InsurancePosture

BROKER DISCUSSION BRIEF

ILLUSTRATIVE SAMPLE · REDACTED

Coverage discussion brief: 4 affirmed representations to [redacted] now contradicted by your latest scan

Generated	Organization	Worst severity	Drift findings	Engine
Aug 18, 2026	[redacted]	**Coverage voidable**	**4**	**Posture drift + AI brief**

SUMMARY FOR YOUR BROKER

The latest scan indicates discrepancies between the insured's affirmed representations to [redacted] (carrier redacted) and the current state of their security controls. Specifically, MFA is not enforced on all privileged/administrative user accounts (entra/ID-002, entra/PA-002, o365/ID-002), cloud provider management consoles (entra/ID-002, o365/ID-002), and remote access mechanisms (entra/ID-007). Additionally, next-generation antivirus (NGAV) is not deployed on all endpoints (azure/VM-006). Each of these representations was affirmed as compliant, and any drift could lead to the carrier voiding affected coverage.

The insured should immediately remediate these failing controls to align with the affirmed representations. Alternatively, they should proactively disclose these changes to their broker to confirm whether notice obligations apply and to discuss potential impacts on coverage. Timely action will help mitigate risks to the insured's cyber policy and ensure compliance with the carrier's requirements.

AFFIRMED REPRESENTATIONS CONTRADICTED BY THE LATEST SCAN

APPLICATION QUESTION (CANONICAL)	SEVERITY	FAILING CONTROLS IN THE LATEST SCAN

Is MFA enforced on all privileged / administrative user accounts?	COVERAGE VOIDABLE	`entra/ID-002 Privileged Admin MFA`
		`entra/PA-002 Exchange Admin MFA`
		`o365/ID-002 All Admins Have MFA`

Is MFA enforced on cloud provider (AWS / Azure / GCP) management consoles?	COVERAGE VOIDABLE	`entra/ID-002 Privileged Admin MFA` `o365/ID-002 All Admins Have MFA`
Is MFA enforced on all remote access (VPN, RDP, remote network admin)?	COVERAGE VOIDABLE	`entra/ID-007 Password-Only Users`
Is next-generation antivirus (NGAV) deployed on all endpoints?	COVERAGE VOIDABLE	`azure/VM-006 Endpoint Protection Installed`
Is endpoint detection & response (EDR) deployed with central monitoring?	WARNING	Related endpoint-protection evidence is failing; direct EDR telemetry is not read by the scanner.

4	1	0	5	6
DRIFT DETECTED	WARNING	CONSISTENT	UNVERIFIABLE	NOT ASSESSED

Illustrative sample, redacted. Generated by the Insurance Posture drift engine from a real assessment run in a SecValley test environment on Aug 18, 2026; organization, tenant, and carrier identifiers have been redacted, and question text shown is our own canonical question library, not carrier wording. This is a sample of the deliverable, not a customer result.