TAG TECHNOLOGY ADVISORY GROUP

Industry: Nonprofit

Services: Cybersecurity Services, Compliance Services

Turning Cyber Insurance Pressure Into Lower Premiums and Stronger Security

A nonprofit avoided an expected cyber insurance increase and secured an 8% premium decrease.

Executive Summary

Facing years of 8–10% cyber liability premium increases, a local nonprofit organization expected another 10% increase for 2026–2027. Technology Advisory Group helped present a stronger cybersecurity posture through documented controls, training, policies, monitoring, and resilience measures. Instead, the organization received an 8% premium decrease and saved about $3,500 annually.

Challenges

- Cyber liability premiums had increased 8–10% year over year, creating ongoing budget pressure.
- The organization expected another 10% premium increase for the 2026–2027 insurance period.
- Insurance underwriting required stronger evidence of cybersecurity maturity and risk management.
- Security controls, policies, training, and monitoring needed to be clearly documented for review.
- The renewal process created an administrative burden beyond completing a standard questionnaire.

Solutions

- A documented cybersecurity program helped demonstrate active risk reduction to the insurer.
- Security awareness training and phishing simulations addressed human risk with measurable evidence.
- Endpoint protection, EDR with a 24/7 SOC, and zero trust controls strengthened threat defense.
- MFA, password management, and email security improved identity and communication protection.
- Backup, email backup, and disaster recovery capabilities supported resilience and continuity.

TAG's Approach:

Key Actions:

- Submitted cybersecurity evidence alongside the cyber liability questionnaire for insurer review.
- Documented security awareness training, phishing simulations, written policies, and WISP materials.
- Summarized infrastructure and security services to show ongoing protection and management.
- Maintained recurring assessments and monitoring across firewalls, PCs, servers, and DNS activity.
- Supported controls across endpoints, identity, email, backup, and disaster recovery readiness.

Results

- The nonprofit avoided the expected 10% cyber liability premium increase for 2026–2027.
- The insurer issued an 8% premium decrease instead of continuing the prior upward trend.
- The organization saved approximately $3,500 annually on its cyber liability insurance premium.
- Leadership gained a clearer evidence package showing security controls, policies, and monitoring.
- The renewal process shifted from basic questionnaire response to a stronger cybersecurity narrative.

Control Risk Before Renewal Season

Show insurers the strength of your cybersecurity program with evidence that supports better outcomes.

Get Help Now

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