PROFESSIONAL LIABILITY
UNDERSTANDING CYBER LIABILITY

MFA? Air-Gapped Backups? Email Filtering? What are these?

These are all important keys your insured should have to help prevent cyber claims and ransomware attacks.

MFA (Multi-Factor Authentication) – an electronic authentication method that requires a user to provide two or more verification factors to gain access to a website, application, computer system, etc.

Rather than just asking for a username and password, MFA requires one or more additional verification factors such as a security code sent to a smartphone, a secure USB key, or biometrics such as fingerprints etc.

Air-Gapped Backups – a backup of critical systems and information stored offline, disconnected, and inaccessible from the internet.

A backup is no good if the bad actor can get to it or the information in it.

Air-gapped backups give the bad actor a cold shoulder by keeping the information in cold storage.

Email Filtering – software that scans all incoming emails looking for spam, phishing, malicious links or code, etc.

It helps to catch most of the unwanted and/or malicious emails.

Though the filter is a great tool, employee training is necessary to find emails the software may have missed.

Ransomware hit 66% of mid-sized organizations surveyed last year, up from 37% in 2020. The average cost to an organization to rectify a ransomware attack in 2021 was $1.4 million.

According to our carriers, 97% of organizations with cyber insurance changed their cyber defense to improve their cyber insurance position.

Contact us today to discuss what options we have available!

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