

WHY REMOVING ADMIN RIGHTS IS THE KEY TO BETTER CYBER INSURANCE RATES

How Better Access Controls Can
Help You Stay Covered and
Reduce Your Costs

INSURANCE
POLICY

INSURANCE

Limits of liability

YOU'RE NOT CRAZY

The cyber insurance application process has changed.

Obtaining cyber insurance coverage used to be a straightforward process.

Carriers asked a few yes-or-no questions, and most companies walked away with a policy.

Not anymore.

Today, premiums are rising. Underwriters are asking tougher questions. And what was once a simple application has now become a full-blown security audit.

That's because today's cyber insurance carriers want to see that organizations are doing everything they can to prevent the most common types of attacks.

Before, that meant having the basics, like MFA and endpoint protection, in place.

But now, it also means proving to carriers that you're controlling access to sensitive systems and, should a breach occur, preventing escalation and lateral movement.

That starts by removing standing admin rights and limiting who can elevate access.

WHY CYBER INSURERS SUDDENLY CARE ABOUT ADMIN RIGHTS

Removing admin rights, and controlling who gets privileged access, is no longer just a best practice. It's a formal requirement in many of today's most widely adopted security frameworks.

The CIS Controls, CMMC, and ISO/IEC 27001 all include clear guidance on limiting administrative privileges, controlling access, and monitoring elevated actions.

Regulations like the FTC Safeguards Rule and HIPAA also require organizations to restrict access to sensitive data and log user activity.

These frameworks have become the benchmark for strong security hygiene. And insurers are taking note.





Cyber insurance carriers want evidence that you're managing access and reducing exposure. So they're aligning their underwriting criteria with these standards.

You don't necessarily need formal certification to get insured. But if your environment lacks the basic controls these frameworks recommend, underwriters may flag you as high risk.

That's why so many cyber insurance applications ask about admin rights. They want to know you've implemented measurable access controls and are taking risks seriously.

Fortunately there are PAM (privileged access management) tools, like CyberFOX AutoElevate, that help you do just that.

CASE STUDY: MOUT CONSULTANTS

When Mout Consultants applied for cyber insurance coverage, they knew one issue would be a dealbreaker: too many users still had admin rights.

"A cyber insurance company would look at that and say, no way, we can't insure you," said Fletcher Wilson, who works on the help desk team.

To get coverage, Mout had to revoke those rights. But they also had to ensure certain teams had the admin access they needed to actually do their jobs

THE ANSWER?

➔ **DEPLOYING CYBERFOX AUTOELEVATE**

It gave Mout a clean, controlled way to approve privilege elevation, without giving users always-on admin access.

"It was the perfect win-win," Wilson said. "You get the best security for the system admins, but you still give users some control."

With AutoElevate in place, Mout Consultants was able to meet cyber insurance requirements *and* maintain productivity.



HOW PAM REDUCES YOUR CYBER INSURANCE PREMIUM

Let's be frank. Cyber insurers are in the business of managing risk. And the lower an organization's risk, the lower its premium.

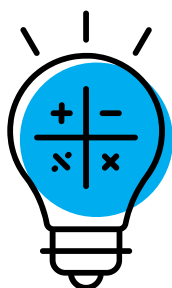
Underwriters have seen the same scenario play out again and again: an attacker gains access to a network, escalates privileges, and takes down critical systems.

But when you remove admin rights and control who can elevate access, the blast radius shrinks. With PAM in place, you control who gets elevated access, and when. And you can stop escalation before it starts.

Which is music to cyber insurers' ears.

Consider these stats:

- Almost 90% of breaches involve credential abuse, via phishing, stolen credentials, or brute-force tactics.
- In 2024, breaches caused by compromised credentials took an average of 292 days to identify and contain, giving bad actors plenty of time to wreak havoc in an organization's system.
- The global average cost of a data breach in 2024 was \$4.9 million, a 10% increase over the previous year. That just shows why insurers want you to do everything you can to prevent an attack from happening in the first place.

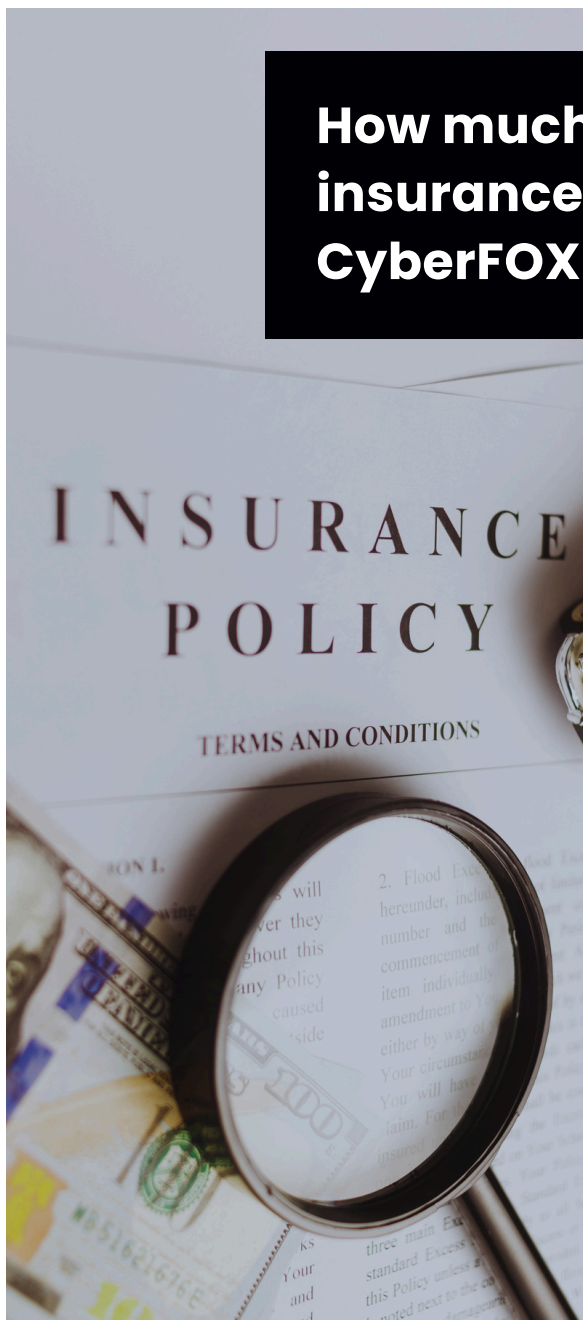


When it comes to premiums, the math is **simple**:

Fewer privileges = less exposure = lower risk.

REAL WORLD PROOF: CYBER INSURANCE PREMIUM SAVINGS IN ACTION

How much can you save on cyber insurance with a PAM tool like CyberFOX AutoElevate in place?



One of our partners rolled out AutoElevate to rein in privilege sprawl and strengthen access controls. But they got more than just better visibility and security.

While others watched their premiums double or triple, this company's rate stayed flat.

Why? Because their insurer saw proof that the company was using tools like AutoElevate to keep its risk levels under control.

As their insurer put it,
"You're a unicorn."

HOW CYBERFOX AUTOELEVATE HELPS YOU REDUCE CYBER INSURANCE PREMIUMS (WITHOUT SLOWING ANYONE DOWN)



Cyber insurance carriers aren't just asking if you have PAM in place. They want to know how it works, how widely it's deployed, and whether it's actually doing anything to reduce risk.



If an organization can't answer those questions, the company could lose coverage when it matters most.



The good news is AutoElevate makes it easy to answer those questions with confidence. It gives IT pros a fast, lightweight way to implement privileged access management at scale, without disrupting users or slowing anyone down.



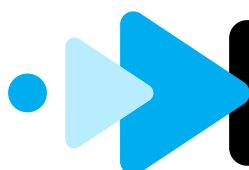
With CyberFOX AutoElevate, you can revoke always-on admin rights, enforce elevation policies, and document every approval and action.

That means fewer exposed credentials, tighter control over who gets elevated access, and clearer proof that you can reduce exposure if something goes wrong.

AutoElevate also simplifies the reporting process. Audit logs, approval records, and built-in reports make it easy to support insurance reviews, policy renewals, and even claims.

For IT teams, it's one of the simplest ways to reduce cyber insurance premiums while staying productive and protected.

Want to show insurers you're serious about risk reduction?



Book a live demo to see how CyberFOX AutoElevate helps lower premiums and raise your security game.