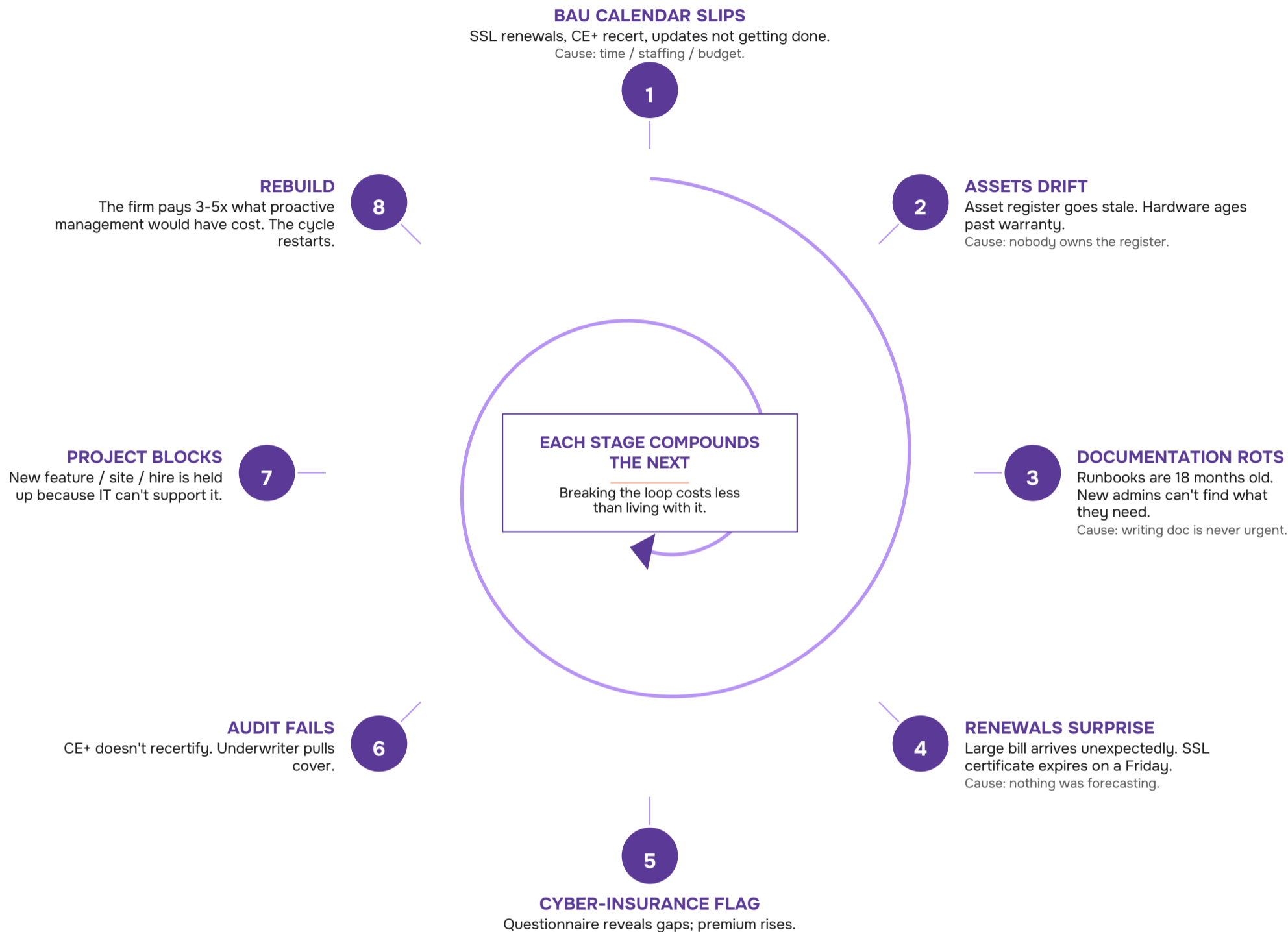


The IT Debt Spiral

How small deferred renewals compound into project blockers. A visual reminder that the boring stuff matters most.



Where to break the spiral

- Name an owner for the renewals calendar.
- Get the asset register current – and stay on top of it.
- Write down the boring decisions (runbooks) as you make them.
- Build cyber-insurance evidence as you go (don't reverse-engineer it in renewal week).

KEY TERMS

SSL – the certificate that puts the padlock in browsers
CE+ – Cyber Essentials Plus – UK government's cyber-hygiene certification
BAU – business as usual – the routine ongoing work
Runbooks – the documented how-to procedures for routine tasks
Underwriter pulls cover – the cyber-insurer refuses to renew or pay out

JMO | PARTNERS runs Managed Services to keep the bottom of the spiral closed for SMEs.

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