

CYBER RISK QUANTIFICATION IN ACTION

# 6 of 11 fields unanswered. Four mandatory conditions. A binding-ready quote in **under 12 minutes.**

A cyber liability applicant with no industry sector, no revenue, and no security framework disclosure. DeRISK UWA Agentic produced a fully structured, actuarially quantified recommendation — explicit \$266K EAL, eight per-line premiums, and four time-bound binding conditions with defined underwriting consequences.

UNDERWRITING VERDICT  
**Quote with Conditions**  
4 conditions precedent

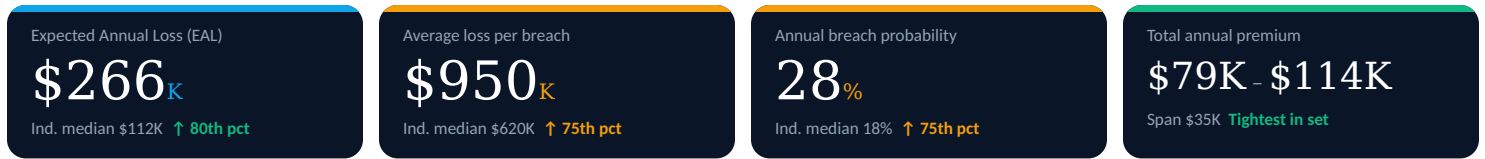
RISK TIER  
**Medium-High**  
Conditional acceptance

DATA SUFFICIENCY  
**Complete**  
6 of 11 fields unanswered

ASSESSMENT DATE	REPORT ID	COVERAGE LINES	RUN TIME
April 7, 2026	3835320e - 0f96	8 lines structured	11 min 47 sec

ACTUARIAL OUTPUT

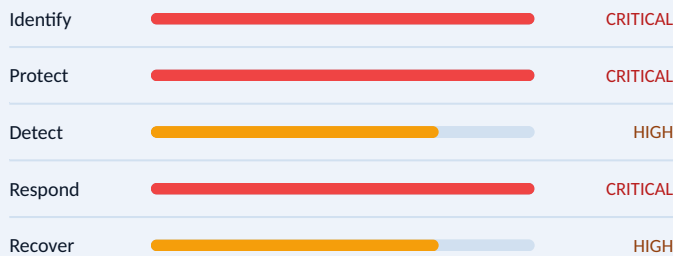
## What the model found



*"Applicant is above-average risk on operational metrics — but below-average risk on loss history. Governance improvements are required to achieve peer-level risk profile."*

DeRISK UWA Agentic Actuarial Table - Section XI Conclusion & Risk Opinion - Report 3835320e-0f96-4b40

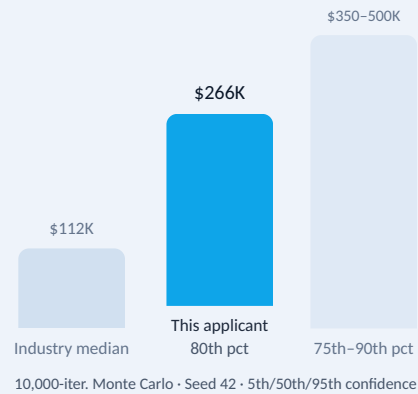
Cyber Maturity — NIST CSF Assessment



Overall NIST maturity: **UNKNOWN**

Identify, Protect and Respond rated CRITICAL; Detect and Recover rated HIGH. All maturity levels DATA NOT PROVIDED. Clean loss history and comprehensive coverage scope signal an insurable entity with remediation potential.

EAL vs Peer Benchmarks



BUSINESS INTERRUPTION · KEY FINDING

## 72-hour waiting period

DeRISK UWA Agentic specified a 72-hour BI trigger on the \$1.5M Failure to Supply line — a critical parameter most tools leave undefined. Daily loss: Revenue ÷ 250/day.

# Structured coverage — 8 lines, exact limits & retentions

**Coverage recommendations**

Breach Liability (Privacy/Security)	\$2,000,000 \$50,000 ret. \$18,000 – \$24,000
Media Liability	\$1,000,000 \$25,000 ret. \$8,000 – \$12,000
PCI Assessment Coverage	\$500,000 \$10,000 ret. \$4,000 – \$6,000
Business Interruption <span>72hr WT</span>	\$1,500,000 \$100,000 ret. \$12,000 – \$18,000
Cyber Extortion	\$500,000 \$25,000 ret. \$5,000 – \$8,000
Reputation Mitigation	\$250,000 \$10,000 ret. \$3,000 – \$5,000
Data Asset Restoration	\$500,000 \$25,000 ret. \$4,000 – \$6,000
Cyber Wrap / DIC	\$5,000,000 agg. \$250,000 ret. \$25,000 – \$35,000

**Total estimated annual premium \$79,000 – \$114,000**

**4 Mandatory Binding Conditions**

- Data Asset Classification Policy**  
Documented, enforced policy — sensitivity tiers, storage requirements, employee compliance evidence.  
**14 days - breach coverage blocked**
- M&A Activity Disclosure**  
Past 36 months + planned 12 months. Cyber integration risk assessment if applicable.  
**10 days - affects premium & limits**
- OT/ICS Inventory & Network Architecture**  
Asset inventory, segmentation diagram, OT/ICS exposure confirmation or written denial.  
**21 days - specialized coverage trigger**
- Incident Response Plan**  
Documented IRP with roles, escalation, recovery timelines, and tabletop exercise evidence.  
**21 days - affects BI cost modeling**

**Actuarial model parameters**

Breach frequency ( $\lambda$ ) 0.30/yr · Poisson	Iterations · Seed 10,000 · Seed 42
Breach size ( $\mu$ ) Log-normal ~5K rec.	Confidence pct 5th / 50th / 95th
Response cost \$50/rec + \$100K fixed	Regulatory fine 15–25% resp. cost
BI loss driver Revenue ÷ 250/day	Severity ↔ BI corr. r = 0.30 (weak+)

WHY THIS MATTERS

## What DeRISK UWA Agentic delivers — even with 40% data

<p><b>\$266K</b></p> <p>Explicit EAL — not a score</p> <p>Most tools return a risk tier. DeRISK UWA Agentic returns a dollar figure benchmarked at the 80th percentile — giving underwriters a precise anchor for every limit and retention decision.</p>	<p><b>4 conditions</b></p> <p>Deadlines, not requests</p> <p>Each binding condition carries a specific deadline (10, 14, or 21 days) and an explicit underwriting impact — turning vague follow-up into a structured, trackable pre-bind workflow.</p>	<p><b>72 hours</b></p> <p>BI trigger — auto-specified</p> <p>The 72-hour waiting period on the \$1.5M BI line was derived from the loss model, not entered manually — the difference between a clean bind and a claim dispute at inception.</p>
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