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MFA Isn't Optional Anymore: What Changed With Cyber Insurers

Two years ago, MFA was a "nice to have" on a cyber insurance questionnaire. Today, it often determines whether an insurer will cover you at all.

What actually changed

Insurers have paid out enough business email compromise claims to know MFA would have stopped most of them. Many now treat missing MFA as grounds to decline coverage entirely.

Where firms usually fall short

Most firms have MFA on email by now. The gap is everywhere else: accounting software, banking portals, and project management tools where payment approvals happen.

What to do about it

Turn on MFA everywhere a payment or banking decision can be made. A vCISO can do that inventory for you if you're not sure where the gaps are.