

Cyber Challenges in Public Schools

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Roadmap

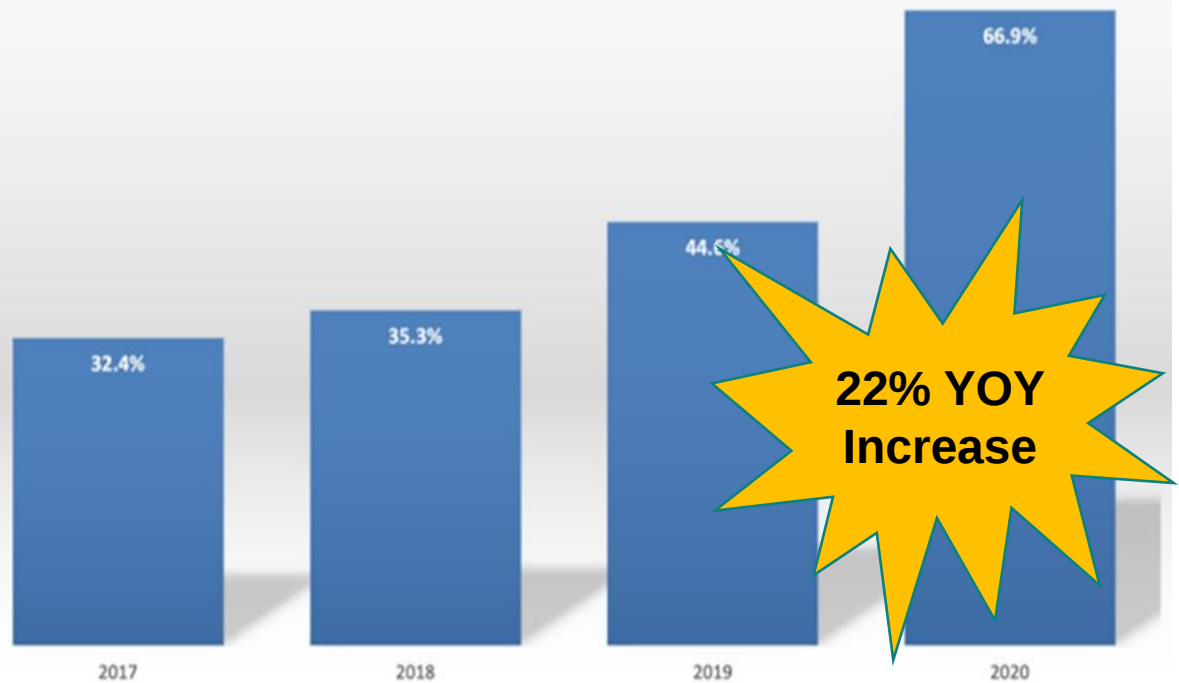
Navigating Rough Seas

- Coverage Challenges
- Maintaining Insurability
- Underwriting Challenges
- Risk Management Techniques

Cyber Losses



Loss Ratios with DCC
Standalone and Package Policies
(does not include Alien Surplus Lines Market)



Public Entity Landscape

Soft Target – Highly Vulnerable

Limited Budget – Less Robust Defenses

Shrinking Market – Increased Premiums



NYSIR Cyber Program 2023-24

- **Coverage limits stay intact and renewal rates will stay flat.**
- **Adding two endorsements:**
 - A) NYSIR policy will be excess of any other valid and collectible cyber insurance.
 - B) NYSIR deductible will be eliminated when policy applies as excess insurance.

NYSIR Cyber Program 2023-24

- **MFA will not be required this policy year** (Although Highly Recommended).
- **Subscribers with \$1,000,000 NYSIR Cyber Limit** of insurance will be renewed with the \$1,000,000 Limit.
- **Those subscribers with \$250,000 limit** can apply for the higher limit of \$1,000,000.
 - **Subject to approval of questionnaire and cyber scan minimum scores.**

Other Cyber Insurers Underwriting Guidelines

- **In most cases MFA will be required on all staff and remote access email accounts.**
- **Other Key Security Issues:**
 - **Back-up Procedures**
 - **Employee Training**
 - **Encryption for Data in Transit and at Rest**
 - **Advanced Intrusion and Detection Solutions**

Other Cyber Insurers Underwriting Guidelines

- **Other Key Security Issues:**
 - **Rapid Patching of Critical Software**
 - **Data Recovery Plan**
 - **Testing Network Security**

CISA's Key Report Findings

- **Cyber security risk management should be a top priority among the board, admin and staff.**
- **Invest in most impactful security measures by developing short term and long-term strategy**

CISA's Key Report Findings

- **Recognize Resource Constraints**
- **Use NIST CSF as a Plan**
- ✓ **NYSIR PII Self-Assessment Tool - NIST**

IMPLEMENT MOST IMPACTFUL SECURITY MEASURES

FIRST

- 1 Implement multifactor authentication [MFA]
- 2 Prioritize patch management
- 3 Perform and test backups
- 4 Minimize exposure to common attacks
- 5 Develop and exercise a cyber incident response plan
- 6 Create a training and awareness campaign at all levels

SECOND

Prioritize further near-term investments in alignment with the full list of CISA's Cybersecurity Performance Goals [CPGs]

THIRD

Develop a unique cybersecurity plan that leverages the NIST Cybersecurity Framework [CSF]

Risk Management

Controls and Tools

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Cyber Controls

- **Cyber Defenses FAQ Sheet**
- **Engage Stakeholders**
- **Team Self-Assessment**
- **What Are Your Goals?**
- **Prioritize Controls**
- **Most Bang for \$\$\$**

Cyber Controls

Multi-Factor Authentication

Today's Standard

- Remote Access
- Email
- Privileged Accounts
- Secure Backups
- BOCES Service

Cybersecurity Controls

Strong BOE Policies

Acceptable Use Policy

Strong Passwords and Change Schedule Policy

Access Control & Downloads Policy

Data Protection Officer



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Cybersecurity Controls

End Point Protection

Malware Protection

Firewalls

Secure Remote Access

PII Encryption

Cybersecurity Controls

Software Patching & Updates

Website Access Restrictions

Proper System Configuring

Regular Backups

Employee Training



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Back Ups

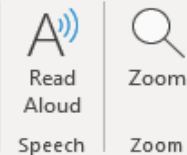
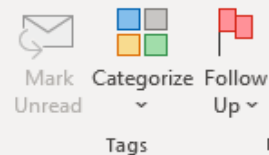
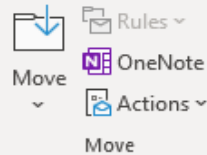
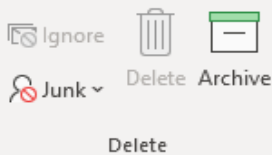
- **Frequency**
- **Where Stored?**
- **What Data?**
- **How Long?**
- **Does It Work?**
- **Test the Data – Lifeboat Drill**



Employee Training

- **Formal – Ed Law 2-d**
- **Informal**
- **Phish Them**
- **Ongoing**
- **Reinforce Weaknesses**

File Message Help Nuance PDF Tell me what you want to do



Encrypted message



Microsoft <message@microsoft-communication.com>

To: Kayla Jenkins



Mon 12/13/2021 2:48 PM

If there are problems with how this message is displayed, click here to view it in a web browser.



ENCRYPTED MESSAGE

Team Resources has shared an encrypted email with you.

Read Message

UNENCRYPTED INTRODUCTION

To view my encrypted message, you'll need to verify your identity.

The secure message expires in 24 hours.

CONFIDENTIALITY NOTICE: The information contained in this electronic mail message may be privileged and is confidential information intended for the sole use of the addressee above. If you are neither the intended recipient nor the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this information is strictly prohibited.



To ● Kayla Jenkins

...

Fri 9/10/2021 2:26 PM

OP

Documents, etc. belonging to the Open Projects

Open Microsoft Teams

Microsoft Corporation
[Privacy Policy](#)

Cybersecurity Planning

System Vulnerability Testing

Business Continuity Plan

Incident Response Plan

Disaster Recovery Plan

Drills



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Risk Management Cyber Resources

Browser address bar: nysir.org/default.aspx

Browser tabs: Supported From IE, 365 Home, alc-films, alc-films | EDITING, AM Best Company, AOD, AOL Mail, B & B University, Other bookmarks

Navigation links: Contact Us, Sign Out, Search

Menu items: About, NYSIR Advantage, Services, Membership, Publications, Events, Member Resources

NYSIR Logo: NEW YORK SCHOOLS NYSIR INSURANCE RECIPROCAL

Hero Image: A group of diverse children smiling.

Four featured resource cards:

- Risk Management Central**: Image of a hand holding a gear with 'RISK Management' in the center. Button: » LEARN
- Education Events**: Image of a red apple on an open book. Button: » LEARN
- NYSIR U**: Image of a diploma that says 'is therefore entitled to Diploma'. Button: » LEARN
- 2022 Symposium**: Image of a person in a referee shirt with 'A Sporting Chance' text. Button: » LEARN

Taskbar: Search bar, icons for Edge, File Explorer, Chrome, Office apps, and system clock showing 2:01 PM on 2/23/2023.

Risk Management Cyber Resources

The screenshot shows a web browser window displaying the NYSIR Cyber Center page. The browser's address bar shows the URL `nysir.org/page/cyber-center`. The page features the NYSIR logo, which includes the text "NEW YORK SCHOOLS" and "INSURANCE RECIPROCAL". A navigation menu includes links for "About", "NYSIR Advantage", "Services", "Membership", "Publications", "Events", and "Member Resources". A "Contact Us" and "Sign Out" button are also visible. The main content area is titled "Cyber Center" and features a large image of a hand holding a glowing digital cube with various icons (cloud, smartphone, lightbulb, padlock, laptop, envelope, person) connected by lines, symbolizing cyber security and digital risk management.

Cyber Center - New York Schools x +

← → ↻ nysir.org/page/cyber-center

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Contact Us Sign Out

NEW YORK SCHOOLS
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INSURANCE RECIPROCAL

About | NYSIR Advantage | Services | Membership | Publications | Events | Member Resources

Cyber Center

Risk Management Cyber Resources

Risk Transfer Center - New York S x

nysir.org/page/risk-transfer-center

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Contact Us Sign Out

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About NYSIR Advantage Services Membership Publications Events Member Resources

Risk Transfer Center

AVOID

ACCEPT

RISK
MANAGEMENT

Type here to search

2:13 PM
2/23/2023



Risk Management Cyber Resources

NYSIR Online University – 7 Courses

- **NY Ed Law 2-d**
- **Online Safety – What Every Educator Needs to Know**
- **Password Security Basics**
- **Protection Against Malware**
- **Cyber Security – 3 Modules**

Questions



Thank You

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