VYFORITY

Cyber security and business architecture advisory

The Four Triggers *Inflating Your Premium*

Your premium did not rise because of "market conditions". It rose because underwriters priced four specific technical liabilities into your risk profile. Score each honestly, counting "Unsure" as No: if your team cannot evidence it, your insurer assumes the worst.

Four triggers

The specific liabilities underwriters re-rate on, scored across nine checks.

Renewal within 90 days?

Do not complete your insurer’s technical questionnaire before you know what it will reveal.

TRIGGER 01 The MFA fallacy

Insurers no longer credit "having MFA". They credit uniform, evidenced enforcement.

- [ ] **1.1 Uniform enforcement, no exceptions**
  Enforced on every remote path: legacy VPN, helpdesk portals, vendor jump hosts. **One gap re-rates the whole profile.**
- [ ] **1.2 Privileged and service accounts covered**
  Admin and interactive service accounts sit inside the same enforcement. **Exemption lists are where underwriters look first.**
- [ ] **1.3 You can evidence it, not just assert it**
  You could produce a coverage report today. **The questionnaire asks; the claim assessor verifies.**

TRIGGER 02 The stale data liability

Breach endorsements are priced on record volume. You are insuring data with no business value.

- [ ] **2.1 You know your record count**
  You can state roughly how many personal records you hold. **Endorsements price on volume; nobody discounts an unknown.**
- [ ] **2.2 Retention is enforced, not just written**
  A retention schedule exists and data is destroyed on expiry. **A policy nobody executes insures the same records yearly.**
- [ ] **2.3 Legacy stores have been purged**
  Decommissioned systems, staging areas and old backups hold no dead records. **The fastest cut to insurable value available.**

TRIGGER 03 The recovery trap

Backups that succeed but restore slowly attract a business interruption loading.

- [ ] **3.1 Restoration has been timed, not assumed**
  You have restored a material system end to end and timed it. **"Backups successful" is a job status, not a capability.**
- [ ] **3.2 Backups survive the attack that targets them**
  One copy is immutable or offline, unreachable with the credentials compromised first. **Backups on the domain fall with it.**
- [ ] **4.1 Your EDR is actually enforcing**
  Trigger 04, the shelfware penalty. Endpoint protection is in blocking mode with alerts acted on, not log-only. Underwriters treat unmonitored EDR as absent: you pay, and get no credit.

HOW DID YOU SCORE?

11–12	Defensible. Take the evidence to market and ask for the credit.
8–10	Fixable before renewal. Close the gaps, then complete the questionnaire.
Under 8	You are paying a premium for gaps, not for risk. Act before you submit.

The Insurance Defensibility Audit

A targeted three-day assessment of the four premium triggers, delivered as a **broker-ready Insurance Defensibility Report** you hand to your broker before they go to market. Fixed fee.

Before you answer the questionnaire. Submitted without review, a candid questionnaire admits gaps you could have closed in a fortnight. The admission lasts the policy term; the gap need not have.

BOOK A RENEWAL CALL →

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