

# Reducing Cyber Insurance Premiums with Eclipses MTE

## Executive Summary

C-level executives are facing unprecedented challenges as cyber insurance premiums soar. Rising threats, regulatory demands, and the high cost of data breaches have made insurance a significant financial concern. To control costs and strengthen security posture, organizations need proactive measures that demonstrate robust risk management to insurers.

### The Challenges: Rising Cyber Insurance Costs

- **Escalating Premiums:** Increasing breach incidents and stricter insurance criteria are driving costs higher.
- **Intense Security Scrutiny:** Insurers require evidence of advanced security protocols to justify lower premiums.
- **Data Breach Exposure:** Organizations must demonstrate minimal exposure to sensitive data to limit liability.
- **Compliance Risks:** Meeting GDPR, PCI DSS, and CCPA standards often determines eligibility for coverage.

### The Solution: Implementing Eclipses MTE

**Eclipses MTE (MicroToken Exchange)** is an advanced data protection solution that significantly reduces cyber risk, giving insurers the confidence to offer lower premiums.

### Key Features of Eclipses MTE

- **Data Tokenization for Zero Trust Security:** MTE replaces sensitive data with one-time-use tokens, ensuring intercepted information is worthless to attackers.
- **Proactive Breach Prevention:** MTE prevents data exposure by ensuring no raw data is ever accessible.
- **Compliance Simplified:** MTE aligns seamlessly with security frameworks like GDPR, PCI DSS, and CCPA, easing insurance approvals.
- **Proven Risk Reduction:** Insurers trust MTE's proactive security model, recognizing its ability to mitigate breach risks

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## Key Business Benefits

- **Up to 30% Reduction in Premium Costs:** By neutralizing data exposure risks, insurers reward organizations with substantial savings.
- **Zero Data Liability:** MTE's tokenization model ensures sensitive information is never at risk, reducing potential claim payouts.
- **Audit-Ready Compliance:** MTE simplifies achieving and maintaining regulatory requirements, ensuring businesses are always prepared for inspections.
- **Enhanced Insurer Confidence:** Demonstrates proactive security investment, positioning your organization as a lower-risk policyholder.

## Proven Results for Forward-Thinking Organizations

- **Lower Premiums:** Insurers consistently offer discounts to organizations implementing Eclipses MTE.
- **100% Data Protection:** Eliminates exposed sensitive data, closing key breach vulnerabilities.
- **Improved Risk Profile:** Enhances your organization's standing with insurers, reducing costs and improving coverage terms.

## Take Control of Your Insurance Costs Today

Empower your organization with Eclipses MTE to proactively manage cyber risks, reduce insurance premiums, and reinforce customer trust. Contact us now to learn how MTE can transform your security strategy.

