

# Commercial Risk Advisor

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*Unauthorized access to the information on a smartphone or tablet could be just as damaging as a data breach involving a more traditional computer system.*

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**Provided by:**  
**Risk Strategy Solutions**



## Mobile Device Security

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Because of all they can offer, smartphones and tablets are essential to the daily operations of many professions. However, as their usage increases, it will become even more important to ensure adequate security—from both new and existing threats.

Gone are the days when the most sensitive information on an employee's phone was contact names and numbers. Now a smartphone could grant access to any number of applications, emails and stored passwords.

Depending on how your organization uses such devices, they require the same security considerations as any traditional computer system. Conduct a formal risk assessment to see where the biggest risks are, and keep in mind the following security threats:

- **Access to lost or stolen devices**—To prevent someone from accessing a lost or stolen device, it should be locked with a password. The password should be time sensitive, automatically locking the phone out after a short period of inactivity. Most devices come with such security features built in, which is something to consider before purchasing. Depending on the cellphone provider, there are also services that can remotely lockdown or erase a device.
- **Malicious threats**—Mobile devices have the potential to be just as susceptible to malware and viruses as computers. Third-party applications are especially threatening, as they make it easy for malware to install itself onto a device. Employees should never install unauthorized applications on company devices.

Before issuing smartphones to your employees, establish a device usage policy. Outline what does and does not constitute acceptable use and what actions will be taken if employees violate the policy. It is important that employees understand the security risk inherent to smartphone use and their role in its mitigation.

Contact Risk Strategy Solutions to learn more about mitigating cyber risks in today's digital world.

Diversity in the workplace can present unique challenges for employers, including:

**Language barriers**

**Cultural differences**

**Discomfort among minority groups**

**Tension due to changing dynamics**

## Managing a Multicultural Workplace

With the growing ethnic and racial diversity throughout the country, multicultural workplaces are becoming the norm for many employers. Though diversity in the workplace is a positive thing, it can also present unique challenges to employers in terms of language barriers, cultural differences, discomfort among minority groups and tension due to changing dynamics. Addressing these issues takes a proactive, and sometimes creative, approach in order to support a positive working environment for all employees.

### A SIMPLE APPROACH

While there are many resources available that can help employers develop, promote and value a multiethnic, multicultural workforce, it really all comes down to three simple actions:

1. Work to understand all employees and their unique needs, so the workplace is comfortable and accessible for all.
2. Promote open and honest communication within the company between employers and employees.
3. Encourage acceptance and respect among all employees.

### THE ROLE OF MANAGERS AND SUPERVISORS

Managers and supervisors should be trained on communicating effectively with workers of other cultural and ethnic backgrounds. Not only do they play an important role in verbally communicating information, but some of their nonverbal actions can also have a big impact. Managers and supervisors should consider these tips:

- Treat all employees equally, despite any language barriers.
- Don't make patronizing comments about a specific group of employees, even if you think they are complimentary.
- Don't overcompensate any specific group of employees with the belief that the extra money will alleviate any communication barriers.
- Be patient with workers who may have a hard time understanding the English language, or who struggle to adapt to certain communication methods or working styles.

Contact Risk Strategy Solutions for additional workplace resources.

