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Cybercrime Awareness for Agencies

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When agents and agencies think about cybercrime they tend to focus on the various Cybercrime products they may offer to sell to their insurance customers. However, agents and agencies should also be concerned about cybercrime attacks against them. Agents and agencies have access to a significant amount of personal and financial information concerning their insurance customers' clients. Cybercriminals know this and thus may target agents and agencies.

Agents and Agencies should be vigilant in this regard and make sure to protect against Cyberattacks. Some ways Agents and Agencies can protect against Cyberattacks are:

1. Require use of strong passwords and that passwords be changed regularly;
2. Keep up to date on major security breaches;
3. Cybersecurity Hardware using a VPN-capable firewall;
4. Consider using Security keys with Passwords;
5. Using Multi-Factor Authentication;
6. Use a Password Vault;
7. Auto-Updates – Keep your software updated;
8. Malware scanners;

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9. Full-disk encryption;
10. Cybersecurity training and awareness for your staff;
11. Locking computers when not at desk;
12. Lock down your IP addresses, secure DNS and protect against DDOS;
13. Back up your systems;
14. Software and Hardware Asset Control including restricting Administrator access for users on local machines;
15. Audit Log Management using a SIEM or CyberSOC;
16. SPAM protection for E-Mail;
17. Web content filtering; and
18. A Formal Information Security Program using Center for Internet Security Controls – see <https://www.cisecurity.org/>.

Of course Agents and Agencies should also practice what they preach to their customers and make sure they have good Cybercrime insurance coverage.

In addition to representing Insurance Agents and Agencies and other professionals in litigation and regulatory matters, Mr. Simon also represents Agents and Agencies (and other professionals and business owners) in transactional matters such as policies and procedures review, contract review, business structure, business sale and/or transfer, and related matters. If you have a legal question or need some legal transactional or business development consulting advice please feel free to reach out to Mr. Simon at 612-386-4617 or asimon@meagher.com. Initial consultations are always no charge.

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