

# Tech Chronicle

Insider Tips To Make  
Your Business Run  
Faster, Easier And  
More Profitably

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## 4

## THINGS TO DO NOW TO PREVENT YOUR CYBER INSURANCE CLAIM FROM BEING DENIED



## October 2023

This monthly publication is provided courtesy of Joseph Denise, President / Founder of Norcom Solutions.



### Our Mission:

Providing robust communication, collaboration, cloud, cybersecurity, contact center solutions and more. We're your one-stop-shop, integrating today's technology tools, which are tailored to meet your specific goals and needs.

"Thank goodness" is probably what Illinois-based manufacturing company ICS thought about having a cyber insurance policy with Travelers Insurance after a data breach in 2022. But after claims investigators pulled out their microscopes, they found that ICS failed to use multifactor authentication (MFA) across all digital assets, which they had agreed to do in their policy. Travelers sued ICS and won. The policy was rescinded, and so were ICS's feelings of gratitude, which likely evolved into worried whispers of "Oh, crap."

Smart businesses like yours are adding cyber insurance to their policies because they know good security hygiene is just as much a competitive advantage as a way to reduce business risk. But with cyber insurance premiums steadily increasing – they rose 62%

last year alone – you want to make sure your claim is paid when you need it most.

### Why Claims Get Denied

"Most claims that get denied are self-inflicted wounds," says Rusty Goodwin, the Organizational Efficiency Consultant at Mid-State Group, an independent insurance agency in Virginia.

Though we like to paint insurance companies as malicious money-grubbers hovering over claims, denials are usually the result of an accidental but fatal misrepresentation or omission by businesses or simply not letting an insurer know about changes in their security practices. However, there are simple steps you can take to prevent a claim-denial doomsday.

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## 4 Ways To Make Sure Your Claim Doesn't Get Denied

### 1. Find a broker to help you understand your policy.

There's no doubt that insurance policies are tedious, filled with legal lingo that makes even the Aflac Duck sweat. Nevertheless, there are several parts to an insurance contract you must understand, including the deck pages (the first pages that talk about your deductible, total costs and the limits of liability), the insuring agreements (a list of all the promises the insurance company is making to *you*) and the conditions (what *you* are promising to do).

"If your broker can help you understand them and you can govern yourself according to the conditions of that contract, you will never have a problem having a claim paid," says Goodwin.

Some brokers don't specialize in cyber insurance but will take your money anyway. Be wary of those, Goodwin warns. "If an agent doesn't want to talk about cyber liability, then they either don't know anything about it or they

don't care because they won't make a lot of money off it." If that's the case, he says, "take all your business elsewhere."

### 2. Understand the conditions.

Insurance companies are happy to write a check if you're breached *if* and only if you make certain promises. These promises are called the conditions of the contract. Today, insurance companies expect you to promise things like using MFA and password managers, making regular data backups, and hosting phishing simulation and cyber security awareness training with your employees.

Understanding the conditions is critical, but this is where most companies go wrong and wind up with a denied claim.

### 3. Make good on the promises.

If you've ever filled out a homeowners insurance application, you know you'll get a nifty discount on your premium if you have a security alarm. If you don't have one, you might tick "Yes," with good intentions to call ADT or Telus to schedule an installation. You enjoy your cheaper premium but are busy and forget

to install the alarm (nobody comes around to check anyway).

Then, your home gets broken into. "Guess whose insurance claim is not going to be paid?" Goodwin says. "The power is in our hands to ensure our claim gets paid. There's really nothing to be afraid of as long as you understand the promises that you're making."

This happens all the time in cyber insurance. Businesses promise to use MFA or host training but don't enforce it. As in the case of ICS, this is how claims get denied.

### 4. Don't assume the right hand knows what the left hand is doing.

Goodwin sees companies make one big mistake with their insurance policies: making assumptions. "I see CFOs, CEOs or business owners assume their MSP is keeping all these promises they've just made, even though they never told their MSP about the policy," he says. MSPs are good at what they do, "but they aren't mind readers," Goodwin points out.

Regularly review your policy and have an open and transparent line of communication with your IT department or MSP so they can help you keep those promises.

"We're the architect of our own problems," Goodwin says. And the agents of our own salvation if we're prepared to work with a quality broker and make good on our promises.

*"Smart businesses like yours are adding cyber insurance to their policies because they know good security hygiene is just as much a competitive advantage as a way to reduce business risk."*



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## Cartoon Of The Month



"Congratulations on the discovery. Good luck getting it insured."

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to eavesdrop and steal passwords. But it won't revolutionize home security, just like Energy Star only saves the average family enough to cover our annual Starbucks expenses. But hey, it's not nothing.

However, as the consumer, you still hold a big chunk of responsibility for your home's cyber security.

### Safety Is Still Up To You (Sorry).

The program doesn't transfer security risk from you to your microwave manufacturer. It allows you to assess risk. The mark is intended to help consumers make informed choices about what devices they bring into their homes and businesses. Choose the WiFi-connected baby monitor with the Cyber Trust Mark (or don't); it's still on you to use a strong password (that's not "iloveyou1234") and update the software regularly. Unfortunately, the logo can't do that for you.

## Exit Interviews: A Goldmine Of Information For Your Company

Are you conducting exit interviews with your employees whenever they quit? An exit interview gives you a chance to hear an honest opinion from one of your employees about various aspects of your business.

Through an exit interview, you'll learn if an employee enjoyed working for your company, what areas of your business could benefit from changes and more. If you like the employee and don't want to lose them, you can try to figure out how to make them stay based on what they've told you. Failing to conduct exit interviews is only hurting yourself and your business.



# Lead With Your Heart

## How Kindness Transforms Workplace Culture And Boosts Profits

I firmly believe the key to sustained success lies in cultivating kindness within organizations. When leaders lead with compassion, they create an environment where employees thrive and overall business performance improves, elevating your bottom line. In recent years, we've been working on creating a more positive and kind culture in my workplace. Here are a few areas we've focused on and how it's panned out for us.

### Positive Work Environment

Kindness sets the tone for a positive work environment – somewhere your employees feel valued, respected and supported – and that helps us support you! Leaders who lead with kindness create a sense of psychological safety, encouraging employees to voice their ideas, take risks and collaborate effectively. As a result, team morale improves, and employees become more engaged, leading to increased productivity and innovation.

### Well-Being

Kindness in leadership extends beyond your day-to-day delegation because it also bolsters the well-being of employees. By demonstrating empathy, understanding and compassion, leaders can create a culture that prioritizes work-life balance, mental health and personal growth. When employees feel cared for and supported, their job satisfaction increases. Think about it: When you feel satisfied and cared for, you have it in you to go that extra mile. That's what your employees will do for you, too, which only improves the performance of your business.

### Relationship-Building

Kindness fosters strong relationships, both within your company and with customers. When leaders prioritize kindness, they build



trust and rapport with their employees, creating a supportive and cohesive team. Additionally, kind leaders understand the value of customer relationships and prioritize exceptional customer service. By treating customers with kindness and empathy, businesses can establish long-lasting relationships, boost customer loyalty and generate positive word-of-mouth referrals. Best of all, when you lead with kindness, the rest of your team follows your example.

### Increased Innovation

A kind leader promotes an inclusive culture that values diverse perspectives and encourages open communication. When employees feel comfortable sharing their ideas, they collaborate more effectively, leading to moments where they feel innovative and creative while also solving problems. That can tap into the collective brain trust, enabling them to drive growth.

After decades of experience, I've seen firsthand how leading with kindness is a powerful differentiator for small businesses. Small businesses that prioritize kindness and being human are financially successful and leave a lasting, positive impact on their employees, customers and communities.



*Mike Michalowicz has always believed that he had the formula to success and has proven it on multiple occasions. He is the creator of the Profit First method, which hundreds of thousands of companies across the globe use to drive profit. He is the author of multiple books, including Get Different and The Toilet Paper Entrepreneur. Mike is a former small-business columnist for the Wall Street Journal and currently leads two new multimillion-dollar ventures as he puts his latest research to the test.*

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# Spotlight

With convenient and welcoming locations around the country, we thank **Kindbody** for choosing **Norcom Solutions** for their **Verkada** CCTV and Door Access Control project for their new Columbus, OH clinic.

We greatly appreciate the value, trust, and confidence you continue to place in us and it's our pleasure to work with you.



**Verkada**



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*New Customer Spotlight*

kindbody

Columbus, OH

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## Will The FCC's New "Cyber Trust Mark" Improve Home Cyber Security? (Unlikely)

You're at The Home Depot comparing two models of smart fridges. One has an aqua-colored logo that says, "Cyber Trust Mark." The other does not. Would you choose the one with the logo? The US government hopes so.

meet specific cyber security standards. The logo appears next to a QR code that consumers can scan to see a list of security details, like what data the device collects and shares.



In July, the Federal Communications Commission announced a plan to roll out the "US Cyber Trust Mark" in 2024 to "provide Americans with greater assurances about the cyber security of the products they use and rely on in their everyday lives," according to a White House press release.

It's a voluntary program that companies can opt in to but isn't required. If they do bear the mark, however, their products might get pushed to the front of the store. Most homes have an average of 20.2 connected devices, so the incentive to stand out from the competition is valid. Several companies have already pledged their allegiance to the logo, including Amazon, Best Buy, Google, LG Electronics USA, Logitech and Samsung Electronics.

money. Companies earn the label only if their product lowers energy costs for consumers. Energy Star says the program saves an average household \$450 a year. For example, TVs can only use three watts or less of power when turned off, which is about 50% lower than the average TV. But if you leave your TV on 24/7, you won't see those savings on your energy bill.

### What Is The US Cyber Trust Mark?

The mark (available in five different colors, if you're interested) is intended to appear on Internet of Things (IoT) devices – connected devices like your smart fridge, microwave, thermostats and even fitness trackers – that

### But Will It Improve Security?

When the Energy Star program was released in 1992, it promised to save consumers

When the cyber security trust program rolls out, it will probably improve very basic standards for *some* IoT devices, particularly consumer-grade routers, which hackers use

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