

**CYBER INSURANCE****Cyber Hygiene**  
Mitigate Risk of Ransomware  
and Other Cybercrime

Before underwriting or renewing cyber coverage, insurers are taking a deep look at each organization’s cyber practices. To qualify for coverage — and particularly, if you want the most favorable rates and terms — you need the following resources and procedures in place.

**Governance**

- Dedicate employees/personnel to IT and cybersecurity (such as hiring a CISO)
- Define roles of each member of the IT and cybersecurity teams

**Inventory Management**

- Identify, manage, and track all enterprise assets (end-user devices including portable and mobile devices, network devices, non-computing devices, and servers) that are connected to your infrastructure physically, virtually, and remotely, including those within the cloud environment and those not “owned” by IT
- Manage software assets (i.e., operating systems and applications) on your network proactively, so users can only install and execute authorized software
- Implement procedures to recognize and remove unauthorized and unmanaged software



To protect what you have, you must first know what you have.

**Endpoint Protection**

- Use advanced anti-virus technology with heuristic or behavioral analysis capabilities, in addition to signature-based anti-virus scanning

**User/Access Management**

- Require multi-factor authentication (MFA) for remote access
- Enforce the principle of least privilege through technology-based restrictions (such as grouping employees together based on roles and granting “need to know” access only)

## Privileged Access Management

- Put MFA in place for privileged users (employees and vendors with access to sensitive information such as PII or PHI) and service accounts
- Audit logs for all privileged users



Insurers require MFA, privileged access management, and employee training. Without these critical controls, coverage will be unavailable or limited.

## Patch Management

- Patch all software and firewalls with critical vulnerabilities within 7 days or less
- Patch software and firewalls with non-critical vulnerabilities within 30 days
- Run vulnerability scans at least quarterly
- Protect un-patchable and end-of-life systems (i.e., through segmentation)

## Segmentation

- Segment networks to protect critical information and valued assets
- Implement IT/OT segmentation



Insurance companies are placing more emphasis on IT/OT segmentation for industrial classes of business: manufacturing, utilities, and infrastructure-related operations.

## Traffic Filtering

- Utilize sender policy framework (SPF) tool
- Institute both intrusion detection and intrusion prevention tools
- Use tools to monitor and filter email traffic
- Sandbox suspicious emails

## Training

- Train employees at least annually in basic cybersecurity awareness
- Conduct phishing training and simulations at least annually



**Best practice: Do phishing simulations continuously throughout the year.**

## Detection

- Use a SIEM (security information and monitoring) tool
- Perform penetration (or “pen”) testing at least annually

## Incident Response

- Develop a comprehensive incident response plan
- Make sure all necessary parties understand the plan and roles
- Conduct tabletop exercises

## Business Continuity

- Perform backups on a weekly basis
- Encrypt backups
- Create a business continuity plan, test it annually, and update when necessary
- Store backups offsite and locally
- Implement MFA for backups
- Decide disaster recovery strategy: cold, warm, or hot site



**For questions or more information, contact your Brown & Brown representative or [cyber@bbrown.com](mailto:cyber@bbrown.com).**



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