Fifteen Minutes With A New York State Approved Cybersecurity Instructor — Limited Availability:

Everyone Tells Me They Have A Risk Assessment. Almost Nobody Does.

On September 10th DFS Wrote To Every Agency In New York About The One Document Your Whole Cybersecurity Program Is Built On. Give Me Fifteen Minutes And I Will Tell You Whether Yours Would Hold Up.

From the Desk of: Walter Contreras, CEO, Motiva Networks · New York State approved cybersecurity instructor

Dear _____,

Let me ask you the question I ask every agency owner I sit down with: when was your last cybersecurity risk assessment done, and could you put your hands on it today?

Most owners tell me yes. Then they send it over, and it is not one. It is a vulnerability scan. A checklist. A two-page report some tool printed out. A binder of policies. Useful, maybe. But none of them is a risk assessment, and the Department of Financial Services does not read any of them as one. Nobody has ever told these owners the difference. That is why I am writing.

What DFS Said On September 10th

DFS sent a letter to every company it regulates, including every licensed agency in New York, about this one document. First, the honest part: it creates no new rule. DFS says so in writing, and I will say it too. No new deadline. What it does say:

- **Your whole cybersecurity program is supposed to be built on your risk assessment.** Every policy and control traces back to it. That has been the regulation since 2017, and it applies to agencies your size.
- **It must be updated at least yearly and on any material change, and DFS names adopting AI as that kind of change.** If your team started using Copilot this year and your assessment is from last year, DFS has already told you what that means.
- **It has to follow a written, repeatable methodology.** Most people use NIST. And DFS listed the five gaps examiners keep finding: no inventory, client data nobody traced, new risks ignored, nobody's name next to any risk, and a program that does not follow from it.

I have been in the room when DFS asks an agency for this document. It is the first thing they ask for. If it is not there, or it is a piece of paper with the right title, everything after it gets uphill fast.

Three Questions. If Any One Is A No, You Do Not Have A Risk Assessment.

1. **Does it name the methodology it was built on?** NIST, or something like it, written on the page.
2. **Does every risk have a name next to it and a decision recorded?** Fix it, or accept it, and why.
3. **Is it dated after your team started using AI?** If it predates Copilot, it is out of date by DFS's own reading.

If it does not name a methodology, it is not a risk assessment. It is a piece of paper. And every April 15th you sign your name over it, personally, certifying material compliance. You cannot certify what you cannot produce.

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Here Is What I Am Offering

Fifteen minutes with me on a Zoom call. You bring whatever you have on file. I walk you through those three questions against it and tell you, plainly, where it stands and what DFS would say about it. No slides, no pitch. If it holds up, I will tell you that too, and you will have heard it from someone who teaches this material for the state. If it does not, you will know what a real one looks like and what it takes to have one before April.

Step 1: Go to **www.motiva.net/risk** and request a conversation. About sixty seconds.

Step 2: Ruben from my office calls to find fifteen minutes on my calendar that work for you.

Step 3: We meet on Zoom. You leave knowing exactly where your agency stands. Confidential, and at no cost to you.

Why Would I Do This At No Charge?

Because I teach this material for Big I New York, and I keep meeting owners who were never told any of it. I act as the CISO for the agencies we protect, which is the seat DFS addresses these letters to; most independent agencies have never filled it, so the letters landed nowhere. Motiva has worked with New York independent agencies for twenty-five years and nothing else, and our own controls are examined under SOC 2 Type II. If, after fifteen minutes, you want our help with the real thing, wonderful. If you would rather handle it yourselves, that is a fine outcome too. Either way you will know, and right now most owners do not.

Please, do not just shrug this off. I hold these conversations personally and can take on [X] of them this month. That is not a marketing device; it is my calendar. When those are booked, the next opening is in [MONTH]. And April is closer than it looks.

Request yours at: www.motiva.net/risk

Sincerely,

Walter Contreras · CEO, Motiva Networks · New York State approved cybersecurity instructor · 646-478-1820 · info@motiva.net

P.S. — Not ready for the fifteen minutes? At least let me send you the guide I wrote on this, *"What DFS Asks For First."* Twenty minutes to read, five minutes to check your own, and you do not have to talk to anyone. Same address: **www.motiva.net/risk**

What Other Agency Owners Say:

"Even if you already have an IT company that handles your cybersecurity, I cannot stress the importance of having a qualified, independent cyber security specialist conduct a review."
— Anthony DeFede, Union Risk Insurance

"They follow up to make sure the issues were handled to our satisfaction; I have never had a tech company do that."
— Robert Stone, Managing Director, Stone Insurance