

Utica National's Errors & Omissions

RISK MANAGEMENT ALERT

We KNOW
for Insurance Agents



The Dos and Don'ts of Protecting Your Agency from Cybersecurity Risks

Cybersecurity risks are increasing exponentially in both frequency and variety. Protecting customers' personally identifiable information (PII) is becoming a greater concern for small- to mid-sized companies, including insurance agencies. However, breaches can be prevented through proper training and appropriate protocols. Following these dos and don'ts can help shield your agency against claims for cybersecurity breaches and loss or theft of PII.

DO

- **Become familiar with the various types of scams** that are trending in cyber-attacks, such as phishing, whaling, personal engineering, ransomware, denial of service attacks, etc.
- **Use anti-virus software** and regularly update no less than every 30 days.
- **Maintain firewalls** on your computer system.
- **Back up servers and hard drives.**
- **Use strong encryption** on mobile devices and email transmissions.
- **Double-check** email recipients and attachments before sending.
- **Keep your software and operating systems up to date** with the latest patches.
- **Train your staff** on safety protocols regarding email and internet usage.

DON'T

- **Release funds or information** without verifying with the recipient through nonelectronic channels.
- **Click on unknown attachments or links** in emails or on websites.
- **Allow unauthorized access to your computer system or network.**
- **Send PII through unencrypted emails or portals.**
- **Use Wi-Fi networks** that are unsecure.



While these tips can help reduce the chance of a cyber-attack affecting your business and your customers, you must remain vigilant and be aware of who accesses information on your computer system. If a breach happens, notify your cyber liability insurance carrier immediately so that the proper precautions can be taken, and the appropriate remedy enacted to minimize potential damage.

This information is provided solely as an insurance risk management tool. Utica Mutual Insurance Company and the other member insurance companies of the Utica National Insurance Group ("Utica National") are not providing legal advice or any other professional services. Utica National shall have no liability to any person or entity with respect to any loss or damages alleged to have been caused, directly or indirectly, by the use of the information provided. You are encouraged to consult an attorney or other professional for advice on these issues.