



## HOT TOPIC: CYBER SECURITY

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### As you are all aware...

Cyber Security is a hot topic these days and the methods to defraud both individuals and companies continue to evolve. It seems like almost every week we hear in the news of yet another company that has been hit with a security breach. At Carl Warren, our in-house IT Department works diligently to continuously enhance and monitor our security measures to prevent cyber attacks.

### Individuals

- Install an anti-virus program that will help fight viruses and malicious software. Use firewalls to secure and protect your home and/or office network.
- Password-protect your mobile devices to protect against unauthorized use. Only download apps from legitimate online stores.
- Is your computer set up to “auto-load” removable media? If so, disable this feature.
- Don’t be manipulated. Disregard in-person, phone, text message, email or web requests that ask you to share your personal or account information unless you are positive the request is legitimate.
- Avoid posting too much personal information on social media. At the very least, utilize privacy controls to limit who can see what.
- Be disciplined in the management of your financial accounts. Check them daily.

### Business Owners

- Provide cyber-security training and share fraud protection and other important information with all company users.
- Monitor security threats and periodically assess network and security risks. Develop a cyber-incident response plan and test it regularly.
- Maintain cyber insurance appropriate to your financial risks.
- Take full advantage of bank-related security products and alerts, (e.g., Positive Pay and ACH blocks and filters).
- Encrypt sensitive data, whether transmitting or simply storing it.
- Review transaction information throughout the day and let your bank know right away if something doesn’t look right.
- Confirm that your System Administrator effectively communicates warnings, security messages and other information being sent to you.

Information courtesy of City National Bank

Carl Warren is an employee-owned Third Party Claims Administrator with 30 locations nationwide and specializes in liability, workers’ compensation, and property claims management and subrogation.

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