

Cygienic.com Supports Proactive Cyber Insurance to Close the Small Business Cybersecurity Gap

Cygienic's insurability assessment found that 42% of small business websites and proprietary web-apps would require cyber remediation prior to being insurable.



Singapore, Singapore Aug 16, 2026 ([IssueWire.com](https://www.issuewire.com)) - Cygienic assessed the cyber insurability readiness of 1,200 companies across six major ASEAN markets - Singapore, Malaysia, Indonesia, the Philippines, Thailand, and Vietnam. The findings were striking: while larger enterprises generally demonstrated stronger cyber resilience, SMEs consistently lagged behind on most key security controls, highlighting a significant gap between eligibility for cyber insurance and sufficient resilience to cyberattacks.

The results suggest that cyber insurance alone cannot close the SME cybersecurity gap. Insurability should be viewed as the starting point for improvement - not the finish line - with insurers, brokers, and businesses working together to identify cyber risk weaknesses, improve security posture, and then continuously monitor cyber risks.

Cyber Insurability Readiness Test

- ASEAN Large Corporation x600 Insurability 71% | **Remediation required 29%**
- ASEAN SME Companies x 600 Insurability 58% | **Remediation required 42%**

CyberIQ Readiness Scope: Email Security, Web Security, Vulnerabilities, Host Reputation, Data Privacy, Open Ports, PCQ.

The results indicate that large corporations outperformed SMEs with a 70% insurability readiness compared to 58%, leaving 29% and 42% requiring remediation, respectively. However, these figures highlight a critical cyber gap regardless of company size.

“The opportunity here is to stop treating cyber insurance as a pass-or-fail transaction,” said Barnaby Grosvenor, Founder and CEO of Cygienic. **“For SMEs that fall short today, the answer does not have to be ‘no’. Brokers can help identify the gaps, establish a remediation pathway and demonstrate measurable improvement. Once insured, continuous monitoring can help ensure that the risk does not simply deteriorate again.”**

Proactive Cyber Insurance changes the game. By combining continuous risk management, real-time threat monitoring, and insurance coverage, companies receive a complete, active security dynamic rather than a passive piece of paper.

The question for insurance brokers, therefore, should not simply be: “Is this SME secure enough to insure?” It should be: **“What does this SME need to improve to become insurable - and how can we prove that it has improved?”**

The SME Resilience Gap

While CyberIQ testing showed large enterprises leading across most technical controls, SMEs delivered a stark surprise: SMEs outperformed enterprise corporations in email credential exposure, with 760 Vs 6066 email credentials found in the Dark web.

This crucial takeaway proves that company size alone does not dictate cyber hygiene. However, the overall resilience gap remains an urgent challenge. SMEs operate with tighter budgets, scarce technical resources, and little capacity for continuous external monitoring, leaving them dangerously vulnerable to expanding cyber threats.

From Insurance Barrier to Improvement Pathway

Cyber insurance must evolve from a hurdle into an operational upgrade.

Rather than treating underwriting as a binary rejection, forward-thinking brokers and insurers are using risk intelligence to diagnose weaknesses and hand SMEs an execution roadmap.

The journey becomes a continuous loop: **Cyber insurance → SME resilience gap → remediation → insurability → continuous monitoring.**

This fundamentally rewrites the relationship between businesses and insurers. The era of filling out a static questionnaire and praying for approval is over. Instead, a true partnership is formed - continuously monitoring and dismantling risks for the lifetime of the policy.

- For SMEs: A practical blueprint to prove ongoing insurability, harden defences, and turn risk into resilience.
- For Brokers & Insurers: greater portfolio visibility, improved risk intelligence and an opportunity to engage underserved SMEs before and throughout the policy lifecycle.

Turning the Cyber-Resilience Gap into an Opportunity

Falling behind in cybersecurity shouldn't mean getting locked out of the insurance market. For ASEAN

SMEs, initial risk exposure isn't a dead end - it is the starting point for a measurable journey to resilience, protection, and long-term insurability.

SMEs don't need to wait until they are perfectly secure to begin their insurance journey. They need a measurable path to becoming more resilient - and a mechanism for demonstrating that improvement.

Media Contact

cygienic pte ltd

*****@cygienic.com

+65 97734274

415 Kew crescent, Singapore

<http://www.cygienic.com>

Source : cygienic pte ltd

[See on IssueWire](#)