

Commercial Risk Advisor

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If your business lacks adequate cybersecurity protocols, don't wait until 2021 to act. Evaluate your business's intranet, firewall, antivirus and malware solutions today.



Provided by:
Risk Strategy Solutions

Cyber Liability Trends for 2021

In 2020, the COVID-19 pandemic forced many businesses to send employees home to perform their jobs. Cybercriminals have found this new remote workforce a tempting target, unleashing phishing, malware and ransomware attacks.

These threats exploit the weaknesses of many businesses' cybersecurity systems. In 2021, businesses will see a continuation of these attacks and new, emerging vulnerabilities, making it all the more important for organizations to keep the following in mind:

1. **Data breaches and malware**—In 2020, 25% of businesses incurred unexpected costs for data breaches and malware. This trend is expected to continue into 2021, making it imperative that you protect your business's data and reputation by having strong cybersecurity protocols in place.
2. **Remote work**—Half the world's employees are remote, and more and more businesses will continue to lean into work-from-home practices going forward. Put the right cybersecurity and malware protection in position, so your remote team isn't the unsuspecting gateway into your business's sensitive data.
3. **Digital transformation**—Many businesses use digital solutions to transform their capabilities, such as cloud-based services. Make sure your business's intranet, firewall, and antivirus and malware solutions are reinforced to prevent cyberattacks.
4. **Adoption of new technologies**—To save time and money, many employers are adopting new technologies, such as paperless systems. When adopting these technologies, it's crucial to assess your system for vulnerabilities. By 2023, 60% of organizations will phase out VPNs in favor of zero-trust network access, giving users access to only the smallest set of permissions necessary to perform their work.
5. **5G technology**—Almost half the world will use 5G technology (the fifth generation of wireless network technology) by 2024. High-speed data transfers with 5G will give hackers easy access to data. Be sure to have the necessary protocols in place to prevent a data breach.

To ensure you have the necessary safeguards in place to protect your business, employees and clients from cyberattacks, contact Risk Strategy Solutions today.

How to Safely Walk on Ice

Share these tips with your employees to ensure their trip to and from work is a little bit safer during the winter:

- Take slow, short steps.
- Wear footwear with good grip.
- Limit what you carry for better balance.
- Walk with your knees slightly bent, arms down and feet slightly outward.



Preventing Slips, Trips and Falls in Winter

As temperatures begin to drop, walkways can quickly become hazardous due to snow and ice. Winter slips and falls at businesses are common sources of injuries for visitors and employees alike.

As an employer, it's crucial to maintain the safety of your property and keep your employees and visitors safe. Whether you take care of snow and ice removal yourself or contract with an outside vendor, it's your legal responsibility to remove snow and ice in a reasonable amount of time. Failure to do so may be considered negligence and put you at fault for any falls and injuries that occur on your premises.

Tips for Winter Safety

Be proactive and put a winter safety plan in place before the cold weather arrives. This plan should account for winter slip and fall hazards both outside and inside your business. It may include items related to removing snow; de-icing sidewalks and parking lots; using mats and mops for slippery indoor areas; and creating a dedicated area to stow wet items, such as boots and coats.

Other tips to consider as part of your business's safety plan to enjoy an accident-free winter include:

- Decide whether you will use rock salt or an ice melt product for ice removal. Rock salt works at temperatures above 5 F.
- Mix ice melt with sand to reduce the amount of ice melt you need and to provide extra traction.
- Use the appropriate amount of ice-removal product. Too much product can damage concrete and cause additional danger.
- Repair potential winter hazards (e.g., potholes, clogged gutters or blocked drainage spouts) before they affect visitor safety.
- Make sure employees who help with snow and ice removal wear suitable clothes and proper footwear to help them avoid slips or falls. Encourage frequent breaks if the weather is extremely cold.

Business safety is especially important in winter when hazardous conditions can cause falls and injuries. To ensure you have the needed resources in place for a safe season, contact Risk Strategy Solutions today.