DENEXUS

DeRISK UWA

REPORT STRUCTURE · DENEXUS STANDARD · WHAT EVERY ASSESSMENT DELIVERS

Twelve Sections. Four Analytical Layers.

One structured underwriting decision — every run, every submission.

12 sections

30+ subsections

4 analytical layers

PRE-REPORT

0 Preliminary Executive Summary

Verdict-first triage — the underwriting decision and the three highest-priority binding conditions, before the full report body.

VERDICT

I Executive Summary

Full verdict with rationale, key risk indicators, and binding conditions in one scannable section.

- **I.1 Applicant Overview**
  Coverage scope, loss history status, and applicant characterisation from available signals.
- **I.2 Risk Profile Classification**
  Risk tier assignment and primary rationale for that placement.
- **I.3 Key Risk Indicators**
  What was found, what is missing, and the underwriting impact of each signal.
- **I.4 Underwriting Verdict**
  Binding recommendation, conditions precedent, critical concerns, and premium adjustment framework.

PROFILE

II Company Profile & Key Metrics

Confirmed and inferred facts: sector, revenue, headcount, geography, data types, M&A activity.

- **II.A Analysis & Rationale**
  Metric-by-metric status — confirmed, inferred, or missing — and the underwriting reason each matters.
- **II.B Data Sufficiency Assessment**
  Overall completeness score and prioritised list of data items required before binding.

III OT Cybersecurity Risk Posture & Benchmarking

Control maturity against NIST CSF and IEC 62443; OT/ICS exposure; peer percentile positioning.

- **III.1 NIST CSF / Control Domains**
  Maturity per function (Identify, Protect, Detect, Respond, Recover) — gaps and risk impact per domain.
- **III.2 IEC 62443 / Security Levels**
  OT compliance across SL1–SL4; flags OT/ICS scope and identifies critical underwriting gaps.
- **III.3 Maturity vs. Peers**
  Applicant vs. industry median across key control dimensions; percentile placement.
- **III.4 Probability of Exposure**
  Annual threat vector probabilities with confidence levels and per-vector premium loading factors.

QUANTIFICATION

IV Risk Scenarios

Loss projections across three severity levels — Optimistic, Likely, Pessimistic — decomposed into cost components.

- **IV.A Scenario Analysis**
  Breach size, response cost, regulatory fines, business interruption, reputational loss, and total per scenario.

V Actuarial Analysis & OEP/AEP

Probabilistic loss modelling — exceedance curves, EAL, and loss distribution by threat type.

- **V.1 Loss Exceedance Analysis**
  Annual probability of exceeding defined loss thresholds, with underwriting implications at each severity level.
- **V.2 OEP Curve**
  Per-event loss exceedance probabilities expressed as return periods (1-in-N years).
- **V.3 AEP**
  EAL, standard deviation, CoV, 95th/99th percentile losses; calibrates aggregate premium exposure.
- **V.4 Loss Distribution by Threat**
  EAL broken down by vector — probability, average loss, and share of total expected annual loss.

VI Economic Impact Projections

Three impact dimensions modelled separately: operational downtime, regulatory fines, and brand damage.

- **VI.A Business Interruption Loss**
  Daily and total BI loss across downtime durations, anchored to revenue or sector benchmarks.
- **VI.B Regulatory & Compliance Impact**
  Fine range per regime (GDPR, CCPA, HIPAA, PCI DSS, state breach notification) with applicability likelihood.
- **VI.C Reputational Impact**
  Brand damage (% revenue), customer churn, recovery period, and estimated cost by breach severity.

RECOMMENDATION

VII Insurance Program Structuring

Coverage architecture — recommended limits, retentions, and estimated premiums per coverage line.

- **VII.A Coverage & Limits Table**
  Per-line: recommended limit, retention, estimated annual premium, and underwriting rationale.

VIII Underwriting Recommendations

Actionable decision package: conditions precedent, endorsements, and premium calculation build-up.

- **VIII.A Conditions Precedent to Binding**
  Mandatory conditions with deadlines and the specific underwriting impact if each is unsatisfied.
- **VIII.B Endorsements & Special Conditions**
  Policy endorsements to attach — data classification, IRP, regulatory jurisdiction, third-party risk.
- **VIII.C Premium Calculation Summary**
  Base rate + maturity / OT / loss history / scope adjustments final loaded rate range.

RECOMMENDATION

IX Critical Recommendations — Risk Mitigation

Prioritised security improvement roadmap with cost, timeline, and direct premium reduction per action.

- **IX.A Prioritised Mitigation Actions**
  Ranked actions (data classification, IRP, EDR, SIEM, etc.) with timeline, cost, and premium credit.

EVIDENCE

X Industry-Specific Insights

Current market dynamics and regulatory trends mapped to their applicant-specific relevance.

- **X.A Regulatory & Market Trends**
  Active trends (ransomware growth, GDPR escalation, BI inflation, market hardening) rated for applicant impact.

XI Conclusion & Risk Opinion

Synthesised professional judgment — final acceptability statement and renewal outlook.

- **XI.A Final Professional Judgment**
  Narrative synthesis of positive findings, negatives, and uncertainties; restates the overall verdict.
- **XI.B Acceptability Assessment**
  Bind / re-quote / decline decision tree with completion deadlines.
- **XI.C Risk Opinion**
  Forward view: risk profile improvement with mitigation and expected premium trajectory at renewal.

XII Appendix — Technical Evaluation

Full evidentiary record: control findings, actuarial assumptions, benchmarks, and the underwriting action plan.

- **A Control Findings Summary**
  Status and gap severity per control domain — data classification, access control, encryption, IRP, SIEM, BCP.
- **B Actuarial Assumptions**
  Monte Carlo parameters: distributions for breach frequency, size, response cost, fines, BI, and reputational loss.
- **C Data Quality & Confidence**
  Element-by-element: provided vs. missing, confidence level, and underwriting implication of each data gap.
- **D Threat Intelligence Summary**
  Current-year statistics per threat vector (frequency, avg loss, recovery time) mapped to applicant exposure.
- **E Benchmark Comparisons**
  Applicant vs. industry median across maturity dimensions — percentile placement and underwriting implication.
- **F Questionnaire Response Analysis**
  Question-by-question: response, confidence, and underwriting implication; overall completion rate.
- **G Recommended Next Steps**
  Underwriting team action plan from Day 1 (quote issuance) through Day 30 (bind or formal decline).