Top Underwriting Requirements for 2022

Multi-Factor Authentication → For employee email, privileged access, and remote access

Patch Management → Have a written and audited plan to remediate vulnerabilities as they become known

Endpoint Detection & Response → Monitor all endpoints

Data Backups → Encrypted, air-gapped, can be recovered within 30 days (7 days for critical data), recovery tested annually

Getting Positive Results in a Hard Market

- **Starting early**
- **Focus on data security controls = the best terms**
- **Driving improvements in cyber maturity**
  - Using the application process to drive security priorities
  - Using cyber insurer services to drive a better result during a policy

Cyber Risk Services

Free and Discounted Services Offered by Carriers

- Employee Phishing Training
- Network Assessments / Scanning
- Penetration Testing
- Incident Response Planning
- Table Top Exercises
- Compliance Training
- Contract Review