

Failure Gap Assessment Brings Business Availability Into the Insurance Risk Conversation

New assessment helps insureds, brokers and underwriters identify the gap between expected resilience and actual operational capability

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GREENWOOD VILLAGE, CO September 22, 2026 —

[ZeroDown Software](#) today announced the expansion of its [Failure Gap Assessment™](#), an executive-level assessment designed to help organizations identify the distance between what leadership expects to happen during a technology disruption and what the organization can actually deliver.

For the insurance industry, that distinction matters.

Cyber risk assessments have traditionally focused heavily on the presence of controls such as MFA, MDR, endpoint protection, backup and incident response. Those controls

remain important, but they do not necessarily demonstrate whether an insured can maintain or restore critical business operations within the timeframe leadership, customers and business partners expect.

The Failure Gap Assessment broadens the conversation from cybersecurity controls to [Business Availability™](#) and Operational Resilience, giving insureds, brokers and underwriters a common framework for examining technology dependency, downtime exposure, recovery expectations and actual capability.

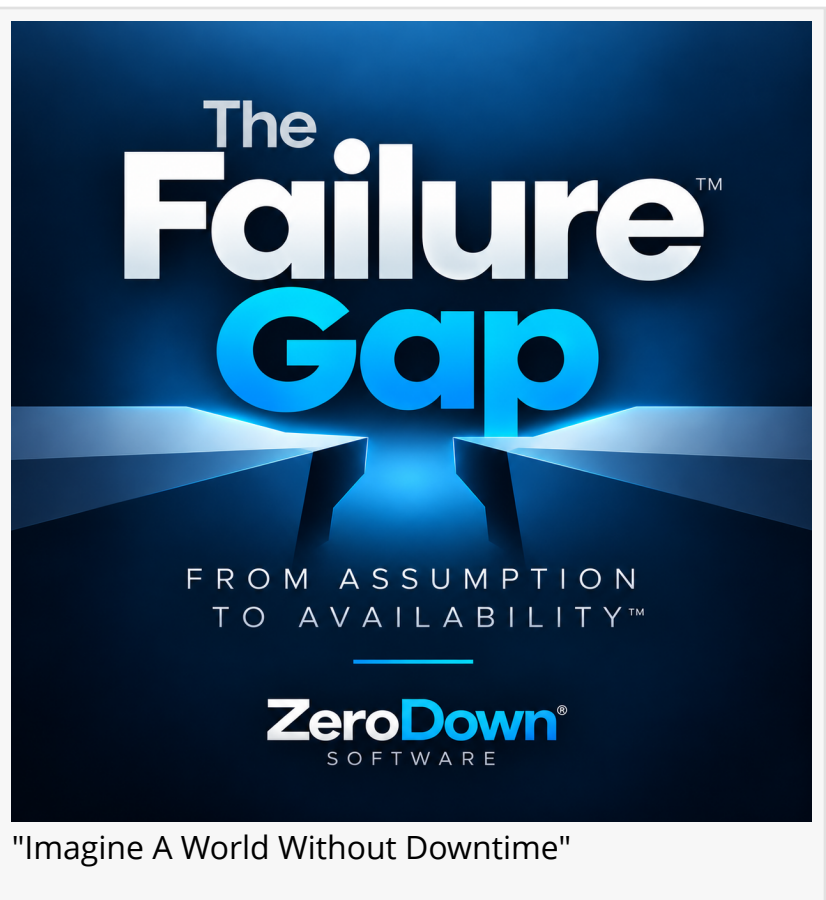
“After decades of meeting with board members, C-suite executives and technology leaders, we continue to see the same fundamental disconnect leadership believes the business can recover within a certain period of time, while the people responsible for making that happen may be operating with very different assumptions,” said Jeff Edwards, EVP at ZeroDown Software. “The Failure Gap Assessment exposes that disconnect before a failure does. For insurance, that

means moving beyond asking whether controls exist and beginning to understand whether the organization can actually deliver the Business Availability its leadership, customers and partners expect.”

For insured organizations, the assessment helps translate technical resilience into business terms executives can understand.

For brokers, it can provide a stronger evidence-based story about the insured’s operational resilience and areas targeted for improvement.

For underwriters and carriers, it introduces another dimension of risk visibility: not simply whether an organization is protected against an event, but how that organization is likely to perform when an event occurs.



Lawrence Baldino, Executive Partner, LCM Solutions said,” At LCM, we see every day how assumptions about resilience can create blind spots that only show up when disruption hits. The Failure Gap Assessment cuts through that uncertainty. It gives leaders a clear, evidence-based view of what their business can actually deliver when systems fail. That kind of insight energizes organizations — it sharpens priorities, accelerates improvement, and turns resilience into a measurable advantage. When companies understand their Failure Gap, they’re not just better prepared for disruption; they’re stronger, more confident, and better positioned to prove their operational capability to brokers and insurers.”

As organizations become increasingly dependent upon technology to deliver products and services, failures involving applications, cloud infrastructure, third parties and technology providers can create exposures extending into Business Interruption and Technology Errors & Omissions.

The Failure Gap Assessment provides a common language for discussing those exposures across leadership, IT, risk management, brokers and insurers.

Edwards describes that role as a “resilience Rosetta Stone for risk.”

“The CEO doesn’t need to become a recovery engineer, and the underwriter doesn’t need to understand every component of the technology stack,” Edwards said. “But everyone needs to

understand what the business expects, what the technology can actually deliver and where those two things don't match. That is the Failure Gap."

About ZeroDown Software

ZeroDown Software helps organizations protect critical business operations from downtime and disruption. Founded in 2000, the company has spent more than two decades developing technologies and methodologies focused on application availability, operational resilience, disaster recovery, and business continuity.

ZeroDown is also a co-founder of The SafeHouse Initiative, an industry-led effort dedicated to helping small and midsize businesses better understand cybersecurity, operational resilience and business availability. The Initiative provides free education and practical resources through podcasts, blogs, papers and other educational content. Its contributors volunteer their time and expertise, with no marketing or sales activities associated with their participation. Learn more at: <https://safehouseinitiative.org>.

ZeroDown's philosophy is built around a simple principle: organizations should not have to choose between experiencing a failure and remaining operational.

Through the Failure Gap Assessment™, SafeHouse™, In Your Pocket® and its Always Available™ technology, ZeroDown helps organizations identify resilience weaknesses, prepare for disruption, and move toward a World Without Downtime™.

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