DENIM IT

CYBERSECURITY CONSULTING

Cyber Insurance Solutions

Bridging Cybersecurity & Insurance
for Brokers, Carriers & Policyholders

41%	4+ Years	CISSP+MBA
Denied on 1st Application	Cyber Insurance Experience	Technical + Business Leadership

WHAT WE DO

Denim IT LLC helps companies obtain, maintain, and optimize cyber insurance coverage. We work with insurance brokers, carriers, and policyholders to close security gaps, complete underwriting questionnaires, and build defensible evidence packages that get applications approved on the first submission.

- Cyber Insurance Readiness Assessments
- Insurance Questionnaire Completion & Evidence Packages
- Pre-Renewal Gap Remediation
- vCISO Services Aligned to Insurance Requirements
- Incident Response Plan Development & Tabletops
- Security Rating Improvement (BitSight / SecurityScorecard)

Dominik Szabo, MBA, CISSP, CEH, CQE

dominik@denimit.com | denimit.com | Katy, TX 77494

THE CYBER INSURANCE CHALLENGE

Cyber insurance is now a requirement for doing business, yet 41% of applications are denied on first submission (Marsh McLennan, 2024). Companies struggle with complex underwriting questionnaires, don't know what carriers actually verify, and lack the technical expertise to implement required controls. Meanwhile, brokers lose deals when their clients can't qualify, and carriers face growing loss ratios from inadequately secured policyholders.

The Gap in the Market

Most insurance professionals don't understand cybersecurity. Most security professionals don't understand insurance. Denim IT bridges this gap with deep technical expertise and 4+ years of experience translating security posture into insurance language.

OUR SOLUTIONS

Cyber Insurance Readiness Assessment

Comprehensive gap analysis against carrier requirements before the client applies. We map current controls to CIS Controls v8.1 IG1 and NIST CSF 2.0, identify gaps that cause denials, and deliver a prioritized remediation roadmap.

- Gap analysis mapped to underwriter requirements
- Questionnaire readiness scorecard (traffic-light per control)
- Prioritized remediation roadmap with quick wins
- Draft questionnaire answers with supporting evidence

Investment: $2,500 - $15,000 | Timeline: 1-2 weeks | 15-30 hours

Questionnaire Completion & Evidence Packages

We complete carrier-specific applications accurately and prepare defensible evidence packages. Lying or guessing on questionnaires can void claims -- carriers like Coalition and At-Bay run external scans to verify self-reported answers.

- Completed questionnaire with accurate, defensible answers
- Evidence documentation per answer (screenshots, configs, reports)
- Professional broker submission package

Investment: $2,500 - $7,500 per application cycle | Timeline: 1-2 weeks

Pre-Renewal Gap Remediation

60-90 days before renewal, we assess current controls, fix gaps, and prepare the renewal package. This is recurring annual revenue per client -- once you do the initial assessment, renewal prep is streamlined.

- Control gap report (what changed since last year)
- Hands-on remediation of flagged gaps
- Updated evidence packet for underwriters
- Broker strategy briefing

Investment: $5,000 - $12,000 | Timeline: 3-6 weeks | Can bundle into annual retainer

ADDITIONAL SERVICES

Incident Response Planning & Tabletop Exercises

Carriers require documented, tested IR plans. We develop comprehensive plans with roles, escalation paths, and communication templates, then facilitate tabletop exercises to validate readiness.

Investment: $5,000 - $15,000 | Timeline: 2-4 weeks

Security Rating Improvement

Carriers independently check BitSight and SecurityScorecard scores. Poor scores = higher premiums or denial. We analyze your current score, remediate findings, and set up ongoing monitoring.

Investment: $3,000 - $8,000 initial | $1,500 - $3,000/month ongoing

Post-Denial / Conditional Coverage Remediation

Client was denied or given conditional terms? We remediate the specific gaps and prepare for resubmission. Direct ROI -- our work literally gets them coverage.

Investment: $5,000 - $20,000 | Timeline: 2-6 weeks

Post-Bind Control Maintenance (Ongoing Retainer)

Carriers can deny claims if required controls lapse mid-policy. We provide ongoing validation, evidence repository management, and annual attestation support.

Investment: $2,000 - $5,000/month | Ongoing

vCISO Services (Insurance-Aligned)

Strategic security leadership with insurance underwriting requirements built into every recommendation. Named vCISO who can also implement technical controls -- not just write policies.

Retainer: $3,500 - $18,000/month | 12-month minimum

WHAT CARRIERS ACTUALLY CHECK (2026)

Tier 1 -- Denial Without These

- MFA on email, remote access, privileged accounts, backup console
- EDR on 100% of endpoints/servers with 24/7 monitoring
- Immutable/offline backups with quarterly restore tests (documented)
- Patch management -- critical patches within 14-30 days

Tier 2 -- Affects Premiums

- Email filtering + SPF/DKIM/DMARC
- Written IRP with annual tabletop exercise
- Least privilege / Privileged Access Management
- Network segmentation

Tier 3 -- Emerging Requirements

- Vendor/third-party risk management
- Data encryption at rest and in transit
- Centralized logging (SIEM) with 90+ day retention

Key Insight: Underwriters want evidence artifacts (screenshots, reports, config exports), not just attestation. We build the evidence portfolio.

HOW WE COLLABORATE WITH INSURANCE PARTNERS

Denim IT offers multiple collaboration models for insurance brokers, carriers, and MGAs. Our goal is to make your clients more insurable, reduce your loss ratios, and streamline the underwriting process.

Model A: Broker-Preferred Partner

Become the go-to cybersecurity assessment and remediation partner for your book of business. When a client struggles with their cyber application or needs security improvements, you refer them to Denim IT.

- Client risk assessments to support insurance placement
- Security remediation to help clients qualify for coverage
- Educational presentations for your team on cyber risk trends
- Revenue share or referral fees available

Model B: Carrier Panel Vendor / Preferred Provider

Insurance carriers maintain pre-approved vendor panels for breach response and risk assessments. Denim IT can serve as a panel vendor for pre-bind security assessments, post-bind monitoring, and loss control.

- Pre-bind security posture assessments for applicants
- Post-bind security monitoring and compliance verification
- Technical questionnaire review and validation
- Loss control assessments for policyholders
- Claims support -- technical analysis of cyber incidents

Model C: MGA Technology Partner

For Managing General Agents that combine security technology with tailored insurance. Denim IT can serve as a qualified technology provider, helping clients improve their risk profile and potentially earning premium credits (up to 30% with programs like ConvergeConnect).

- Risk assessment and remediation for MGA clients
- Continuous security posture monitoring
- Integration with MGA risk platforms and dashboards

Model D: vCISO-as-a-Service for Policyholders

Insurance companies want policyholders to have better security posture -- it reduces claims. We provide ongoing vCISO services that keep policyholders compliant with their policy requirements throughout the coverage period.

- Pre-bind readiness: help applicants meet minimum controls
- Renewal support: maintain/improve posture for better terms
- Post-claim remediation: implement security improvements after incidents
- Ongoing control maintenance to prevent mid-policy lapses

CREDENTIALS & CERTIFICATIONS

Principal Consultant -- Dominik Szabo

- CISSP -- Certified Information Systems Security Professional
- CEH -- Certified Ethical Hacker
- Azure DevOps -- Microsoft Certified
- CQE -- Certified Quality Engineer (ASQ)
- MBA -- Master of Business Administration

In Progress: Open FAIR 2 (Risk Quantification) | CCIS (Certified Cyber Insurance Specialist)

Industry Experience

- Energy -- Cloud security, SOC 2 readiness, vulnerability management
- Healthcare -- HIPAA assessments, cloud security for health SaaS, vendor risk mgmt
- Financial Services -- SOC 2 compliance, incident response, security awareness
- Technology -- Secure SDLC, DevSecOps, container security (Kubernetes)
- Automotive -- ISO 9001/TS16949 quality management frameworks

9 languages spoken. National remote coverage with on-site availability in Houston/Gulf Coast.

WHY PARTNER WITH DENIM IT

Insurance Alignment Deep understanding of cyber insurance underwriting requirements. We know what carriers check and how to pass.

Technical Depth CISSP, CEH, Azure DevOps -- hands-on implementation capability, not just policy writing.

Strategy + Execution Unlike traditional consultants who hand you a report, we implement the controls. Policy AND Terraform module.

Compliance + Security We bridge compliance frameworks (SOC 2, HIPAA, NIST) with real security improvement. Not either/or.

Quality DNA CQE + ISO 9001/TS16949 background means compliance programs that survive audits, not just look good on paper.

LET'S WORK TOGETHER

Whether you're a broker looking to help clients qualify for coverage, a carrier seeking panel assessment partners, or an MGA building a technology-integrated insurance product -- Denim IT is ready to collaborate.

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Founder & Principal Consultant | Denim IT LLC

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