

The Insurability Cheat~~o~~Code.

*Your free roadmap to cyber
insurance readiness — and to
a credible IR program.*

Insurers no longer just sell policies. They audit controls. The questions on a cyber-insurance application are the most honest gap assessment your program will ever get — and they are free. This document distills the seven non-negotiables, the premium-reducers behind them, and a five-minute self-assessment that tells you where you stand.

SERIES

IR 2.0

DOCUMENT

03 of 05

VERSION

1.3 · 2025

LICENSE

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— WHY THIS MATTERS

The application is the audit. Treat every "No" answer as a project.

The questions below represent the minimum baseline most underwriters require before they will quote at all. Missing one of the Big 7 typically means denial or a punitive premium. Stacking the enhancements moves you from "insurable" to "competitively quoted."

<p>03 <input type="checkbox"/> Multi-Factor Authentication</p> <p>MFA enabled on all remote access, email, privileged accounts, cloud admin consoles, and VPN. Aim for 100% coverage.</p>	<p>04 <input type="checkbox"/> Endpoint Detection & Response</p> <p>EDR deployed on every workstation and server. Actively monitored. Alerts reviewed within 24 hours.</p>	<p>01 <input type="checkbox"/> Written Information Security Program</p> <p>Documented policies covering data classification, access control, incident response, and acceptable use. Reviewed annually.</p>	<p>02 <input type="checkbox"/> T...</p> <p>Inc...</p> <p>Res...</p> <p>Plan...</p> <p>Writ...</p> <p>plan...</p> <p>defin...</p> <p>esca...</p> <p>path...</p> <p>comm...</p> <p>temp...</p> <p>Table...</p> <p>teste...</p> <p>the l...</p> <p>mon...</p>
		<p>05 <input type="checkbox"/> Offline, Immutable Backups</p> <p>Backups stored offline or air-gapped. Immutable — cannot be modified</p>	<p>06 <input type="checkbox"/> Doc...</p> <p>Pat...</p> <p>Man...</p> <p>Criti...</p> <p>patc...</p> <p>appl...</p> <p>30 d...</p> <p>Com...</p> <p>trac...</p>

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Tested
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within last
90 days.

evid
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scan
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07

**Formal
Employee
Training**

Security-
awareness
training for
all
employees.
Phishing
simulations
conducted
on a
defined
cadence.
Training
records
maintained
for the
audit trail.

— ENHANCED CONTROLS

Premium-reducers — the controls that move the rate.

These are not required to be insured, but each one demonstrably reduces risk and improves coverage terms. Stack them deliberately; document them aggressively.

CONTROL	UNDERWRITER IMPACT
Network segmentation	Limits blast radius. Critical systems isolated. Demonstrates mature architecture.
Privileged access management	Vaulted credentials, just-in-time access, session recording. Major differentiator.
24/7 security monitoring	In-house SOC or MDR service. Shows proactive detection capability.
Email security gateway	Advanced threat protection, sandboxing, URL rewriting. Addresses the #1 attack vector.
Vendor risk management	Third-party assessments, contract requirements, ongoing monitoring.
Data loss prevention	Prevents sensitive data exfiltration. Important for regulated industries.

— SELF-ASSESSMENT

Count your "Yes" answers from the Big 7.

<p>0 – 3 CONTROLS</p> <p>High risk</p> <p>Highly competitive market. Limited coverage options. Premiums are high and terms are poor.</p>	<p>4 – 5 CONTROLS</p> <p>Moderate risk</p> <p>Competitive market. Some coverage options. Premiums are moderate and terms are fair.</p>	<p>6 – 7 CONTROLS</p> <p>Insurable</p> <p>Competitive market. Best coverage options available. Stack premium reducers to move the rate.</p>
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Insurer applications are the field's most honest gap assessment. Use them.