SMALL BUSINESS
INSURED

FILLABLE + PRINTABLE WORKSHEET

Accounting Firm Cyber Insurance Evidence Kit

WISP-to-underwriting preparation for U.S. tax, bookkeeping and accounting practices

VERIFY

Confirm controls are actually enabled and in scope.

ORGANIZE

Record owners, evidence, test dates and gaps.

PREPARE

Bring accurate, supportable answers to your broker.

Independent educational resource - not an insurance application or coverage guarantee

Reviewed October 2026

Start with facts, not assumptions

Complete this worksheet before a broker meeting or renewal review. Use the actual insurer application as the controlling document and ask for clarification when a question is unclear.

FIRM PROFILE

FIRM LEGAL NAME	PREPARED BY	
BROKER / INSURER	**REVIEW DATE**	**RENEWAL DATE**

Five-step workflow

1	**Answer**	Use Yes, No, Partly, N/A or Unknown.
2	**Assign**	Name the person who can verify the answer.
3	**Evidence**	Point to a report, setting, policy or test record.
4	**Test**	Record when the control was last checked.
5	**Close gaps**	Write the next action, owner and target date.

Evidence score for each control

0	1	2	3
Unknown	**Stated**	**Implemented**	**Tested**
Not verified	Policy or person says it exists	Current operating evidence exists	Tested and gaps handled

Control evidence worksheet

Controls 1-3 of 15

01 Organization, revenue, services, and locations

GOVERN / IDENTIFY

Evidence examples: Entity details, projected revenue, locations and service list

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

02 Sensitive records and transactions

IDENTIFY

Evidence examples: Data inventory, record counts, payment activity and transfer authority

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

03 Prior incidents and circumstances

GOVERN / DETECT / RESPOND

Evidence examples: Incident log, claims, unresolved alerts and corrective actions

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

Control evidence worksheet

Controls 4-6 of 15

04 Formal risk assessment

GOVERN / IDENTIFY

Evidence examples: Dated assessment, asset inventory, risk register and remediation owner

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

05 Written security and response plans

GOVERN / RESPOND / RECOVER

Evidence examples: Current WISP, incident-response plan, approvals and review dates

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

06 Multifactor authentication

PROTECT

Evidence examples: Enforcement reports or screenshots plus an exception list

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

Control evidence worksheet

Controls 7-9 of 15

07 Backups and restoration

PROTECT / RECOVER

Evidence examples: Backup configuration, separation and latest successful restore test

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

08 Endpoint and malware protection

PROTECT / DETECT

Evidence examples: Endpoint inventory, coverage report and alert-response procedure

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

09 Patching and end-of-life systems

IDENTIFY / PROTECT

Evidence examples: Patch reports, supported-software inventory and exception log

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

Control evidence worksheet

Controls 10-12 of 15

10 Access provisioning and termination

GOVERN / PROTECT

Evidence examples: User list, approval process, access review and departure checklist

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

11 Encryption

PROTECT

Evidence examples: Device-encryption report, transfer settings and key-management description

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

12 Security awareness

GOVERN / PROTECT

Evidence examples: Training roster, phishing-test results and remediation records

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

Control evidence worksheet

Controls 13-15 of 15

13 Service-provider oversight

GOVERN / IDENTIFY

Evidence examples: Vendor inventory, reviews, contracts and breach-notification terms

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

14 Business continuity and disaster recovery

GOVERN / RECOVER

Evidence examples: Impact analysis, recovery priorities, continuity plan and exercise results

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

15 Funds-transfer and change verification

PROTECT / DETECT

Evidence examples: Call-back procedure, approved contacts and dual-authorization thresholds

CURRENT ANSWER	VERIFICATION OWNER	LAST TESTED	SCORE 0-3

EVIDENCE / FILE / REPORT REFERENCE

GAP, NEXT ACTION OR CLARIFICATION NEEDED

Score the evidence, then review accuracy

Add the 15 control scores. This is an internal preparation indicator, not an insurer's underwriting score.

TOTAL SCORE

out of 45

INTERPRETATION

0-15	Evidence incomplete - verify before representing controls.
16-30	Key controls exist, but documentation or testing needs work.
31-39	Stronger evidence - confirm scope, exceptions and currency.
40-45	Well documented - still follow the carrier's exact wording.

Priority gaps

List the controls that need action before submission or renewal.

Pre-submission accuracy check

- [ ] An authorized person reviewed every answer.
- [ ] Every Yes answer is true for the full scope named in the question.
- [ ] Exceptions, partial implementations and planned improvements are disclosed accurately.
- [ ] Answers match the WISP, vendor contracts, incident log and technical reports.
- [ ] Material changes since the quote request were reported to the broker or insurer.
- [ ] The completed application and supporting evidence will be retained.

IMPORTANT

False, incomplete or misleading information can affect quoting, binding or coverage. Ask the broker or insurer to explain unclear questions; do not infer definitions.

Sources and methodology

This crosswalk reflects recurring control areas in public carrier materials and aligns them to federal tax-professional security guidance. It does not reproduce or replace any carrier's current application.

1. **IRS identity-theft information for tax professionals**
   https://www.irs.gov/identity-theft-central/identity-theft-information-for-tax-professionals

2. **IRS Publication 5709: How to Create a WISP**
   https://www.irs.gov/pub/irs-pdf/p5709.pdf

3. **FTC Safeguards Rule**
   https://www.ftc.gov/legal-library/browse/rules/safeguards-rule

4. **NIST CSF 2.0 for Small Business**
   https://www.nist.gov/itl/smallbusinesscyber/nist-cybersecurity-framework-0

5. **CISA guidance for small and medium businesses**
   https://www.cisa.gov/audiences/small-and-medium-businesses

6. **Chubb public cyber and privacy insurance application**
   https://www.chubb.com/content/dam/chubb-sites/chubb-com/us-en/business-insurance/chubb-pr...

7. **The Hartford CyberChoice application**
   https://assets.thehartford.com/image/upload/cyberchoice_secure_new_business_application.pdf

8. **Coalition application-information guide**
   https://help.coalitioninc.com/hc/en-us/articles/7665931229851-Our-Application-What-inform...

Limitations

- Not an insurance application, quote, legal opinion or compliance certification.
- Controls and evidence expectations vary by insurer, policy, industry and risk profile.
- Completion does not guarantee eligibility, lower premiums, binding or claim payment.
- Review the actual application and current official guidance before submission.

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