

Cybersecurity *Readiness Report.*

Report ID: NA-SEC-2024-001

ASSESSED ORGANIZATION

Najm Insurance Services

Assessment Period: Q1 2026

ASSESSMENT AT A GLANCE

COMPLIANCE SCORE

87%

+11 vs Q4 2025

CONTROLS ASSESSED

114/114

Full NCA ECC-2024

FINDINGS RAISED

14

2 critical · 4 high

DAYS ACTIVE

7

vs 12-week manual

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LEDGER ANCHOR · SHA-256

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01 · EXECUTIVE SUMMARY

A substantial improvement in cybersecurity posture, with critical remediation required.

Najm Insurance has demonstrated strong progress in the Q1 2026 NCA ECC-2024 readiness assessment. The organization improved its overall compliance score by 11 percentage points, driven primarily by enhanced governance controls (D1), expanded defensive technology deployment (D2), and comprehensive third-party risk management (D4).

However, two critical findings require immediate attention: insufficient incident response automation (CR-2.4.3) and gaps in privileged access monitoring (CR-2.7.2). Both findings are linked to uploaded evidence and carry recommended remediation timelines of 30 days to maintain NCA ECC alignment for Q2.

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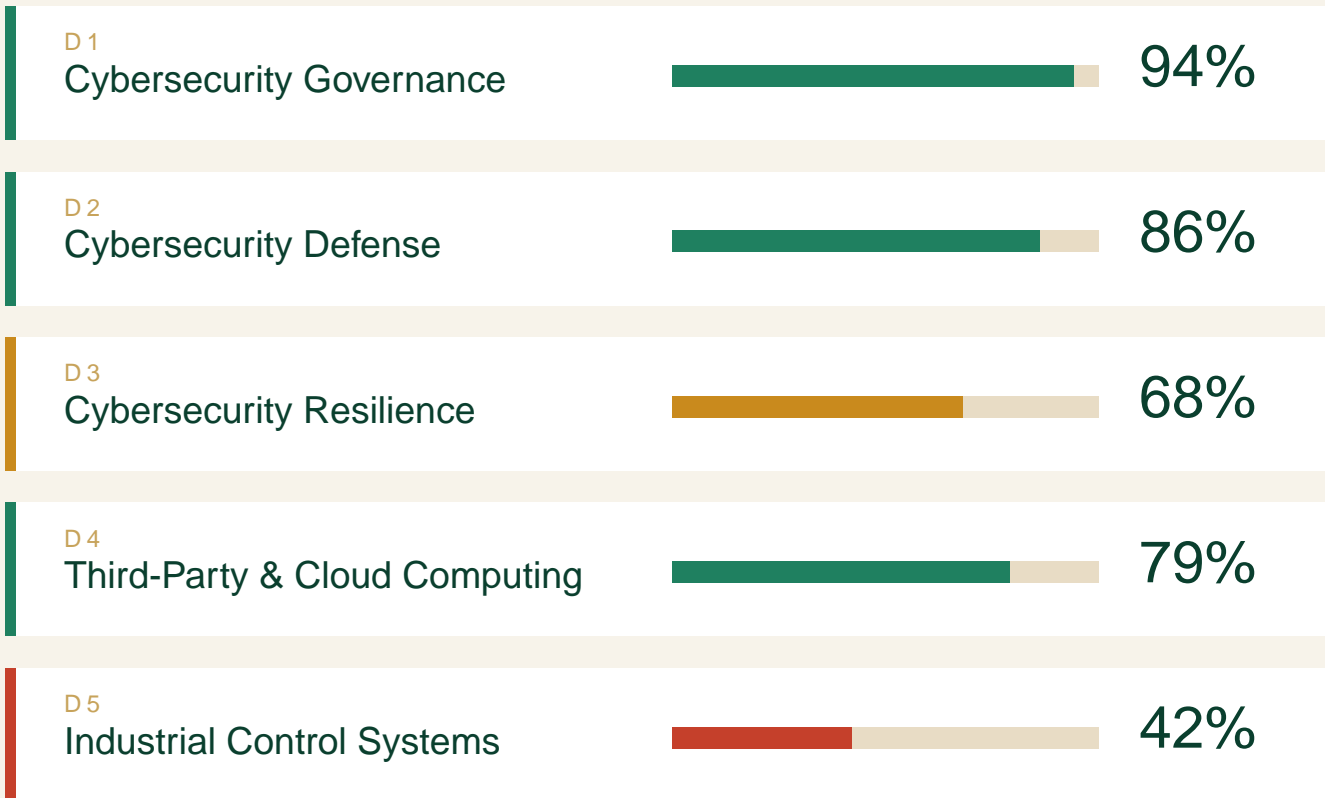
KEY OUTCOMES

What ArabAudit delivered in 7 days:

- 1,847 evidence documents auto-mapped to 114 controls (94% accuracy before human review)
- Bilingual finding drafts (EN/AR) generated for 14 gaps with suggested remediation
- Signed PDF + JSON manifest exported for NCA portal upload in under 90 seconds
- Continuous readiness monitoring active — 32 expiring documents flagged ahead of renewal

02 · DOMAIN COMPLIANCE HEATMAP

Per-domain score across all 114 NCA ECC-2024 controls.



AGGREGATE COMPLIANCE SCORE

87 %

Weighted across 5 domains · 114 controls · 1,847 evidence artifacts
%² +11 points vs Q4 2025

03 · CRITICAL FINDINGS

Two critical gaps requiring immediate remediation.

CRITICAL

FND-2026-Q1-001 · NCA ECC CR-2.4.3

Insufficient automated incident response

DESCRIPTION

Current SIEM lacks automated playbooks for Tier-1 incidents. Manual escalation averages 47 minutes vs required 15-minute threshold.

IMPACT

Risk of delayed breach containment; potential PDPL Article 38 non-compliance in breach scenarios.

RECOMMENDATION

Deploy SOAR platform with pre-built NCA-aligned playbooks. Timeline: 30 days.

EVIDENCE · 7
artifacts · signed

CRITICAL

FND-2026-Q1-002 · NCA ECC CR-2.7.2

Privileged access monitoring gaps

DESCRIPTION

PAM solution active but lacks session recording for 23% of privileged accounts across infrastructure tier.

IMPACT

Incomplete audit trail for privileged sessions; fails NCA ECC CR-2.7.2 mandatory recording requirement.

RECOMMENDATION

Extend PAM coverage to all infrastructure tier accounts. Timeline: 21 days.

EVIDENCE · 4
artifacts · signed

04 · EVIDENCE LEDGER

Cryptographically signed evidence chain.

Every document uploaded to ArabAudit is hashed with SHA-256 upon ingestion, anchored to the tenant ledger, and re-verified on session close. The manifest below is a sample of the 1,847 artifacts linked to this assessment.

DOCUMENT	TYPE	LANG	SHA-256 HASH
IT Security Policy v3.2.pdf	PDF	EN	fc70·aec5·7ed9·4b5a...
c6Jbv3b' #dVF bvDdV9dFHdV'bøç F`	PDF	AR	4cf2·9402·df41·1911...
Firewall Config Q4-2025.xlsx	XLSX	EN	c706·c7ee·1c18·0d1c...
AWS Riyadh Attestation.pdf	PDF	EN	4873·bb6c·7f7c·864c...
Quarterly Access Review.csv	CSV	EN	3468·a8f2·b8a0·aaf9...
Incident Response Plan.docx	DOCX	AR/EN	3edd·d44b·14a5·a5f0...
GOSI Employee Register.xlsx	XLSX	AR	ebf1·a696·3aa6·56c4...
PAM Session Logs Q1.json	JSON	EN	fc1e·7e14·7825·1f77...

WHY THIS MATTERS

Tamper-evident by design.

Any modification to a locked session triggers hash-mismatch alerts. Regulators can verify the integrity of this report by hashing the manifest against the anchor at the top of page 1.

FROM AUDIT PANIC TO AUDIT READINESS

This report was *generated in 87 seconds.*

Traditional audit firms take 8–12 weeks. ArabAudit completed this NCA ECC assessment in 7 days — including evidence mapping, finding drafts, and bilingual reporting.

WHAT YOU GET WITH ARABAUDIT

8

KSA frameworks native

NCA · SAMA · PDPL · CBAHI · and
more

100%

me-central-2 hosted

SAMA Art. 6 & PDPL Art. 23 compliant

70%

manual work saved

AI auto-link with human approval

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Or schedule a founder walkthrough: kauser@arabaudit.com

This sample report is generated from a simulated assessment. Your actual report will be grounded in your evidence.

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