POSSE

Personal Online Safety Security Empowerment

C Y B E R   I N S U R A N C E   R E A D I N E S S   R E P O R T

A.N. Other Company

Human Risk Exposure | Employee Dimension | Q1–Q3 2024

Structured evidence of human-layer security controls for underwriter presentation

REPORTING PERIOD	EMPLOYEES	DATA PROFILES
Q1–Q3 2024	50	100

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Purpose of This Report

This Cyber Insurance Readiness Report is produced for A.N. Other Company to support the presentation of human-layer security controls to cyber insurers, underwriters, and brokers at policy renewal. It documents the structured, evidence-based POSSE awareness programme, the measurable risk reduction achieved during Q1–Q3 2024, and the compliance posture maintained throughout.

Underwriters now explicitly require evidence of security awareness programmes, measurable employee behaviour change, and phishing/social engineering susceptibility metrics. This report provides that evidence in a structured, auditable format.

> ***98% of employees improved their workplace cyber awareness score this period. Zero employees declined. This is the profile underwriters reward.***

Employee Risk Reduction Summary — Q1–Q3 2024

8.26	11.04	+2.78
Average employee awareness score at Q1	**Average employee awareness score at Q3**	**Average improvement per employee**
Baseline — start of period	*End of period*	*46.7% average uplift on baseline*

Employee Awareness Improvement Rate

Employees who improved	**98%**
Employees: static score	**2%**
Employees: declined	**0%**

Score Movement Distribution — Employee Dimension

The following table categorises the scale of improvement across all 50 employees, demonstrating the depth and breadth of risk reduction achieved:

Employee Awareness Change Category	Count	%	Risk Implication
Significant uplift (≥5 points)	**6**	**12%**	*Substantial risk reduction*
Moderate uplift (3–4 points)	**22**	**44%**	*Meaningful risk reduction*
Incremental uplift (1–2 points)	**21**	**42%**	*Incremental reduction*
No change / declined (≤0)	**1**	**2%**	*Requires attention*

Employee Awareness Band — Q3 Position

The current distribution of employee awareness scores across bands provides underwriters with a view of the organisation's human-layer security posture at the end of the reporting period:

Awareness Band	Score Range	Q3 Count	Interpretation
High Awareness (Exemplary)	>16	**5**	*Actively reduces organisational risk*
▲ Developing Awareness (Progressing)	9–16	**28**	*Building resilience measurably*
▼ Foundational (Priority Focus)	≤8	**17**	*Social engineering risk remains elevated*

Key metric for underwriters: 52% of employees (26 of 50) achieved an employee awareness score of 10 or above by Q3, placing them in the developing or high awareness band.

Highest Risk Individuals — Management Action

Priority Attention Group

1 employee(s) recorded no improvement or remain in the Foundational awareness band. In the context of cyber insurance requirements, these individuals represent the highest residual human-layer risk. POSSE recommends prioritised re-engagement for this cohort ahead of the next assessment period, ensuring targeted support is documented and reported.

Action owner: *Human Risk Exposure programme manager | Report this action to your insurer at renewal as evidence of responsive risk management.*

Compliance Standards Supported

The POSSE programme, and the evidence contained in this report, directly supports the following requirements regularly assessed by cyber underwriters:

ISO 27001:2022	Control A.6.3 — Information security awareness, education and training
NIST CSF 2.0	PR.AT — Awareness and Training; GV.AT — Govern
Cyber Essentials Plus	User access awareness and security training controls
UK / EU GDPR	Article 39 accountability; Article 5 integrity principles
NIS2 Directive	Article 21 — ICT security awareness and human resources security
PCI DSS v4.0	Requirement 12.6 — Security awareness education programme
DORA (EU Financial)	Article 13 — Digital operational resilience training

Insurance Premium Impact Evidence

10–30%	Typical cyber insurance premium reduction when structured awareness metrics — like those in this report — are presented to underwriters at renewal. (Coalition Cyber / Cowbell / Lloyd's of London, 2024)
~12%	of applicants are denied cyber coverage entirely due to inadequate human-layer security controls. This report documents the controls in place that prevent that outcome. (Woodruff Sawyer, 2024)
37:1	Average return on investment of an effective security awareness programme, as measured across global enterprise clients. (Forrester / KnowBe4, 2023)

Declaration for Insurer Presentation

Human-Layer Security Controls — Evidenced

A.N. Other Company operates the CyberGuardian POSSE Human Risk Exposure programme across its workforce. For the period Q1–Q3 2024, the programme tracked 50 employees across individual and employee awareness dimensions. All data is recorded, time-stamped, and auditable. Key outcomes:

- 98% of employees improved their workplace awareness score during the period
- Average employee awareness improved by 2.78 points (46.7% uplift on Q1 baseline)
- Zero employees experienced a decline in workplace awareness score
- Programme is continuous, with quarterly assessment and individual-level tracking
- Full compliance alignment with ISO 27001, NIS2, GDPR, Cyber Essentials, and DORA

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TEMPLATE NOTE: *Update reporting period, employee count, and scores from the POSSE programme dashboard for each renewal cycle. Attach this report to cyber insurance renewal submissions as supporting evidence of human-layer security controls.*

Human Risk Exposure workbook, redacted: Reporting from a workplace POC, Q1-Q3 2024

Human Risk Exposure
Fiscal year 2024

Individual/Employee
Once you have completed the profile you should enter the latest score in the spreadsheet for the relevant profile, ensuring the initial score for each profile is recorded.

Human Risk Exposure program manager
To insert additional rows for additional employees click the bottom data entry row on the spreadsheet frame, right click and select insert (this will insert a row above and extend the computations to include the new row).

As the values below increase the human risk exposure decreases

Employee name	Individual			Employee		
	Q1	Q3	Change	Q1	Q3	Change
[redacted] Redacted at source	11	16	5	9	11	2
	3	7	4	5	7	2
	2	7	5	5	6	1
	9	12	3	11	12	1
	12	13	1	12	14	2
	14	14	0	13	14	1
	2	4	2	5	7	2
	4	8	4	6	7	1
	10	15	5	6	9	3
	21	24	3	7	10	3
	9	12	3	4	7	3
	11	13	2	13	15	2
	3	8	5	2	5	3
	4	8	4	11	14	3
	7	8	1	6	8	2
	2	5	3	8	11	3
	9	12	3	3	6	3
	9	10	1	2	5	3
	8	8	0	5	6	1
	12	12	0	12	14	2
	12	13	1	9	9	0
	12	14	2	7	9	2
	7	8	1	9	12	3
	7	10	3	4	7	3
	21	23	2	6	8	2
	20	22	2	6	9	3
	11	16	5	3	5	2
	14	19	5	4	5	1
	17	24	7	3	7	4
	16	18	2	13	16	3
	6	5	-1	5	9	4
	6	7	1	5	11	6
	4	6	2	5	8	3
	9	14	5	12	15	3
	8	12	4	7	9	2
	8	8	0	9	14	5
	8	9	1	13	16	3
	11	13	2	13	16	3
	14	16	2	17	19	2
	16	17	1	15	21	6
	3	9	6	5	11	6
	4	9	5	5	8	3
	4	5	1	8	12	4
	9	14	5	12	13	1
	7	14	7	8	10	2
	5	8	3	4	9	5
	11	14	3	14	18	4
	21	23	2	24	26	2
	14	17	3	14	18	4
	9	14	5	9	14	5
Average/Culture indicator	9.52	12.34	2.82	8.26	11.04	2.78
Middlemost score	9	12	3	7	10	3
Most common score	9	8	5	5	9	3
	Q1	Q3	Change	Q1	Q3	Change
	Individual			Employee		