

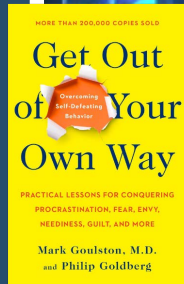
WCITechnology Insider

Insider Tech Tips - Written For Humans, Not Geeks

Get Out of Your Own Way

by Mark Goulston and Philip Goldberg

As a business leader, you confront external obstacles daily. You likely have no problem devising solutions to these problems, but it becomes a different story when the challenges come from within. Most business owners' #1 enemy is themselves. They second-guess their actions, grow envious of others' successes and bottleneck important tasks while trying to devise the perfect solution. By reading *Get Out of Your Own Way* by Mark Goulston and Philip Goldberg, you'll learn how to overcome your self-defeating behaviors. We all have self-destructive habits that prevent us from reaching our goals, even if we haven't identified them. This book offers examples and advice to identify and overcome any internal behaviors that are setting you and your business back.



4 Things to do Now to Prevent Your Cyber Insurance Claim From Being Denied

"Thank goodness" is probably what Illinois-based manufacturing company, ICS, thought about having a cyber insurance policy with Travelers Insurance after a data breach in 2022. But, after claims investigators pulled out their microscopes, they found that ICS failed to use multifactor authentication (MFA) across all digital assets, which they had agreed to do in their policy. Travelers sued ICS - *and won*. The policy was rescinded, and so were ICS' feelings of gratitude, which likely evolved into worried whispers of "Oh, crap."

Smart businesses like yours are adding cyber insurance to their policies because they know good security hygiene is just as much a competitive advantage as it is a way

to reduce business risk. But with cyber insurance premiums steadily increasing - they rose 62% last year alone - you want to make sure your claim is paid when you need it most.

Why Claims Get Denied

"Most claims that get denied are self-inflicted wounds," says Rusty Goodwin, the Organizational Efficiency Consultant at Mid-State Group, an independent insurance agency in Virginia.

Though we like to paint insurance companies as malicious money-grubbers hovering oversized "DENIED" stamps over claims, denials are usually the result of an accidental but fatal misrepresentation or omission by

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Bill Wright
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Our Mission:
Technology systems that anchor your business and protect what you have built, from a company inspired to make the world better.

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businesses or simply not letting an insurer know about changes in their security practices. However, there are simple steps you can take to prevent a claim-denial doomsday.

4 Ways to Make Sure Claim Doesn't Get Denied

ONE: Find a broker to help you understand your policy. There's no doubt that insurance policies are tedious, filled with legal lingo that makes even the Aflac Duck sweat. Nevertheless, there are several parts to an insurance contract you must understand, including the deck pages (the first pages that talk about your deductible, total costs and the limits of liability), the insuring agreements (a list of all the promises the insurance company is making to you) and the conditions (what you are promising to do.)

"If your broker can help you understand them and you can govern yourself according to the conditions of that contract, you miss never have a problem having a claim paid," says Goodwin.

Some brokers don't specialize in cyber insurance, but will take your money

anyway. Be wary of those, Goodwin warns. "If an agent doesn't want to talk about cyber liability, then they either don't know anything about it, or they don't care because they won't make a lot of money off it." If that's the case, he says, "take all your business elsewhere."

TWO: Understand the conditions. Insurance companies are happy to write a check if you're breached *if* - and only if - you make certain promises. These promises are called the conditions of the contract. Today, insurance companies expect you to promise things like using MFA and password managers, making regular data backups and hosting phishing simulation and cyber security awareness training with your employees.

Understanding the conditions is critical, but this is where most companies go wrong and wind up with a denied claim.

THREE: Make good on the promises. If you've ever filled out a homeowners' insurance application, you know you'll get a nifty discount on your premium if you have a security alarm. If you don't have one, you might tick "Yes", with good intentions to call ADT or Telus to schedule an installation. You enjoy your cheaper premium, but are busy and forget

to install the alarm (nobody comes around to check, anyways).

Then, your home gets broken into. "Guess whose insurance claim is not going to be paid?" Goodwin says. "The power is in our hands to ensure our claim gets paid. There's really nothing to be afraid of as long as you understand the promises that you're making."

This happens all the time in cyber insurance. Businesses promise to use MFA or host training, but don't enforce it. As in the case of ICS, this is how claims get denied.

Four: Don't assume that the right hand knows what the left is doing. Goodwin sees companies make one big mistake with their insurance policies: making assumptions. "I see CFOs, CEOs or business owners assume their MSP is keeping all these promises they've just made, even though they never told their MSP about the policy," he says. MSPs are good at what they do, "but they aren't mind readers," Goodwin points out.

Regularly review your policy and have an open and transparent line of communication with your MSP so they can help you keep those promises.

Discover the Secret to Overcoming Difficult Tasks

Throughout our lives, we all encounter obstacles that appear too daunting to overcome. During these situations, most turn to the Internet or business books for advice, but there's another source everyone should turn to for support and help: someone you trust. When you partner up with someone, regardless of whether you're starting a business, tackling a project or working toward a goal, it can make the experience less stressful. Working alongside someone allows you to brainstorm ideas and find solutions you may not have been able to come up with on your own. As the saying goes, "Two heads are better than one," so find someone to help you reach your goals and start working together.



#1

The first ever webcam was deployed at Cambridge University, UK in 1991. It was designed to monitor a coffee pot, after scientists were fed up finding it empty.

#3

The biggest tech acquisition in history was not, as you might think, Elon Musk's multi-billion dollar takeover of Twitter (now called 'X') in 2022. Actually, the record sits with Dell's 2015 acquisition of enterprise storage company EMC for \$67 billion in cash and stock.

#2

The first computer to be marketed as a laptop was the Gavilan SC in May 1983. It was priced at \$4,000, weighed 9 pounds, and was powered by a 5 MHz Intel 8088 chip. It also ran MS-DOS. Things weren't always better in the past.

**TECH
FACTS**

Bill's Favorite Business Gadget of the Month

Sony noise canceling headphones

Whether you're working in the office, or in a cafe, sometimes that ambient noise gets a little too ambient, doesn't it?

That's where these Sony WH-1000MX4 noise canceling headphones can become your new best friend. They block out all the sounds around you, leaving you to focus on your work in peace and quiet, or to your favorite soundtrack without any outside interference.

Check it out at Amazon, \$278



Inspirational Quote of the Month:

"There's no shortage of remarkable ideas, what's missing is the will to execute them."

- Seth Godin, Writer and business genius

October's Featured Everyday Gadget:

The Ooni Volt 12 Electric Pizza Oven

Pizza is one of the most common meals eaten by Americans. The average American eats 23 pounds of pizza annually, and every day, 13% of Americans eat pizza as a meal. If you enjoy making your own fresh pizza, consider getting an Ooni Volt 12 Electric Pizza Oven. Unlike most pizza ovens currently on the market, you can use the Ooni Volt 12 indoors and outdoors. Its compact size makes it easy to move, and since it's electric, there's rarely a mess to clean up. The Ooni Volt 12 heats up to 850 F within 20 minutes. Once the oven has preheated, your pizza will be ready to eat in only 90 seconds. If you want to improve pizza night at your house, look no further than the Ooni Volt 12.



Create the Perfect Balance *Incorporating AI While Maintaining Human Connection*

ChatGPT has been a hot topic in our office lately. As an author, I immediately scoffed at it. Since ChatGPT lacks emotion, it's pretty unsatisfying. But, technology constantly evolves, and we must grow with it. The question is this: How do you incorporate automation and AI into your business while maintaining integral human communication?

Automating your business and utilizing AI while maintaining your integrity and humanity can be achieved through a combination of strategies. Here are five ways to accomplish it.

Identify Areas for Automation.

Analyze your business processes and identify tasks that your team can automate without sacrificing the human touch. Look for repetitive, time-consuming activities you can streamline using technology.

Create System Recording and

Documents. AI can't do it all! You still need humans to help run your business. But what if some is out, has an emergency, or just wants to take a sabbatical? Here's what we do in my business: For every process, our team creates a Loom recording and a Tango document to illustrate and train other team members. This means when anyone takes a four-week vacation, nothing falls to the wayside, and there are limited disruptions in productivity (read, profitability!)

Implement AI-Powered Solutions.

Leverage AI technology to automate special

aspects of your business. For example, you can use chatbots or virtual assistants to handle customer inquiries, enabling human resources to respond to more complex interactions. AI can also assist in data analysis, forecasting and decision-making processes, allowing you to make informed business decision effectively.

Personalize Customer Interactions.

While automation is helpful, it's essential to maintain a personalized customer experience. Tailor your automated systems to gather relevant customer information and deliver customized recommendations or responses. This can include using AI algorithms to analyze customer behavior and preferences to provide intel on marketing campaigns.

Empower Employees.

Rather than replacing humans, AI can augment their capabilities and enable them to focus on meaningful tasks. Provide training for your employees so they can work alongside AI technology effectively. This might involve developing skills in areas where humans excel, such as creativity, problem-solving and emotional intelligence. Encourage collaboration between humans and AI systems to achieve optimal results.

Remember, when it comes to automation and using AI, it's crucial to balance automation and humanity! By leveraging AI and personalization, your business will be able to scale and still connect with customers and clients on a human level.



Mike Michalowicz has always believed he had the formula to success and has proven it on multiple occasions. He is the creator of the Profit First method, which hundreds of thousands of companies around the globe use to drive profit. He is the author of multiple books, including *Get Different* and *The Toilet Paper Entrepreneur*. Mike is a former small-business columnist for the *Wall Street Journal* and currently leads two new multimillion-dollar ventures as he puts his latest research to the test.

Collaboration tools are GREAT. But, are they a security risk?

Who doesn't love the convenience of workplace collaboration tools and messaging apps like Slack, Teams and Zoom?

We can chat with colleagues, share files, hold meetings, and even discuss sensitive topics without leaving our comfy home offices. It's all sunshine and rainbows... until cyber attackers decide to rain on your parade.

You see, whilst these platforms have become a blessing for productivity, they've also opened a Pandora's box of cyber security risks.

Did you know that Slack, despite using encryption, does not feature end-to-end encryption? It's believed this is so clients can maintain visibility into their company's communications.

Or, if you use WhatsApp for your business, it has been exploited in a variety of social engineering attacks?

And let's not forget Telegram, which has become a prime target for cyber attackers.

This has given birth to a new attack category - Business Communication Compromise (BCC), a sinister cousin of the more familiar Business Email Compromise (BEC).

82% of data breaches involve the human element, according to Verizon's 2022 Data Breach Investigation Report. An innocent click on a phishing email, and your communication platforms become a playground for cyber attackers.

Here's how you can stay safe.

- Enforce strict access controls, so only people who are supposed to get into your platform, can do so. Something simple like multi-factor authentication can be a powerful deterrent.
- Implement data loss prevention measures. Use a system with encryption and make sure lost or stolen devices can be remotely wiped.
- And train your team how to protect sensitive information. We know you love your team, but never forget that humans are the weakest link when it comes to a company's cyber security!

If we can help you stay better protected, get in touch!



Did You Know

Chrome plans to highlight risky extensions

Google is planning to make extensions safer for everyone by actively highlighting the ones that have been made unavailable in the Chrome Web Store.

There are three reasons an extension may disappear; the developer has removed it, it breaches Google Web Store policy, or it's malware. This new feature will leave you in no doubt about the potential risk of an extension that's suddenly vanished.

New to Windows 365

Coming soon: Faster backup for Microsoft SharePoint, OneDrive and Exchange.

Microsoft 365 Backup is said to be a powerful data recovery service, and it's coming soon. It's designed to speedily restore your OneDrive, SharePoint, and Exchange data if you've suffered a breach. It even allows you to restore data within set date ranges.

A public preview is expected later this year. If it gets a positive reaction, we'll be expecting a full roll-out next year.

Is AI really for you, or are you jumping on the bandwagon?

Do you ever find yourself asking, "What is all this hype about AI?"

If so, you're not alone. The buzz around artificial intelligence (AI) and its potential to revolutionize every aspect of our lives is inescapable. But how can you navigate through the noise and truly harness the power of AI to meet your business's big goals?

It's a question that keeps many business leaders awake at night.

Imagine being able to predict market trends before they happen, or to streamline your operations with almost exact precision. This isn't some far-off dream; it's the promise of generative AI.

But there's a lot of speculation around AI. Right now, it's uncertain, so... should you simply wait and see what happens?

Of course not!

In fact, now is exactly the time to start exploring generative AI. Sitting back isn't an option when your rivals could be leveraging this technology to gain a competitive edge. Yes, there's a lot to learn and understand, but isn't that part of the thrill of doing business in the 21st century?

But one thing to keep in mind amidst the excitement, is not to lose sight of your core aims, goals, and cultures. What good is a new AI system if it doesn't align with the way your business behaves?

Whilst the world of AI may seem like uncharted territory, some classic rules still apply. Will you implement it? Will it generate revenue? Can it reduce your costs? Will it boost productivity? If not, perhaps it's not the right move for your business right now.

So, while the hype around AI is deafening, and the path ahead is not clear at all, the potential rewards are too great to ignore.

Technology Update

Custom instructions come to ChatGPT

OpenAI is rolling out a new feature called Custom Instructions, for ChatGPT Plus subscribers. Through two prompts, you can tell ChatGPT about your specific requirements and preferred response format. Whether you're marketing to prospects, or educating clients, this innovative feature caters to your unique needs.



A new month means a new tech quiz!

1. Before becoming widely recognized as the main character of Super Mario Bros., what was Mario called?
2. What does Yahoo stand for?
3. What is the keyboard shortcut to directly open the Windows Task Manager?
4. What does the term "Vaporware" mean?
5. 1024 Gigabytes is equal to 1 Terabyte; 1024 Terabyte is equal to 1 Petabyte. How many Gigabytes are in a Petabyte?

The answers are on page 8.

Question: How can I tell if my email has been hacked?

Answer: The most obvious sign is if you can't login. But it's not always that simple. If you suspect something's off, check your sent items and login activity for anything that wasn't you. Always remember that we're here to help you in exactly these kinds of moments, so, if in doubt, call us up.

Question: Should I allow BYOD (Bring Your Own Device) in my business?

Answer: If managed correctly, it can be an excellent option for some. However, it does pose a serious security risk if you don't regulate it correctly. Our advice? Seek expert help to get it set up.

Question: Does my business need cyber insurance?

Answers: If you store or send data, it's a good idea. Every business is vulnerable to an attack or an employee's error which puts you at financial risk, so insurance may remove some of the financial burden in such a situation.

QUIZ Answers

1. JUMPMAN. NINTENDO'S US OFFICE RENAMED HIM AFTER THEIR LANDLORD.
2. YET ANOTHER HIERARCHICAL OFFIDIOUS ORADE
3. CTRL+SHIFT+ESCAPE
4. IT'S THE TERM USED FOR A PRODUCT THAT'S BEEN ANNOUNCED BUT NEVER LAUNCHED
5. 1,000,000 (BUT IF YOU ASK A DEVELOPER RATHER THAN A HARD DRIVE MANUFACTURER, THEY WOULD SAY 1,048,576)



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The Data Breach Epidemic How Cyber Criminals are Exploiting Human Weaknesses

Every year, thousands of businesses fall victim to data breaches. In 2022, over 1,800 data compromises affected more than 422 million people, according to the Identity Theft Resource Center's 2022 Data Breach Report. As cyber criminals continue to refine their tactics, it's clear that cyber-attacks and data breaches will not stop anytime soon. That's why it's so crucial for businesses to develop strong cyber security strategies.

If you want to bolster your cyber security efforts, a great place to start is your employees. Research from Stanford University suggests that human error is responsible for 88% of all data breaches. Here are the two common reasons why employees put their workplaces at risk of cyber-attacks.

Ignorance: Do you give cyber security training to new hires during onboarding? Do you host annual cyber security training to give your employees a refresher on what they need to know? If

not, your employees might be completely unaware of what cyber attacks can look like and how to protect the company.

Stress: If your employees are stressed out, overwhelmed and overworked, they may overlook potential cyber security concerns. Evaluate your employees' workloads and, if necessary, make adjustments to ensure nobody becomes overwhelmed.

Don't Make These Mistakes When Hiring Online

Many businesses have turned to the Internet for all of their hiring needs. They'll post open positions on job board websites like Indeed or ZipRecruiter, create questionnaires to prescreen potential candidates and use artificial intelligence to remove candidates with sub-par resumes. Here are three online hiring mistakes you should avoid.

Not Being Descriptive Enough with Job Postings: Your candidates won't be able to clarify any questions they may have about

the position before applying, so your posting needs to be as detailed as possible.

Relying Entirely on Automation:

Automated screening processes can be a great tool during hiring, but you still need a human to ensure everything works as intended.

Failing to Inspect Resumes and Applications:

Too many hiring managers avoid looking at resumes and applications until they interview candidates. Carefully review every application to craft relevant interview questions and find the best fit.

