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4 key questions to ask your cyber insurer

Not that long ago, securing cyber insurance was like kicking the extra point after a touchdown: a fairly routine exercise, typically without drama or anxiety. But unfortunately, the playing field has been upended in recent years and the ball is being blocked more frequently. The growing regularity and severity of cyberattacks have made it significantly more challenging to **meet cyber insurance requirements,** afford premiums, and keep this vital coverage.

So what can you do? Be prepared. That means avoiding a scramble by starting yesterday to gather the information you need to best understand coverage parameters and insurer expectations. Then, take immediate action to implement a strategic game plan to ensure you'll qualify for coverage.

With that in mind, here are four pivotal questions to ask your cyber insurance provider:

1 **What key coverage provisions do we need to know about?**

It's important to confirm what policy limits and deductibles come into play, what limitations or exclusions apply to different attack events, and what incident response services are included.

2 **Which security measures do we need to meet cyber insurance requirements and keep premiums down?**

Insurers are sharply **focused on an organization's implementation of integrated digital identity** solutions that enable, control, and monitor access.

3 **What kind of proof will we need to show that we have the right security controls in place?**

Insurers often want documented evidence of security measures, and they may also conduct assessments and reviews to ensure they're properly implemented.

4 **Looking ahead, how can we expect security requirements to evolve?**

An informed, long-term view will help organizations stay ahead of the curve when it comes to strategic planning and securing the right solutions from a single-source partner.

Given today's challenging cyberattack environment and the risk of severe financial and reputational damage, a proactive approach to understanding coverage provisions and implementing security requirements is essential. The best part? It's a "twofer." By meeting strong insurer expectations, you'll also lower your risk profile in a troubling threat landscape.

So, how well-prepared are you? Our checklist, "Does my business qualify for cyber insurance," will help you get a bearing and position you for success.

SEE THE CHECKLIST >