



## BASELINE UNDERWRITING REQUIREMENTS

1. Secure remote network access via MFA for all remote access.
  - Remote access to your network, applications, systems by employees, contractors and network service providers.
  - Remote access to your data on cloud-hosted systems (i.e., software as a service, backups, etc.)
  - Remote access to your email, O365, Google, etc.
  - To access your VPN.
  - On-premises access for privileged users.
2. Backup and recovery assessment.
  - Air-gapped backups, taking into account cadence, segregation, testing and redundancy.
3. Conducting regular employee infosec training, including quarterly phishing simulations.
4. Endpoint protection (endpoint detection and response or EDR).
5. Incident response plans that include ransomware readiness (underwriters will want to know the plans have been tested as well).
6. Timely, consistent patch management protocols.
7. Secure email configurations — DMARC, SPF, DKIM.
8. Filtering inbound web traffic.
9. Implementing least-privilege administrative models.
10. Internal and external vulnerability scanning and secure remote desktop configurations.
11. Segregating unsupported end-of-life software from primary network.
12. Requiring callback verification for authorization of wire payments and any requested changes in routing information by third parties (call the previously known number on file, not a number provided via email request).