

Case Study: Strength in Numbers

How Easy Living LLC Secured Cyber Insurance Through a Risk Purchasing Group—Despite No Internal Cybersecurity Program

Executive Summary

Easy Living LLC, a small home services company with just 4 employees, was growing fast—but so were their digital risks. With no internal cybersecurity policies in place and no Multi-Factor Authentication (MFA) on their systems, they were **denied coverage** by multiple carriers. Cyber threats felt like an uninsurable risk—until they joined a **Risk Purchasing Group (RPG)**. The RPG structure gave Easy Living access to **affordable coverage, built-in security tools, and expert support**, all without requiring them to be cyber experts.

The Challenge

Easy Living LLC operated like many small businesses:

- Client data stored in email and cloud apps
- No formal cybersecurity policy, training, or MFA
- No in-house IT or security team
- Turned down by cyber insurers due to lack of controls

Industry Reality:

- 60% of small businesses shut down within 6 months of a cyberattack
 - 81% of cyber insurance applications are denied if MFA is not in place
 - Phishing and ransomware attacks are rising **400% year-over-year** for SMBs
 - Many insurers now require minimum security standards (MFA, backups, training)
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The Solution: Cyber Coverage Through a Risk Purchasing Group (RPG)

When traditional carriers said no, Easy Living turned to an RPG model. Through the RPG, they gained:

- **Access to cyber insurance without upfront technical requirements**
- Group-negotiated terms and pricing (35% lower than standalone options)
- Onboarding support with **complimentary security tools**:
 - MFA guidance
 - Phishing simulation and employee training
 - Basic policies and procedures templates
- 24/7 breach response and legal support

Key Benefits for Easy Living LLC

Feature	Benefit
Policy Access	Coverage approved despite no existing MFA
Cost Savings	35% below average for comparable policies
Security Onboarding	Included tools to implement MFA, backups, and training
Risk Management Tools	Templates for internal cyber policies and employee training
Coverage Limits	\$500K Cyber Liability + \$100K Regulatory Defense & Fines
Response & Claims	Access to 24/7 breach support and dedicated claims team

The Outcome

After joining the RPG:

- Easy Living gained **full cyber liability coverage** in under 48 hours
 - They implemented basic cybersecurity controls using RPG-provided resources
 - Trained all 4 employees with phishing simulations and basic best practices
 - Reduced their risk profile, making them eligible for broader insurance options in the future
 - Paid **\$750 less per year** than comparable quotes (when they could get them)
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Quote from Jamie Brooks, Owner of Easy Living LLC

“We were stuck. No one would insure us because we didn’t have MFA or a cyber policy. The RPG not only got us covered, it gave us tools to improve. We’re finally protected—and we didn’t have to hire an IT firm to get there.”

Conclusion

Easy Living LLC is proof that **small size and limited tech resources shouldn’t mean limited protection**. Through the Risk Purchasing Group, they gained access to insurance, training, and tools that turned them from a high-risk applicant into a better-protected business—with coverage to back it up.

