White Paper | Technology Co’s

Infoprotect
WE BRIDGE THE [CYBER] GAP

How Cyber Risk Assessments Transform Insurability for:

Technology Companies

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[I] Infoprotect
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Transforming Higher Risk Clients into Insurable Risks

EXECUTIVE SUMMARY

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

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

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

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

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

BRAD FRASER, CEO
@bradfrasergo-giver

Why Traditional Approaches Fail Technology Companies

The Limitations of Standard Cyber Security Assessments

Technology companies 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 technology firms, where software supply chain attacks, API vulnerabilities, and third-party risks 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

Technology regulatory frameworks (GDPR, CCPA, industry certifications) drive many security programs, but compliance-focused assessments often fail to address the risk scenarios concerning underwriters. Meeting regulatory requirements doesn't necessarily translate to insurability, particularly in areas like:

- Software supply chain security
- Third-party integration risk management
- Zero-day vulnerability response
- API security governance

"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 technology companies 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 technology environments with extensive customer data, proprietary code, and critical infrastructure dependencies.

The Broker Advantage: Placing Technology Sector Risks with Confidence

Transforming Broker Capabilities for Technology Clients

For insurance brokers specialising in the technology 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 ASSESS-MENTS DRIVE APPROVALS."

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

2. Negotiation Leverage

Brokers who are armed with validated risk intelligence gain significant leverage in negotiations, helping them 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."

Technology Company Benefits: Beyond Insurance Placement

Comprehensive Value Beyond Policy Procurement

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

1. Premium Reduction and Coverage Enhancement

The risk intelligence provided allows tech 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 data protection laws, customer privacy expectations, and third-party security compliance frameworks.

3. Board-Level Risk Intelligence

The assessment provides executives and boards with actionable risk insights. 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 Technology Sector Cyber Resilience

Technology companies' cyber insurance challenges require a new approach, bridging the [cyber] gap between technical security implementations and underwriter expectations. Infoprotect's technology sector-specific assessment framework provides this bridge, enabling brokers to effectively place complex risks while helping tech firms secure the comprehensive coverage they require.

"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 technology sector risks. The result is broader coverage, lower premiums, and enhanced cyber resilience for an industry where cyber incidents can have cascading effects across customers and partners.

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

For brokers and technology companies 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 RESIL-IENCE 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:
info@infoprotect.co.uk
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 technology companies 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.