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## **CYBER SECURITY AND YOU**

February 1, 2017

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Did you know that 60% of small companies could not sustain their business after a cyber attack? That is the case, according to the U.S. National Cyber Security Alliance (NCSA). Additionally, it costs an average of \$690,000 to clean up after a cyber attack.

NCSA recommends taking the following steps to protect yourself, your information, as well as our national infrastructure.

**Lock Down Your Login:** 

Online accounts should have the strongest authentication tools available, such as biometrics, security keys or a unique one-time code through an app on your mobile device. Your usernames and passwords are not enough to protect key accounts like email, banking and social media.

- **Keep a Clean Machine:**
- Keep all software on internet-connected devices including PCs, smart phones and tablets up to date to reduce risk of infection from malware.
- When in doubt, throw it out: Cybercriminals often use links in email, social posts and texts to try to steal your personal
  - information. Even if you know the source, if something looks suspicious, delete it. Links in e mails and online ads are common ways cybercriminals steal information.
- Safer for me, more secure for all: What you do online has the potential to affect everyone – at home, at work and around the world. Practicing good online habits benefits the global digital community.

Many companies are investing in cyber insurance to potentially lessen the impact of a cyber attack; however, businesses can be proactive by providing employee training and awareness, as well as up-to-date security software coupled with encryption of sensitive data.

Cyber security is a main focus of most governments and not just the United States. As of this writing, China is closer to a finalizing a new cyber security law that would grant the government rights to censor as well as increased control over certain technologies, eradicating much outside foreign technology from its banks and military. If ratified this will have a broad global impact.

Source: National Cyber Security Alliance

Carl Warren is an employee-owned Third Party Administrator with 25+ locations nationwide and specializes in liability, workers' compensation, and property claims management and subrogation.

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