

# How do you survive a 2026 cyber insurance renewal? The 90-day playbook

The 90-day cyber insurance renewal playbook for 50–200 person Canadian energy operators. What underwriters require in 2026, what the questionnaire actually asks, and the gap-closure sequence that gets you to bound coverage without panic. Built across eleven years of zero-breach client renewals.

FOR: DIRECTIONAL SERVICE OPERATORS (60-150 PEOPLE) + GROWING E&P (80-200)

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## How do you survive a 2026 cyber insurance renewal?

A practical handbook for the 90 days before your next cyber insurance renewal. Designed for the 50-200 person Canadian energy operator and the CFO who has to answer the questionnaire.

### QUICK ANSWER

A 2026 cyber insurance renewal for a 50–200 person Canadian energy operator runs on a 90-day clock: days 90–60 for inventory and gap analysis against twelve controls, days 60–30 for remediation, days 30 to renewal for documentation and the questionnaire. Vencer has run this sequence across eleven consecutive years with zero breaches and zero declined renewals in the client base. The guide below is the operating playbook.

~4,000 words · Approx. 15-min read · Companion to The Twelve Controls