

{{app\_name}}

Penetration Test Report

September 2025

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# Legal disclaimer

We performed our services and prepared this report based on the information provided by Guidewire Software Inc. Accordingly, this report does not constitute an opinion or other form of assurance in accordance with any recognized auditing, review, or assurance standards.

Our work was limited to the specific activities described in this report and was based exclusively on the information made available during our fieldwork period. Accordingly, changes in circumstances or information occurring or coming to our knowledge only after completion of our work have not been reflected in the report and could affect the facts, findings, and conclusions included in this report materially.

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# Introduction

Guidewire Software Inc. is a software publisher based in San Mateo, California. It offers an industry platform for property and casualty (P&C) insurance carriers in the U.S. and worldwide. They provide software, services, and partner ecosystem to enable our customers to run, differentiate, and grow their business. Its three main software products are Claim Centre, Policy Centre, and Billing Centre, each servicing a major component of a P&C insurance carrier. There are several add-on modules, as well as an increasing number of value-added online services provided via Guidewire Live. Guidewire has been serving more than 350 companies in 32 countries.

Deloitte Touche Tohmatsu India LLP & Deloitte & Touche LLP (“Deloitte & Touche” or “Deloitte” or “we” or “us” or “our”) was engaged by Guidewire Software Inc. (“Company” or “Client” or “you” or “your”) to assess selected API by performing API penetration testing to identify known vulnerabilities that could lead to impact of Confidentiality, Integrity and Availability of systems / data. This report provides the observations and recommendations from this Web API Penetration Test (the “assessment”) conducted on the following APIs selected by you (the “List of API Tested”)

## Reading This Report

Guidewire Software Inc. has engaged Deloitte to assess their APIs. This report outlines our observations on the API Security Assessment that was conducted during the period:

|  |  |  |
| --- | --- | --- |
| Start Date | | End Date |
| {{ start\_date }} | {{ end\_date }} | |

This report contains the following sections:

**Section I - Executive Summary:** This section contains the background and brief understandings of the project.

**Section II - Detailed Observation:** This section contains detailed observations of LLM Application Security Assessment activity. To facilitate adequate understanding, each exception identified as part of the review is classified into Description (the details of the exception under consideration), Potential business impact (the impact that may cause on business due to successful exploitation of identified vulnerabilities), and Recommendation (detailed remediation plan for prompt closure of vulnerabilities identified).

## Approach and Methodology

The security assessment was performed according to Deloitte’s security assessment methodology. A high-level summary of the approach is detailed in the sections below: The information acquired during this phase was used to:

* Identify potential attack vectors.
* Understand potential technology-specific security vulnerabilities.

Manual testing was performed to identify additional security vulnerabilities in the design of the application and APIs. We leveraged our experience related to manual API security testing and our understanding of weaknesses in common coding practices to identify security weaknesses in the API. For each of the identified potential weaknesses, we attempted to exploit the vulnerability to verify that the API is susceptible to attack and to fully understand the impact of the weaknesses. Additionally, we attempted to understand whether multiple lower-risk or medium-risk vulnerabilities constitute a higher risk-rated vulnerability when exploited together based on management-agreed definitions of risk criteria.

We assessed the APIs for susceptibility to a variety of attacks including the Open Web Application Security Project (OWASP) Top Ten API 2023 security flaws:

* Broken Object Level Authorization
* Broken Authentication
* Broken Object Property Level Authorization
* Broken Function Level Authorization
* Unrestricted Access to Sensitive Business Flows
* Server-Side Request Forgery
* Security Misconfiguration
* Improper Inventory Management
* Unsafe Consumption of APIs

## Risk Categorization

To provide management with an indication as to the significance of risk involved and the priority with which the same needs to be addressed; all risks have been rated in accordance with the classifications given below:

|  |  |  |
| --- | --- | --- |
| **Severity** | **CVSS Score** | **Description** |
| ***Critical*** | 9.0 - 10.0 | Weakness in controls that represent exposure to the organization or Risks that could seriously compromise the control framework, data integrity, and/or operational efficiency. These risks need to be addressed with utmost priority. |
| ***High*** | 7.00 – 8.9 | A potential weakness in controls, which could develop into an exposure. Or Issues that represent areas of concern and may impact controls. They should be addressed reasonably promptly. |
| ***Medium*** | 4.0 – 6.9 | Potential weaknesses in controls, which in combination with other weaknesses can develop into exposure. Suggested improvements not immediately/directly affecting controls. |
| ***Low*** | * 1. – 3.9 | Vulnerabilities in the low range typically have very little impact on an organization's business. The exploitation of such vulnerabilities usually requires local or physical system access. |
| ***Info*** | 0.0 | This category vulnerability severity does not represent a threat on its own, however, it may provide significant information to perform sophisticated attacks by an adversary. |

## Recommendations and Next Steps

Using the recommended remediation actions from this review, we have identified the following key actions that management should take as a matter of priority to improve the security of the application before its release into production:

|  |  |
| --- | --- |
|  | Immediate remediation should focus on issues to prevent unauthorized access, data exposure, and system compromise. Key actions include enforcing prompt validation to prevent LLM prompt injection and access control bypass, securing Swagger UI through input sanitization, and mitigating Client-side command injection. Controls must also restrict LLM model version and DevKey manipulations, resolve HTTP request smuggling through consistent parsing, and address clickjacking using secure headers. Misconfigured CORS and CSP policies should be corrected to prevent cross-origin and browser-based attacks. Strengthening authentication, input validation, and secure configurations will reduce the attack surface and align the application with best practices. |

# Executive Summary

Guidewire Software Inc. engaged Deloitte to conduct an API Security Assessment of its APIs. The purpose of the engagement was to utilize active exploitation techniques to evaluate the security of the API against best practice criteria and to validate its security mechanisms and identify API-level vulnerabilities.

API Security Assessment provides Guidewire Software Inc. with insight into the resilience of an API to withstand attack from unauthorized users and the potential for valid users to abuse their privileges and access. The assessment evaluates the security of the API against best practice criteria to validate security mechanisms and identify API-level vulnerabilities.

The summary below provides a non-technical audience with a summary of the key findings and relates these back to business impacts.

## List of Application Tested

|  |  |  |  |
| --- | --- | --- | --- |
| S. No. | Application Name | Application Version | URL{% for a in app\_details %} |
| {{ loop.index }} | {{ a.app\_name }} | {{ a.app\_version }} | {{ a.app\_url }} {% endfor %} |

## Test Credentials

|  |  |  |  |
| --- | --- | --- | --- |
| S. No | Username | Role | Email-ID {% for c in test\_credentials %} |
| {{ loop.index }} | {{ c.name }} | {{ c.role }} | {{ c.email }} {% endfor %} |

## Test Team Details

|  |  |  |  |
| --- | --- | --- | --- |
| S. No | Team Member Name | Role | Email-ID |
| 1 | Reviewer 1 | Engagement Director | [r@r.com](mailto:r@r.com) |
| 2 | Reviewer 2 | Quality Assurance | [r@r.com](mailto:r@r.com) |
| 3 | Reviewer 3 | Engagement Manager & Penetration Tester | [r@r.com](mailto:r@r.com)  {% for p in pentesters %} |
| {{ loop.index + 3 }} | {{ p.pentester\_name }} | {{ p.pentester\_role }} | {{ p.pentester\_email }}{% endfor %} |

## Summary of Findings

API security assessment activity performed on {{ app\_name }} uncovered 1 Medium, 4 Low and 4 Informational severity vulnerabilities representing significant threats to the application.

|  |  |  |  |
| --- | --- | --- | --- |
| Vulnerability ID | Vulnerability Title | CVSS Score | Risk Rating {% for v in vulnerabilities %} |
| {{ v.vulnerability\_id }} | {{ v.title }} | {{ v.cvss\_score }} | **{{ v.severity }}**{% endfor %} |

## Limitation (Scope Exclusions)

Given the inherent limitations in any system of control, projection of any evaluation of the controls to future periods is subject to the risk that the control procedures may become inadequate because of changes in systems, conditions, or the degree of compliance with those procedures. The assessment is based on the current body of knowledge and not designed to detect all weaknesses in controls.

The procedures we performed did not constitute an examination or a review in accordance with generally accepted auditing standards or attestation standards. Accordingly, we provide no opinion, attestation, or another form of assurance with respect to our work or the information upon which our work was based. We did not audit or otherwise verify the information supplied to us in connection with the engagement, from whatever source, except as may be specified in this report or our engagement letter. Our work was limited to the specific procedures and analysis described in the report and was based only on the information made available to us during the engagement. Accordingly, changes in circumstances after our review could affect the findings outlined in this report.

The following API endpoint were excluded from testing scope due to lack of relevant request data:

# Detailed Observations

## List of identified vulnerabilities:

{% for item in vuln\_details %}

### {{ item.title }}

|  |  |
| --- | --- |
| **Vulnerability ID** | {{ item.vulnerability\_id }} |
| **Redacted Summary** | {{ item.summary }} |
| **Description** | {{ item.description }} |
| **Severity** | **{{ item.severity }}** |
| **CVSS Score** | {{ item.cvss\_score }} |
| **CVSS Vector (v3.1)** | {{ item.cvss\_vector }} |
| **Affected Application/ URL** | {{ item.affected\_url }} |
| **Business Impact** | {{ item.business\_impact }} |
| **Recommendation** | {{ item.recommendation }} |
| **CVE ID/CWE ID** | {{ item.cwe\_id }} |
| **Reference** | {{ item.reference }} |

**Steps To Reproduce:**

{% for step in item.step\_entries %}

Step {{ step.index }}: {{ step.description }}

{% if step.screenshot %}

{{ step.screenshot }}

{% endif %}

{% endfor %}

**{% endfor %}**



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