

Simple & Cost Effective Ways to Reduce Your Risk of an Email or Social Engineering Attack

Why?

- Taking these precautions will not only improve your cyber security, but also improve insurance costs and coverages available.

1) Dual Authorization

- Always have multiple people signing off on checks, ACH transactions, and wires.
- Call the vendor directly with a number you have on file or a number you can find publicly.
- **DON'T:**
 - Call the number on an invoice - you could be calling the hackers directly.
 - Email to confirm payment details - you could be emailing the hackers directly

2) Secure Email Gateway (SEG)

- What is a SEG?
 - SEG is a type of software that monitors emails, both sent and received. This software usually cost \$3 per month per user.
 - They defend against spam, malicious attacks, and fraudulent content, while ensuring that legitimate emails still make their way to the intended recipient.
 - Popular vendors include Proofpoint, Mimecast and Barracuda. The cost is usually less than \$5 month.

3) Multifactor Authentication (MFA) on Email

- MFA is a security measure that requires more than one method of authentication in order to confirm who a user is and grant access. This is generally free.
 - Examples:
 - Chip and pin on debit cards
 - Answering a security question to log into your bank account
 - Entering a specific code that has been sent to your cell phone – typically used for personal bank accounts.
- This feature is included and free for most email softwares, but the email provider does not default you to the most secure settings. Instead, they default your settings to the easiest setup.

4) Use a Password Manager

- Password Managers assists in generating and retrieving complex and strong passwords.

5) Employee Training

- Employees are the weakest link – accounting for 90% of claims. Make sure to provide training and build a culture of awareness around cyber security.
- Recommended employee training: [KnowBe4](#)

6) Domain Keys Identified Mail and Domain-based Message Authentication, Reporting and Conformance (DKIM / DMARC)

- These are standards that authenticate your email server and help provide even more protection against becoming compromised.

7) High Severity Classes



Financial Services
and Institutions



Law Firms



Title/Escrow
Agents



Payroll
Processors



Real Estate
Agents/Brokers



Auto Dealers