

HOW CAN YOU REDUCE YOUR VULNERABILITY TO CYBER ATTACKS?



According to a recent report, 32% of businesses suffered at least one cyber attack or breach in the past 12 months. However, the overwhelming majority of cyber crime can be prevented by taking a few simple steps.

At Pen Underwriting we think businesses should regularly review how they might be vulnerable to the most common types of cyber crime. Understanding your exposure to risk and putting in place simple control measures demonstrates to your customers, staff and suppliers how important the security of their information is to your business.

To help small businesses start their cyber security journey, we have partnered with The Police Digital Security Centre (PDSC) who have developed a simple online assessment tool which will help you test your resilience to the most common types of cyber crime. Based on the National Cyber Security Centre's Small Business Guide and developed in partnership with the British Standards Institution, PDSC has also developed a new certification scheme called Digitally Aware to recognise those businesses who have made the first steps towards better security.

Digitally Aware Certificate

- An entry-level certificate aimed at organisations with the lowest exposure of risk to cyber crime.
- Based on the 'Small Business Guide' published by the NCSC and developed in partnership with the British Standards Institution.
- Successful applicants receive a tailored report with specific recommendations of action in accordance with the latest Government and police guidance based on your assessment.
- Certificate is valid for 12 months.
- Cost of certificate is £50 plus VAT.

To apply for our '**Digitally Aware**' or '**Digitally Resilient**' certificate schemes, please visit our website at www.policedsc.com.



About PDSC

PDSC is a not-for-profit organisation, owned by Police Crime Prevention Initiatives (PCPI), that works across England and Wales in partnership with industry, government, academia and law enforcement. Our mission is to reduce the vulnerability of organisations to cyber crime and fraud and to achieve this we raise awareness about the importance of cyber security. All of our advice and guidance is consistent with the information published by the National Cyber Security Centre (NCSC).

Discounted cyber insurance from Pen Underwriting

If your business has achieved the 'Digitally Aware' certificate, you can look to recoup the cost of this when you obtain a quote for cyber insurance from Pen Underwriting through your broker.

Our quotes will include a **discount of 5%**, up to the value of £60 (subject to minimum premiums*), in recognition of this.

Existing clients will be able to take advantage of this discount at their next renewal.

About Pen

Pen Underwriting is a multi-class, multi-territory managing general agent (MGA) that operates as a virtual insurer, meaning it can fulfil all the typical functions of an insurance company — from sales, distribution, pricing and product innovation through to claims, analytics and governance — except carry risk.

Pen Underwriting has five divisions — Commercial, Specialty, International & Financial Lines, Volume and Delegated Solutions — offering a wide and growing range of specialisms from e-Solutions and delegated authorities for volume business through to specialty products with individual underwriting for hard-to-find placements. With a national branch presence across 12 locations, more than 350 insurance professionals and generating more than £600m GWP, Pen Underwriting is one of the largest underwriting agencies in the UK.

*Terms and conditions apply, which can be viewed [here](#)

