

Top 7 Metrics Insurers Really Care About

The proof cyber underwriters and regulators now demand



01

MFA Coverage & Enforcement

- % of users and systems protected by multi-factor authentication.
- Insurers often deny or exclude coverage without MFA in place.



02

Patch & Vulnerability Remediation

- % of critical patches applied within required SLA (e.g., 15–30 days).
- Delayed patching is a leading cause of breaches and higher premiums.



03

Endpoint Detection & Response (EDR) Effectiveness

- Deployment and tuning of EDR/endpoint protection across the environment.
- EDR has become a baseline control for cyber insurance approval.



04

Incident Response Readiness

- Documented, tested plan with evidence of tabletop drills.
- Insurers favor companies that prove they can contain damage quickly.



05

Backup Resilience & Recovery Testing

- Use of immutable/offline backups and regular restore tests.
- Recovery speed and integrity directly impact underwriting confidence.



06

Security Awareness & Phishing Results

- Training completion rates and phishing simulation pass rates.
- Human error drives most breaches; insurers want to see real progress.



07

Vendor & Third-Party Risk Management

- % of critical vendors with assessed security/compliance posture.
- Supply chain risk is now a standard underwriting consideration.

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