Kamini Patel, MBA, CIC, CPCU, AIDA ®
Deputy Executive Director

Cyber Risk Initiatives

- Employee Cyber Hygiene Training
- Phishing Campaign
- External Network Vulnerability Scanning
- External Network Penetration Testing
- Cyber JIF – Updates

Cyber Security Initiatives – ACM JIF

- RFP for Cyber Security Services – 2022 - Present
- Awarded contracts to Wizer & D2
- Employee Cyber Hygiene Training, Phishing, External Network Scanning, Annual External Network Penetration Testing

The Goal – Make the services needed to comply with the Cyber JIF Program requirement available to all Members in a consistent and cost effective manner

wizer

D2 CYBERSECURITY

Employee Cyber Hygiene Training
as of September 28, 2023

- Two 30 minute training sessions each year
- First training was released in February 2023
- Second training was released on July 10, 2023
  - 2,928 employees registered
  - 77.77% of employees completed the training

Phishing Campaign

- Whitelisting must be completed
- 36 members are actively participating
- 5 members are not participating
- Randomly tests your employee's knowledge
- **Current Statistics as of September 28, 2023:**
  - 20,394 Phishing emails sent
  - 3,912 Phishing emails were opened
  - 389 links were clicked
  - 1.91% Click rate

External Network Scanning & Penetration Testing

- Verification of IP addresses and points of contacts started in January 2023.
- As of September 28, 2023:
  - 40 out of 41 members are participating in **monthly** external network vulnerability scanning.
  - 40 out of 41 members are participating in **annual** external network penetration testing.

Cyber Risk Management JIF - Updates

- **Changing from two to three "buckets" model**
  - New first "bucket" will have six controls
    - Data Management
    - Account Management
    - Vulnerability Management
    - Cyber Hygiene
    - Policies & Procedures
    - Asset Management
  - Will be easier to achieve this standard
  - Majority of the requirements were previously included in Tier 1 of the MEL Cyber Risk Management Program
  - Proposed Revised Deductible
- **New Member Only Website**
  - You will receive an email to create a login for the website
- **Grandfathering Deadline extended to June 30, 2024**

Compliance Status

MEL Cyber Risk Management Plan as of 12/31/2022

- Tier 1- 93%
- Tier 2- 83%
- Tier 3- 59%

Cyber JIF as of 9/28/2023

- Minimum Standard: 15% (6 members)
- Advanced Standard: 7% (3 Members)

How Does This Impact Me?

Your municipality experiences a cyber incident which results in a $500,000 loss. How much will it cost your municipality?

MEL Program	
Not in compliance	$25,000 Deductible
Tier 1	$25,000 Deductible - $10,000 reimbursement $15,000 Member's responsibility
Tier 2	$25,000 Deductible $20,000 reimbursement $5,000 Member's responsibility
Tier 3	$25,000 Deductible $25,000 reimbursement $0 Member's responsibility

Cyber JIF -Proposed Deductibles	
Not in compliance	Member pays $50,000 deductible plus $60,000 (20% of next $300,000) in co-insurance Total: $110,000
Basic	Member pays $35,000
Intermediate	Member pays $20,000
Advanced	$0

Help Us Help You

- Share the new Cyber Security Program with your IT Professional
- Schedule a meeting with Jerry Caruso and your IT Professional to review the new standards and work towards compliance prior to **06/30/2024**
- Utilize your EPL/Technology Risk Management Budget to help offset compliance costs

Special Mentions:

Thank You

To all the Members that have embraced the cyber security initiatives and have shown continuous commitment and improvement to your cyber security profile!

Kamini Patel, MBA, CIC, CPCU, AIDA ®
Deputy Executive Director

Atlantic County Municipal Joint Insurance Fund
Established in 1987
South Jersey Communities Securing Their Future

Technical Risk Services Director

aka "JIF Geek"

Three P's of Cyber Protection

People

- Represents 80% of the exposure to Cyber intrusion

Places

- Represents 10% of the exposure to Cyber intrusion

Procedures

- Represents 10% of the exposure to Cyber intrusion

Atlantic County Municipal Joint Insurance Fund
Established in 1987
South Jersey Communities Securing Their Future

- The form has a lot of statements but little substance, I am looking for policies I can implement.
- Must adhere to any additional Cybersecurity practices required by "law." Where do I find that?
- Adopt a password policy to meet the NIST Password Standards 800-63B. This document is about 100 pages of techspeak that is 6 years old, updated once in 2020. Can't you just tell me what the policy is?
- Disable unused ports on PC's is not practical; the Police trade secure sticks with the Prosecutor's office with evidence. I can't have my IT person called in every time this occurs, could be at night.
- Segment your network key units such as finance, HR etc. We have one switch, one copier, one internet, one server…how can we do this?
- We replace PC's on a needed basis; don't have a standard image…the hardware changes so much. How does a standard image protect us anyway?
- 24/7 support…What is it? Who does it?
- Organization leadership has access to expertise that supports technology decision making. This is a statement not a policy.
- Risk rank third party providers based on accesses. What is a good/bad rank?
- When we ask for clarification, we are told to Google it.

Atlantic County Municipal Joint Insurance Fund
Established in 1987
South Jersey Communities Securing Their Future

Atlantic County Municipal Joint Insurance Fund
Established in 1987
South Jersey Communities Securing Their Future

?