

CYBER-SECURITY

Protecting Your Personal Life & Home Network



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Agenda

Evolution of Cyber Crime

Common threats and risk factors

Examples of Common Cyber Fraud

Cyber Risk Management Measures/Digital Hygiene

Mitigation of Cyber risk with insurance and Cyber monitoring services.

Cyber Crime: An Evolving Threat

Understanding the rapidly evolving threat of Cyber-crime.



Evolution of Cybercrime

1980s

Email
Proliferation

1990s

The World
Goes Online

2000s

Social Media
Takes Off

2010s

Multinational Crime
Enterprises Emerge

2020s

Social Engineering,
Crypto and NFT theft

Internet Cyber Crime on The Rise

125% increase

FBI estimates a 125% increase in cyber related crimes from 2018 to 2020

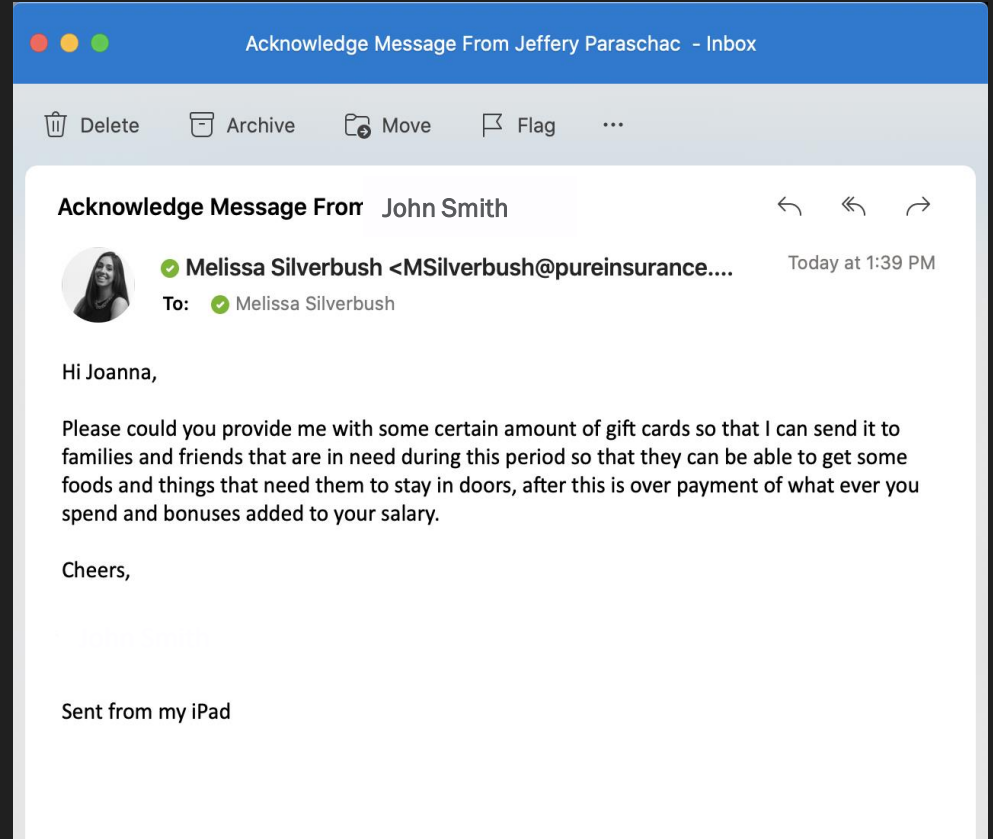
\$4.2 billion

Reported US internet fraud losses

INCREASING RISK WITH WORK FROM HOME

800%+ increase

From 2018 to 2020 in malware
laced and impersonation emails



Impact of Cyber Crime

What is at Risk



FINANCIAL



**INTELLECTUAL
PROPERTY**



REPUTATIONAL



IDENTITY

Major Threats

Social Engineering

Phishing

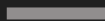
Home Networks

The Internet of Things

Third Parties

Smishing—or “SMS phishing”

is phishing via SMS (text messages). The victim of a smishing attack receives a text message, supposedly from a trusted source, that aims to solicit their personal information.



Cyber Crime: Incidents

Understanding the rapidly evolving threat of Cyber-crime.

Cyber Crime: Defense



First Line of Defense – Strong Passwords

- Strong, Complex & Dynamic
- Never use personal data
- Avoid using actual words
- Use a password manager
- Avoid password reset questions that could be answered easily
- Always protect your devices with a passcode

PROTECTING YOURSELF

Multifactor Authentication

"SOMETHING YOU KNOW"

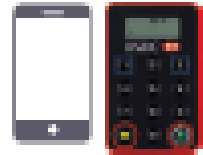
(most commonly your
username and password)



WITH

"SOMETHING YOU HAVE"

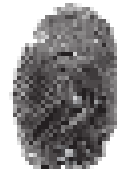
(e.g. your smartphone or
device provided by bank)



Or

"SOMETHING YOU ARE"

(e.g. your fingerprint)



Remote Networking

- Use mobile hotspots or tethering hotspot or wireless router that has been properly configured with WPA2 wireless encryption
- If you must use a public WI-FI, consider using a Virtual Private Network (VPN), such as Cloak or other service.

Email

- Never store sensitive information in email
- Erase old messages
- Never keep a saved document that serves as a master list for passwords

PROTECTING YOURSELF

Social Media

- Limit what you share
- Limit who you share it with
- Do not use geo-tagging
- Be cautious when clicking links

Home Network

- Use Antivirus & firewalls
- Avoid storing sensitive information on free cloud based services such as google drive
- Change default settings on your router
- Encrypt your WI-FI with a strong password
- Look for spoofed Wi-Fi networks

Third Parties

- Require oral confirmation for money transfers
- Ask your financial institutions what their policies are
- Set up a different email address for your financial accounts
- Request additional layers of security such as multifactor authentication

Identify Phishing Attempts



**Check the sender's
email address**



**Look for misspellings,
grammar or logos that
aren't quite right**



**Hover over hyperlinks
within the message,
but don't click**

Cyber Crime: Risk Transfer

—
Insurance

Protecting Yourself: Recommendations

Cyber Monitoring Services

- Protect Devices
- Block Threats
- Discover Vulnerabilities
- Protect Smart Home
- Mobile Device Security



Protecting Yourself: Recommendations

Cyber Insurance Protection

- Risk Management Support
- Cyber Advice Hot Line
- Recovery of financial loss
- Recovery to restore system
- Recovery for Cyber Extortion
- Recovery for deception of an authorized representative
- Identity theft protection



SCENARIO

When an individual attempted to download software to the family's various laptops, the devices were infected with malware that disabled their functionality.

INTRODUCING

PURE Starling

Coverage for Fraud & Cyber Fraud

An optional endorsement to the PURE High Value Homeowners Policy

Coverage Includes



Fraud
On & Offline



Cyber
Extortion



Systems
Attack



Breach
Notifications
Cost Coverage



Privacy &
Security Claims
Coverage

Annual Aggregate Limits Available

\$100K

\$250K

\$500K

\$1M

\$2M

Cyber Crime: Resources

Understanding the rapidly evolving threat of Cyber-crime.

Account Freezes

Cyber Crime:
Resources

[Equifax](#)

Equifax Phone: 888-298-0045

[Experian](#)

[888-EXPERIAN \(888-397-3742\)](#)

[TransUnion:](#)

[TransUnion: 888-909-8872](#)

Social Security

Cyber Crime:
Resources

Create Your My Social Security
Account:

www.ssa.gov/myaccount

Children & Adolescents



Cyberbullying

Cyber Predators

Posting Private Information

Phishing/ Smishing

Scams

Malware

Regretful Posts

Technologies

Cyber Crime:
Resources

Resource for Apps to help protect children:

[Educational App Store](#)

[Bark \(Parental Control\):](#)

Please research the resources that are best for you and your family.

Report Cyber Crime

Cyber Crime:
Resources

FBI Field Offices:

www.fbi.gov/contact-us/field-offices

Internet Crime Complaint Center:

www.ic3.gov

Report Identity Theft:

<https://www.identitytheft.gov/#/>

Questions?

Common Terms

- **Phishing** Fraudulent emails designed to induce individuals to reveal personal information or click links that introduce a virus or malware
- **Spear Phishing** An attempt to acquire sensitive information or access to a computer by sending counterfeit messages that appear legitimate.
- **Vishing** Voice phishing, or vishing, is the use of telephony to conduct phishing attacks.
- **Smishing** is a phishing cybersecurity attack carried out over mobile text messaging
- **Social Engineering** The use of deception to manipulate individuals into divulging sensitive information or defrauding them

Resources

Password Managers:

<https://cybernews.com/best-password-managers/are-password-managers-safe/>

VPNs:

- Cloak
- NordVPN

Secure Email Providers:

- <https://cybernews.com/secure-email-providers/>

Resources

FBI Understanding Cyber Threat and Support Available
<https://www.fbi.gov/investigate/cyber>

Article: History of Cyber Crime:
<https://www.scienceandmediamuseum.org.uk/objects-and-stories/short-history-internet>

Article: Threat to Vulnerable Groups:
<https://usa.kaspersky.com/resource-center/threats/top-seven-dangers-children-face-online>

Article. Cyber Crime Reports: <https://portswigger.net/daily-swig/social-engineering>

Article. Info Security Reports: <https://www.infosecurity-magazine.com/social-engineering/>

Resources

Article. Understanding Social Engineering:
<https://www.imperva.com/learn/application-security/social-engineering-attack/>

Article. Social Engineering:
<https://www.webroot.com/us/en/resources/tips-articles/what-is-social-engineering>

Article. Threats to Children and Adolescents:
<https://usa.kaspersky.com/resource-center/threats/top-seven-dangers-children-face-online>

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