecurity is not only necessary but crucial in today's landscape. Organizations suffer significant financial losses including the cost of mitigating a breach by hiring experts to investigate and repair the damage, notifying customers, and settling any resulting legal claims. Breaches can also lead to lost revenue from delayed or canceled projects and reputational damage if sensitive customer data is obtained by cybercriminals.

A proactive cybersecurity risk management program will help the Member identify its biggest threats. With a prioritized list of threats, the Member can improve its security position by addressing the greatest threats first.



How will KYND and KnowBe4 benefit the JPIA?

Cyber Liability Insurance is an essential component of the JPIA's risk management strategy. By implementing complementary cybersecurity services such as KYND and KnowBe4, Members are better positioned to protect themselves from cyberattacks.

Within the cyber liability marketplace, overall coverage and retention levels remain relatively steady. However, because of continued growth, some insurers are offering limits up to \$10M along with lower retentions for programs with demonstrated, strong internal controls.

Programs who have demonstrated active strengthening of their cyber-resiliency are recognizing premium decreases or premiums with flat to 5% increases.

The implementation of KYND and KnowBe4's services will result in Member's reduced cyber vulnerabilities and employees who are trained to recognize potential phishing attacks. In turn, the JPIA will have access to expanded coverage options in future program years.



How much time will be required of my Agency to implement KYND and KnowBe4?

Not much at all! KYND will begin their non-penetrative scans using Agency domain information provided by JPIA. Results and a summary report will be sent to your Agency's designated cyber representative for review. Rollout and implementation of KnowBe4 should incur no more than a few hours monthly.



My agency outsources our IT services. Will KYND and KnowBe4 work with our out-sourced provider?

KYND and KnowBe4's client services teams are equipped and ready to work directly with the Member or contracted IT personnel to help resolve and manage cyber vulnerabilities and training.

