

# HELP COMMERCIAL CLIENTS BECOME LESS VULNERABLE TO CYBERATTACKS, SAVE ON SHIPPING WITH UPS & SIX COMPONENTS OF SELF-MANAGEMENT

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## Help Commercial Clients Become Less Vulnerable to Cyberattacks

*Offer a Coalition Cyber Liability Quote*

Big "I" Markets partnered with Coalition to bring a cyber market to Big "I" members that goes above and beyond a standard BOP endorsement. Coalition's proactive approach to cyber risk, along with their security and risk management apps, can reduce policyholder costs to detect, recover, and contain a breach by over 40%.

This year's National Cybersecurity Awareness Month theme stresses the importance of taking proactive steps to enhance cybersecurity: Own IT. Secure IT. Protect IT. With Coalition, your commercial clients can do just that. In addition to a free cyber risk assessment, Coalition offers policyholders a suite of security tools providing monitoring and protection at no additional cost!

**Credential Monitoring** - Coalition alerts the policyholder when an employee's password or identifying information is stolen and may be used by a hacker.

**Threat Monitor** - Coalition's passive monitoring picks up signs of phishing activity, anomalous network and DNS activity, domain monitoring, and other indicators of breach, as well as practical advice for how the policyholder can protect their business.

**Ransomware Prevention** - Anti-ransomware software can be downloaded to all of the policyholder's computers.

**Patch Manager** - Coalition passively scans the policyholder's Internet-facing infrastructure & sends alerts of out-of-date software and vulnerabilities.

**DDoS Mitigation** - Coalition's provided denial of service (DDoS) mitigation service is always-on, and can easily be setup in under 4 minutes. This service includes over 15 Tbps (terabits p/second) of available network capacity, over 300x the capacity of the average large DDoS attack.

**HackerOne Response** - Policyholders can create a vulnerability disclosure program on HackerOne to receive and respond to vulnerabilities discovered by ethical hackers - before criminals can exploit them. Coalition automatically rewards policyholders with a program publicly listed in the HackerOne directory.

**Security Awareness Training** - Over 90% of security incidents involve human error. This training teaches employees to avoid these errors with engaging, story-based content and simulated phishing emails. Free for first 15 employees!

Coalition also released some very helpful best practices articles to help you and your clients understand how to be better protected from cyberattacks.

The articles include:

- Understanding and Preventing Ransomware
- Securing your business against ransomware
- Data Backup Best Practices
- Remote Access Best Practices
- Device Management Best Practices
- Recommended Password Policies
- Password Managers

Feel free to reach out to Coalition to obtain additional information regarding these topics. Log into [www.bigimarkets.com](http://www.bigimarkets.com) to access the chat feature on your Coalition Dashboard.

Contact your dedicated Cyber Insurance Program Manager, Carla McGee, by email or at (703) 706-5495 if you need assistance accessing your dashboard or to walk through a quote.

## SPECIAL FEATURE

### Save On Shipping With UPS

Halloween is just two weeks away, then soon after holiday packages are going to be flying through the air. Register with UPS now to save on your holiday shipping expenses with your Big "I" member discount!

As long as you're a Big "I" member in good standing, you can take advantage of competitive shipping savings rates available from UPS. Whether you need your documents or packages to arrive the next day or you're simply looking for the most affordable shipping option, UPS understands the importance of reliability, speed and savings.

UPS discounts can help your bottom line by saving you:

- Up to 34% on UPS Air letters including UPS Next Day Air
- Up to 30% on UPS Air packages weighing more than one pound
- Up to 32% on UPS International imports and exports
- Up to 16% on UPS Ground shipments
- 70% or more on UPS Freight shipments more than 150 pounds

These discounts are available even if you already have a UPS account. To enroll and start saving, visit [savewithups.com/iiaba](http://savewithups.com/iiaba) or call 1-800-MEMBERS (1-800-636-2377) Monday-Friday from 8 a.m. - 6 p.m EDT.

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## Six Components of Self-Management

The office environment can be a challenging place. You have to deal with all kinds of personalities at any given time, you see things that are broken but lack the resources or influence to fix them, and, often, people who don't understand your work are there to tell you how to do it. We all just want to produce good results and receive acknowledgment for our effort. In an ideal world, you are in a role that plays to your strengths and motivations and limits exposure to your weaknesses, and you are partnered with a manager who serves as your advocate. In reality, you're likely motivated by some aspects of your job and not always by others, and your manager has many other responsibilities that prevent them from being the best coach they can be to their team. In this scenario, the best you can do is do your best. And achieving your best requires a measure of self-management.

Organizations are always looking for employees who exhibit high potential and caliber for self-management. Focusing on the following six areas of self-management can help your company identify and nurture future leaders and lay a foundation for performance management and individual development.

### 1. Composure Under Pressure

Did you know one of the top job competencies for supervisory, sales, and customer-service positions is composure? Regardless of the power dynamic between employees and stakeholders, staying composed shows that they are in control. Staying calm earns respect, sets the tone, and increases others' willingness to follow their lead. It's contagious, in a good way.

#### 4 Ways to Keep Your Cool and Remain Composed:

- **Remain visible** - Allow your teammates to see you so they know you are in control and handling the situation.
- **Respond decisively** - Stand behind your decisions and encourage your team to take action, but don't hesitate to ask for help when needed.
- **Take accountability** - Let your teammates know that you are accountable and committed to solving the issue and that you'll do so in a timely, effective manner.
- **Stay positive** - Enable others to regain their composure by keeping your cool. The more relaxed and calm everyone is, the better the outcome will be.

### 2. Self-Awareness

It's important that employees consider the way they're perceived by the people around them. They might be perfectly good at performing their work, but if their teammates only experience their loud personal phone calls that echo through the building, oblivious comments that insult other team members, and tiresome questioning of others' statements, it's going to be difficult to put that person into a place of leadership. A self-aware employee monitors reactions and considers how their words and actions affect everyone else.

#### How to be more self-aware:

- **Ask for honest feedback** - Don't argue with or deflect what you hear.
- **Take a personality assessment** - Gather insights on your personality and work-specific competencies to help you understand your own proficiencies and deficiencies.

- **Reflect** - Think back on your daily interactions and how you handled situations well or could have handled them differently.

Read about the final four components on the Caliper blog.

Big "I" members receive discounts on Caliper's profiles, assessment and reports. To learn more about how to increase employee engagement and retention, visit [www.calipercorp.com/iiaba](http://www.calipercorp.com/iiaba) or email Brett Sutch for more information.

## WEBINARS

### VU Webinars and Lightning Learning

Virtual University

**WEBINARS** - Two-hours with CE in select states.

- October 17 - 11:30 a.m. EDT - 3 Keys to Getting the Named Insured Correct
- October 22 - 1:00 p.m. EDT - Rules for Developing the Correct Premium
- October 30 - 11:30 a.m. EDT - 9 Rules for Reading an Insurance Policy Based on the Law of Insurance Contracts

*View the complete calendar, registration links and see what states have CE approval online. Registration includes live webinar, on-demand recording and a transcript.*

**LIGHTNING LEARNING** - Twenty minutes each with a focus on Bodily Injury & Property Damage Don't Always Trigger the CGL

- November 7 - 11:30 a.m. EDT - The MOST Basic CGL Coverage Concept
- November 14 - 11:30 a.m. EDT - Coverage Limitations in the CGL's Insuring Agreement
- November 21 - 11:30 a.m. EDT - The CGL Actually Requires Legal Liability

*Register once for the monthly Lightning Learning package and receive all three sessions for one low price. Registration includes live presentations and on-demand recordings.*

VU Webinar and Lightning Learning questions can be sent to VU staff. The 2019 calendar and all links are available here.

## TWO FOR TUESDAY TRIVIA

Prizes will be to the first response with the correct answers and then four selected at random from all received by 6 p.m. EDT on Wednesday. Win a \$5 gift card (Starbucks, Dunkin' Donuts, Baskin Robbins, or Krispy Kreme).

**Congratulations to this week's winners - Abigail Pierce (MO), Mary Packnick (CT), Linda Gammill (MS), Bonnie Langley (MD), & Christie Stevens (NC).**

1. Under the Real Estate Professional Claims Services Guide above, the Life Cycle of a Claim generally has what four steps?

1. **ACKNOWLEDGEMENT**
2. **INFORMATION GATHERING AND INVESTIGATION**
3. **COVERAGE DETERMINATION**
4. **RESOLUTION**

2. In the 1930's Harvey Lowe had his hands insured for whopping \$150,000 (\$2.8 million in 2019). What did he do that made his hands so valuable? - **YO-YO CHAMPION**

3. Removing a mast on a sailboat is referred to as what term? - **UNSTEPPING**

### TIE BREAKER

TB - What two "Saving Private Ryan" actors were born on this day (10/8) only a year apart?  
- **JEREMY DAVIES (1969) & MATT DAMON (1970)**

## LAST WEEK'S MOST CLICKED LINKS

Here are the top three items that got BIM agents clicking from our last edition... see what you missed!

1. Recreational Marine (Chubb) - Into Lay-up Tip Sheet (PDF)
  2. Real Estate Professional Claims Services Guide
  3. Recreational Marine (Chubb) - Into Lay-up Brochure (PDF)
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## BIG "I" MARKETS SALE OF THE WEEK

Congratulations to our agent in Indiana on a Travel Insurance sale of **\$2,782** in premium!