



How to Protect Your Business From Hacks, Breaches, and More

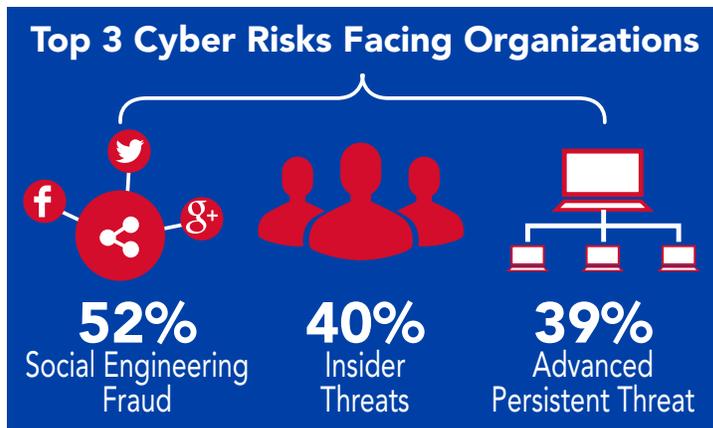
It's possible your current insurance is putting you at risk!



Equifax, Yahoo! and Target... the largest companies have been attacked. They may survive, but a cyber attack could put you out of business...in a heartbeat.

Businesses are targets...

- 50% of all small businesses in the United States have experienced a cyber attack (this percentage includes only companies that have actually reported being attacked; many go unreported)
- 60% of hacked small to medium sized companies go out of business within six months of the attack
- 70% of all cyber attacks specifically target small to medium sized businesses. Many of these companies lack the most current security safeguards, making them "easy prey" for criminals
- Criminals freeze your network, website or app, holding your company hostage and forcing you to pay a large ransom before they release it
- Your sensitive data, including names, addresses, telephone numbers, social security numbers and more are stolen and sold on the black market to be used for identity theft
- Your client's personal and credit card information are stolen and used for fraudulent purchases



BUSINESS OWNER ALERT: Truly Expert Advice on Cyber Risk

CLIENT DATA LOSS COVERAGE IS OFTEN A BIG PROBLEM Believe it or not, a large majority of insurance companies have an exclusion in their policies for the costs you will incur if you suffer from client data loss. These include the replacement, reproduction & restoration of data. This means that – even if you have cyber risk coverage, you are likely not adequately insured against client data loss. We won't want that for you!

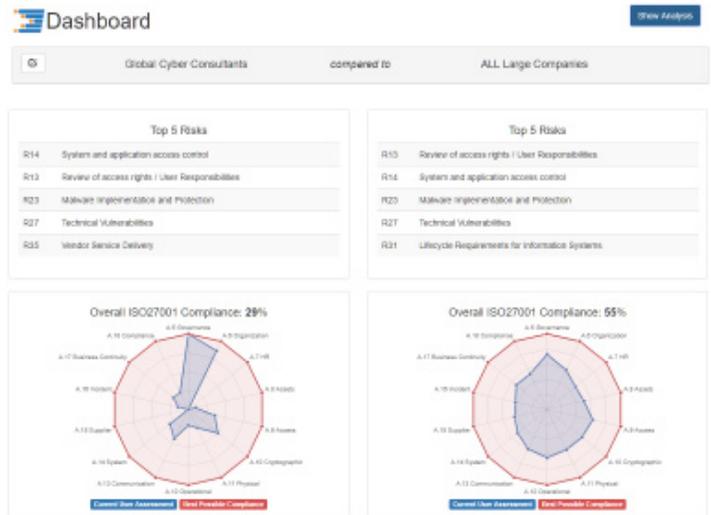
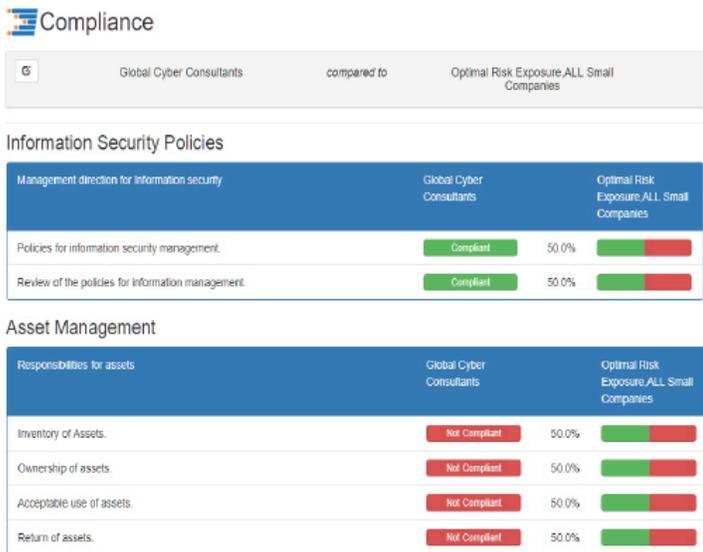
CYBER THREATS & EXTORTION COVERAGE IS OFTEN A BIG PROBLEM Many experts see this as the next big thing to threaten businesses. This coverage is more important than ever, and often lacking. We don't want that for you!

It's not enough to have coverage with a great insurance company...it must be the RIGHT coverage. Many policies have exclusions, that — if you knew about them — you would be shocked!

**“The time to take control is now.
It’s not a matter of ‘WILL’ you be hacked...
it’s a matter of ‘WHEN!’”**

— Edward J. Kelly Jr, President/CEO, SMP Consulting Group

Do you know what an uncovered attack could mean to your company? We can help you defend against this new, growing threat.



Screenshots courtesy of Cyberfense LLC, which retains all rights to the images. Used with permission.

Our cloud-based asset tool, powered by Cyberfense, tells you how your firm compares to others. Learn exactly where your areas of concern should be!

Knowledge plus action is power. Problem is, most firms have no idea where they stand. We make it easy for you to find out, and then to take the right action.

We help you quantify cyber risk in terms of dollars and sense. A common sense approach to cyber risk help is just a phone call away. Call us now for a no-obligation risk assessment.

Is this risk really important? I've never had this coverage before.

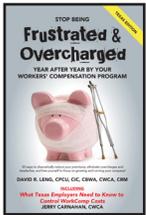
That is the bottom line question, isn't it? The more we look into it, the more disturbing the facts are. A large study of cyber claims tells us the following facts:

- Hackers were the most frequent cause of loss (23%), followed by Malware/Virus (21%). Following at third and fourth were Staff mistakes (9%) and Rogue employees (7%).
- The average cost for legal defense was \$130K. The median cost for legal defense was \$16K.
- There was insider involvement in 30% of the claims submitted.
- Breaches with few records can be very costly. One event in our dataset involved 1 record (PHI) with a cost of between \$1.5-2.0M.
- The average claim payout was \$495K. The median claim payout was \$49K.

Now you know why Carnahan Risk Solutions delivers tools and customized solutions to meet your organization's cyber security risk needs.

About Jerry Carnahan

Jerry Carnahan is the owner of Carnahan Risk Solutions and Carnahan Insurance, and a proud member of the Insurance One family. He's like you, a business owner who cares about his clients and his company. Jerry's SmartGuard® program, a proprietary process to identify and prioritize businesses' unique risks, was granted a registered trademark by the U.S. Patent and Trademark office. Jerry has successfully completed OSHA's General Industry Safety and Health Training (certificate number 25-701124833).



Jerry is the co-author of the Texas edition of *Stop Being Frustrated & Overcharged*, a book about reducing Workers' Compensation costs.



Jerry is one of fewer than 1000 people nationwide who have earned the Certified WorkComp Advisor (CWCS) designation.



Jerry's a member of the Society of Human Resources Management.



Jerry's SmartGuard® program, a proprietary process to identify and prioritize businesses' unique risks, was granted a registered trademark by the U.S. Patent and Trademark office.

For additional copies of this brochure, or if you'd like Jerry Carnahan to speak to your group of business people on this topic, please contact us!



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