



Risk Strategy  
Solutions

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COMMERCIAL

# Risk Advisor

## ClickFix Cyberattacks Explained

Social engineering remains a leading cybercrime tactic, and ClickFix cyberattacks—also known as ClearFake attacks—are among its more deceptive forms. These incidents use fraudulent error messages or verification prompts to trick users into manually executing malicious commands, often allowing them to bypass traditional security controls.

As ClickFix attacks grow in frequency and sophistication, businesses must understand how they work, the risks they pose and how to reduce potential losses.

### What Are ClickFix Attacks?

ClickFix attacks typically begin when cybercriminals install fake plugins within compromised websites or platforms. These plugins generate realistic browser or software notifications designed to appear legitimate.

Common prompts include messages such as:

- “There was an error during your browser update.”
- “Your device does not support this file.”
- “Please verify that you are human to continue.”

Unlike traditional phishing attacks that automatically deliver malware, ClickFix attacks instruct users to manually copy and paste commands—often via PowerShell, Windows Run or browser address bars—into their systems. Once executed, the malware is deployed.

Originally limited in scope, ClickFix attacks now impersonate a wide range of platforms and can affect Windows, macOS, iOS and Android devices. Some threat actors sell ClickFix toolkits on the dark web, expanding access through the crime-as-a-service model and allowing less-skilled attackers to deploy these campaigns.

### Business Impacts

ClickFix attacks can result in significant consequences, including:

- **Financial losses** from stolen funds, compromised accounts or ransomware incidents
- **System and network damage** caused by lateral movement and privilege escalation
- **Legal and regulatory exposure** when sensitive data is accessed, potentially leading to lawsuits, penalties and reputational harm

### Risk Mitigation Strategies

To reduce exposure to ClickFix attacks, businesses should consider the following controls:

- **Strengthen cybersecurity awareness** by training employees to recognize fake error messages and avoid executing unknown commands.
- **Establish safe browsing and execution policies** that restrict script execution and unsafe system actions.
- **Maintain updated systems** using automatic updates and patch management tools.
- **Deploy advanced security solutions** such as EDR tools, antivirus software and firewalls.
- **Limit access and segment networks** to reduce lateral movement.
- **Vet software vendors** to avoid introducing new vulnerabilities.
- **Maintain incident response plans** and test them regularly.

Cyber insurance may help offset ClickFix-related losses, but coverage can be limited when employees execute malicious commands, with insurers increasingly requiring strong controls and training.

### Your Risk Transfer Resource

Contact the insurance professionals at **Fairview Insurance Agency** for more information about assessing ClickFix exposures, strengthening cyber risk controls and securing coverage solutions aligned with your organization’s risk profile.

# Cargo Spill Prevention Strategies

A cargo spill is the unintentional release of goods, liquids or raw materials from a truck while it is traveling. Common examples include heavy equipment, bulk materials, packaged goods, livestock and hazardous substances. According to the U.S. Department of Transportation (DOT), shifting, falling or spilled cargo contributes to more than 3,000 roadway accidents each year, creating traffic disruptions and serious safety risks for drivers and surrounding motorists. Beyond these immediate hazards, cargo spills can disrupt operations, trigger costly cleanup efforts and expose trucking companies to legal, regulatory and reputational consequences—making prevention a critical priority.

## Common Causes of Cargo Spills

Most cargo spills stem from one or more of the following issues:

- **Improper loading**—Cargo must be loaded according to trailer dimensions, axle placement and weight limits. Uneven distribution or overloaded trailers increase the risk of shifting cargo, reduced vehicle stability and mechanical strain. These conditions increase the likelihood of rollovers, braking issues, and tire blowouts, which can lead to spills.
- **Inadequate securement**—Properly loaded freight must also be firmly secured. Securement requirements vary by cargo type but often involve straps, chains, binders or tie-downs. Without adequate restraints, cargo may slide or shift during turns or sudden maneuvers, increasing the risk of tipping and widespread roadway debris.
- **Vehicle- or driver-related issues**—Mechanical failures, poor maintenance and unsafe driving behaviors can also contribute to cargo spills. Speeding, abrupt lane changes, distracted driving and failure to follow traffic laws increase the likelihood of high-impact incidents, such as jackknives or fishtailing, that commonly result in spilled cargo.

## Risk Mitigation Strategies

Trucking companies can reduce the likelihood and severity of cargo spills by implementing the following practices:

- **Ensure proper loading and securement.** Evaluate each vehicle, load and route to determine appropriate loading and restraint methods. Maintain even weight distribution, use approved securement devices and never exceed cargo weight limits.
- **Conduct routine inspections and maintenance.** Keep vehicles on documented maintenance schedules and require drivers to perform pre- and post-trip inspections. Damaged or missing securement equipment should be addressed immediately.
- **Promote safe driving policies.** Establish policies addressing defensive driving techniques, speed management, distracted driving prevention and emergency response procedures.
- **Provide ongoing employee training.** Educate drivers on cargo spill risks, prevention strategies and regulatory responsibilities to reinforce a culture of safety.
- **Maintain regulatory compliance.** Follow applicable DOT and Federal Motor Carrier Safety Administration regulations related to cargo loading, securement and inspections and document compliance efforts.

Cargo spills present serious safety, operational and financial risks for trucking companies. By understanding common causes and implementing effective prevention strategies, organizations can reduce the likelihood of these incidents and limit potential losses. For more risk management guidance, contact us today.