

How Cyber Risk Assessments Transform Insurability for:

Legal Firms



Transforming Higher Risk Clients into Insurable Risks

EXECUTIVE SUMMARY

The legal sector faces unprecedented challenges in securing adequate cyber insurance coverage. As cyberattacks targeting law firms have increased in frequency, sophistication, and impact, insurers have responded by tightening underwriting criteria, raising premiums, and sometimes declining to write policies altogether for legal practices...

"TURN 'HARD TO PLACE' INTO 'EASY TO INSURE' - WE HELP HIGHER RISK CLIENTS MEET INSURER EXPECTATIONS."



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This white paper examines how Infoprotect's comprehensive **CYBER ASSESS**  framework enables brokers to effectively place legal sector risks while helping law firms secure broader coverage at more competitive rates.

Infoprotect **BRIDGES THE [CYBER] GAP** between legal firms' security posture and insurer expectations through a structured, validated risk assessment, transforming even high-risk law practices into preferred insurance risks.

By addressing the specific governance, risk management, and compliance factors that concern underwriters most about legal organisations, Infoprotect's approach **A)** delivers measurable improvements in coverage terms, **B)** reduces premiums, and **C)** ensures law firms maintain the comprehensive protection required in today's threat landscape.

Why Traditional Approaches Fail Legal Firms

The Limitations of Standard Cyber Security Assessments

Legal firms typically invest in security technology and often undergo numerous compliance assessments. However, these standard approaches frequently fail to address insurer concerns for several key reasons:

Technical Focus vs. Governance Reality

Most security assessments concentrate primarily on technical controls (firewalls, encryption, endpoint protection) while underplaying the governance, processes, and human factors that insurers know drive claims. For law firms, where business email compromise (BEC), confidential data breaches, and social engineering are primary attack vectors, this creates a critical gap in risk evaluation.

"TECHNOLOGY IS ONLY HALF THE STORY. WE HELP INSURERS ASSESS THE HUMAN SIDE OF CYBER RISK."

Compliance-Oriented vs. Risk-Oriented

Legal regulatory frameworks (client confidentiality requirements, data protection regulations) drive many security programs, but compliance-focused assessments often fail to address the actual risk scenarios that

concern underwriters. Meeting regulatory requirements doesn't necessarily translate to insurability, particularly in areas like:

- Business email compromise prevention
- Client data protection protocols
- Confidential information handling
- Employee security awareness for targeted attacks

"BEYOND SCANS AND SOFTWARE - WHAT ABOUT GOVERNANCE, CULTURE, AND RESPONSE CAPABILITY? WE MEASURE IT ALL."

Self-Attestation vs. Validated Assessment

Traditional cyber insurance applications rely heavily on self-attested questionnaires, where legal firms answer based on their interpretation of security controls. This creates a significant information gap, as underwriters lack validated evidence of control effectiveness, particularly for complex legal environments with sensitive client data, intellectual property information, and financial transaction details.

The Broker Advantage: Placing Legal Sector Risks with Confidence

Transforming Broker Capabilities for Legal Clients

For insurance brokers specialising in the legal sector, Infoprotect's **CYBER ASSESS** provides a powerful competitive advantage in a challenging market:

1. Enhanced Risk Presentation

The detailed risk intelligence from Infoprotect's **CYBER ASSESS** enables brokers to create submissions that stand out from standard applications:

"WHEN INSURERS SAY NO, WE SHOW THEM WHY THEY SHOULD SAY YES. OUR ASSESSMENTS DRIVE APPROVALS."

The difference in detail and credibility transforms how underwriters perceive the risk.

2. Negotiation Leverage

Armed with validated risk intelligence, brokers gain significant leverage in negotiations:

"HELPING BROKERS ADVOCATE FOR THEIR CLIENTS. WE ARM YOU WITH DATA TO NEGOTIATE THE BEST DEALS."

3. Client Advisory Value

The assessment process positions brokers as strategic advisors rather than policy intermediaries:

"POSITION YOURSELF AS A TRUE RISK ADVISOR, NOT JUST A POLICY PROVIDER."

Legal Firm Benefits: Beyond Insurance Placement

Comprehensive Value Beyond Policy Procurement

For legal firms, Infoprotect's risk assessment delivers value that extends far beyond insurance placement:

1. Premium Reduction and Coverage Enhancement

The risk intelligence provided allows law firms to secure better coverage at a lower cost.

"CYBER INSURANCE PREMIUMS RISING? WE CAN HELP BRING THEM BACK DOWN. RISK CLARITY = BETTER PRICING."

2. Regulatory Alignment

The risk assessment process aligns with and complements existing regulatory requirements, including client confidentiality obligations, data protection requirements, and ethical standards for information handling.

"YOUR SIZE SHOULDN'T BE YOUR LIABILITY. WE HELP HIGH-REVENUE HEALTHCARE ORGANISATIONS JUSTIFY BETTER TERMS."

3. Board-Level Risk Intelligence

The assessment provides partners and firm management with actionable risk insights.

"SECURE BROADER COVERAGE, NOT JUST ANY COVERAGE. WE HELP INSURERS SEE YOUR CLIENT'S TRUE RISK POSTURE."

4. Competitive Differentiation

Strong cyber risk management creates market differentiation and enhanced customer confidence.

"A COMPANY'S CYBER HYGIENE IMPACTS ITS CYBER RESILIENCE. WE HELP MEASURE AND IMPROVE IT."

Conclusion

Transforming Legal Sector Cyber Resilience

Legal firms' cyber insurance challenges require a new approach, bridging the [cyber] gap between technical security implementations and underwriter expectations. Infoprotect's legal sector-specific assessment framework provides this bridge, enabling brokers to effectively place complex risks while

helping law firms secure the required comprehensive coverage.

"MORE RISK MANAGEMENT, LESS PREMIUM. IT'S THAT SIMPLE."

By focusing on the governance, process, and human factors that truly determine insurability, rather than just technical controls, Infoprotect transforms how insurers perceive legal sector risks. The result is broader coverage, lower premiums, and enhanced cyber resilience for an industry that remains a primary target for sophisticated threat actors.

"DON'T SETTLE FOR MINIMAL COVER. USE INFOPROTECT'S CYBER ASSESS SOLUTION TO NEGOTIATE THE BEST POLICY TERMS."

For brokers and legal firms looking to navigate the challenging cyber insurance market, Infoprotect's approach offers a proven methodology for turning declined risks into preferred accounts, restrictive terms into comprehensive coverage, and excessive premiums into competitive rates.

"MOVE FROM 'HIGH RISK' TO 'PREFERRED RISK' BY DEMONSTRATING CYBER RESILIENCE BEYOND SURFACE-LEVEL SCANS."

Work with us

By working with Infoprotect, insurance brokers, MGA's and insurers can improve their ability to assess and price cyber risk, which will ultimately benefit both themselves and their customers.

To find out more about how Infoprotect's **CYBER ASSESS** can transform the buying journey, **making cyber insurance not just accessible but economical**, drop Brad Fraser a line on **01689 487055** or at **brad.fraser@infoprotect.co.uk** or connect on LinkedIn.



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Our new website:

infoprotect.co.uk

Call us:

01689 487056

Drop us a line:

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Or grow with us on LinkedIn:

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Infoprotect specialises in helping insurance brokers place complex cyber risks through comprehensive, industry-specific risk assessments that address underwriters' exact concerns about higher risk clients.

Our cyber expertise enables us to bridge the [cyber] gap between security implementation and insurance outcomes, transforming how underwriters perceive cyber risks.

Contact us for a confidential consultation to learn more about how Infoprotect can help your organisation or your higher risk clients.

This white paper is intended for insurance brokers and legal firms seeking to navigate the challenging cyber insurance market. The case examples presented are based on actual engagements, though specific identifying details have been modified to protect client confidentiality.