

# HEALTHCARE CYBER INSURANCE RENEWAL READINESS GUIDE

Demonstrating Security Controls with Confidence



## 1. UNDERWRITING REALITY: WHAT HAS CHANGED

- HEALTHCARE CYBER INSURANCE IS NO LONGER A PASSIVE RENEWAL PROCESS.
- INSURERS NOW PRIORITIZE VALIDATED EVIDENCE OVER SELF-REPORTED QUESTIONNAIRES
- UNDERWRITING DECISIONS INCREASINGLY FOCUS ON RISK VISIBILITY AND CONTROL MATURITY
- RENEWAL TIMELINES TIGHTEN WHEN DOCUMENTATION IS INCOMPLETE OR UNCLEAR
- HEALTHCARE REMAINS A HIGH-RISK SECTOR DUE TO RANSOMWARE TARGETING AND DATA SENSITIVITY
- LEADERSHIP IS EXPECTED TO UNDERSTAND ORGANIZATIONAL READINESS — NOT JUST DELEGATE TO IT

## 3. COMMON RENEWAL FRICTION POINTS

- MANY ORGANIZATIONS STRUGGLE NOT BECAUSE CONTROLS ARE ABSENT — BUT BECAUSE THEY CANNOT DEMONSTRATE THEM CLEARLY.
- EVIDENCE SCATTERED ACROSS VENDORS, SYSTEMS, AND TEAMS
- LACK OF OWNERSHIP OVER RENEWAL DOCUMENTATION
- TECHNICAL LANGUAGE NOT ALIGNED WITH UNDERWRITING EXPECTATIONS
- LAST-MINUTE EVIDENCE GATHERING CAUSING DELAYS
- MISALIGNMENT BETWEEN COMPLIANCE POSTURE AND INSURER REQUIREMENTS

## 2. CORE SECURITY SIGNALS UNDERWRITERS EVALUATE

- MOST CYBER RENEWALS HINGE ON A SMALL SET OF HIGH-IMPACT CONTROL AREAS.
- MULTI-FACTOR AUTHENTICATION COVERAGE AND ENFORCEMENT CONSISTENCY
- BACKUP STRATEGY RESILIENCE, INCLUDING ISOLATION AND RECOVERY TESTING
- ENDPOINT PROTECTION AND MONITORING VISIBILITY ACROSS DEVICES
- PATCH AND VULNERABILITY MANAGEMENT PRACTICES
- VENDOR AND THIRD-PARTY RISK GOVERNANCE (INCLUDING BAAS)

## 4. EXECUTIVE READINESS STRATEGY

- HEALTHCARE CEOS CAN REDUCE RENEWAL FRICTION BY ADOPTING A STRUCTURED READINESS APPROACH.
- TREAT RENEWAL READINESS AS AN OPERATIONAL PROCESS, NOT A ONE-TIME EVENT
- ALIGN INTERNAL CONTROLS WITH INSURER EXPECTATIONS EARLY
- ESTABLISH CLEAR OWNERSHIP OF EVIDENCE AND DOCUMENTATION
- TRANSLATE TECHNICAL CONTROLS INTO BUSINESS RISK LANGUAGE
- VALIDATE READINESS BEFORE UNDERWRITING BEGINS

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