

WHAT INSURERS ARE REALLY ASKING ABOUT RECOVERY

Three Gaps Appearing Consistently at Renewal - and What Each One Costs

Cyber insurance renewals have changed. Insurers are now asking specific, technical questions about recovery posture - and the answers are exposing vulnerabilities most organisations didn't know they had.

1
GAP

The backup environment is reachable from the production network

Insurers are asking whether backup infrastructure is logically isolated from the production environment. If an attacker can reach production systems and the backup environment sits on the same network, the recovery capability is part of the attack surface. **The question at renewal is not whether backups exist - it is whether they could survive a compromise of the production environment.**

Cost of an unsatisfactory answer: higher premiums or coverage exclusions for ransomware events.

2
GAP

There is no documented recovery test on record

Insurers are asking for evidence of recovery testing, not confirmation that testing occurs. A verbal assurance that the team tests restores regularly is not the same as a documented record showing scope, timing, results, and remediation. **In some cases, the absence of documented testing is being treated as equivalent to not testing at all.**

Cost of an unsatisfactory answer: coverage exclusions or mandatory remediation requirements before renewal.

3
GAP

There is no immutable copy of critical data

Immutable storage - copies that cannot be deleted, encrypted, or modified once written - has moved from a recommended practice to an expected one. **Insurers are asking whether immutable copies exist, where they are held, and whether access is protected separately from production and backup management credentials.**

Cost of an unsatisfactory answer: standard premium rates no longer available for organisations without an immutable layer.

If your insurance renewal is within the next twelve months, there's still time to close these gaps and avoid coverage exclusions, premium increases, and difficult conversations with your broker.