THE INTEGRATED AXIS
TECH CHRONICLE

What's New

Events Around Town

- Tucson Children's Museum Evening of Play - 7th
- Tierra Antigua's Hope Foundation Fun Run - 22nd
- Educational Enrichment Fund Lifetime Achievement Award Luncheon - 26th
- Glowing Pumpkins at Tohono Chul - Evenings Through October

CARE²

Customer Focus
Accountability
Respect
Excellence & Empathy

October 2023

This monthly publication provided courtesy of Sean Oseran, CEO of Integrated Axis Technology Group

HOW TO PREVENT YOUR CYBER INSURANCE CLAIM FROM BEING DENIED

"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 heir microscopes, they found that ICS failed to use multi-factor 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 The policy was rescinded, and so were ICS's feelings of gratitude, which likely evolved into worried whispers of "Oh, crap."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 Organized Efficiency Consultant at Mid-State Group, an independent insurance agency in Virginia.

Though we like to paint insurance companies as malicious money-grubbers hovering oversize "DENIED" stamps 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.

Continued on pg. 2

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.

> *"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.*

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 businessowners 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.

The Artificial Intelligence Revolution

Artificial Intelligence (AI) is spearheading a profound transformation in the way we interact with and utilize the internet. This revolutionary shift is reshaping various facets of our online experience, from personalized content recommendations to advanced cybersecurity measures.
One of the most noticeable impacts of AI on the internet is its role in content curation and recommendation. Platforms like Netflix, Amazon, and YouTube employ AI algorithms to analyze user behavior, preferences, and historical data to suggest tailored content. This not only enhances user engagement but also boosts content discoverability, thereby maximizing user satisfaction.
AI-driven chatbots and virtual assistants have also revolutionized customer support and engagement. These smart, automated systems are available 24/7, providing instant responses to queries and addressing customer issues promptly. Whether it's a quick product inquiry or complex troubleshooting, AI-driven bots streamline communication and improve user experiences across various online services.
Moreover, AI is instrumental in enhancing online security. Machine learning algorithms can swiftly detect and mitigate cyber threats, identifying patterns and anomalies that may indicate a breach or attack. AI-powered security solutions adapt and evolve, staying one step ahead of cybercriminals, bolstering the internet's overall safety.
Furthermore, AI has enabled breakthroughs in natural language processing, making translation services more accurate and accessible, bridging language barriers across the internet.
AI is transforming the internet into a more personalized, efficient, and secure space. It empowers businesses to better serve their customers, optimizes content delivery, and fortifies cybersecurity measures, ultimately revolutionizing the way we navigate and utilize the digital realm.

PARTNER SPOTLIGHT:

ALWAYS
Arizona Legal Women And Youth Services

Arizona Legal Women and Youth Services (ALWAYS) is a 501(c)(3) nonprofit law office providing free legal and social services to trafficking survivors of all ages and people under 25 who have been impacted by crime, homelessness, and/or foster care. The organization's mission is to balance the scales of justice so clients can achieve safety, stability, and opportunity for themselves and their families.

ALWAYS' attorneys specialize in family law, immigration law, and criminal history repair. The organization's social worker is crucial to assisting clients with ancillary matters and addressing clients' basic needs like securing food, emergency shelter, and transportation. More than half of the organization's staff is bicultural and bilingual. Further, the whole team is trained in and dedicated to providing trauma-informed services. In addition to several lawyers, a social worker, and a legal advocate, ALWAYS hosts law student interns each semester and during the summer, making its impact that much greater.

ALWAYS' family law practice includes help with orders of protection, child custody, child support, and divorce. Attorneys also assist with affirmative immigration applications before U.S. Citizenship and Immigration Services like U-Visas for survivors of crime, T-Visas for survivors of trafficking, protection under the Violence Against Women Act, Special Immigrant Juvenile Status, Lawful Permanent Residence, Citizenship, and Employment Authorization Documents. Criminal history repair services include obtaining good cause exceptions for fingerprint clearance cards and helping to seal criminal records, so survivors are able to pursue education, careers, stable housing, and other opportunities.

The nonprofit partners with a variety of other likeminded organizations in the state, including Chicanos Por La Causa, the Arizona Anti-Trafficking Network, and Our Family Services. ALWAYS' staff regularly meet with clients and other community members at centers like Starfish Place and One N' Ten.

Not only are ALWAYS' services fully free to clients, but the organization also pays all the costs associated with clients' cases, including filing fees, service of process, medical exam expenses, and other sums that would otherwise make it very difficult for individuals to obtain the justice they are entitled to. If you or someone you know is in need of ALWAYS' services, please email info@alwaysaz.org, or call (602) 248-7055. If you would like to support the organization's work or simply learn more, please visit alwaysaz.org.

ALWAYS is eternally grateful to the whole team at Inegrated Axis for their partnership over the last several years. The expert, thoughtful support IA provides to the small nonprofit is crucial to its success and has truly revolutionized its day-to-day operations.

CYBER SECURITY CORNER

Campus Chaos

The University of Michigan (U-M) experienced a significant cybersecurity incident that forced the institution to take all of its systems and services offline, causing widespread disruptions just before the start of the new academic year. U-M, one of the oldest and largest educational institutions in the U.S., serves a community of over 51,000 students and 30,000 staff.

The incident, which occurred on the eve of the academic year, disrupted access to essential online services, including Google, Canvas, email, and more. In response, U-M's IT team began working to restore affected systems. However, due to the severity of the situation, U-M administration decided to disconnect the university's network from the internet to allow IT teams to address the issue securely.

The timing of the incident posed challenges for students and faculty who were preparing to start classes. Late registration and disenrollment fees for August were waived, and students received special consideration regarding attendance and assignments due to the disruption.

The university is collaborating with external cybersecurity experts and federal law enforcement agencies to investigate the attack. Additionally, some financial aid payments and refunds may be delayed as a result of the IT outage.