



CTTS TECH TALK

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JOSH



SARA



KURT



MICHELLE



CHAIM



CHRISTINE



EVAN



KURT



BERNICE



KEN



WILSON



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Cyber insurance policies evolve in response to emerging threats. Regular assessments and updates ensure that coverage remains aligned with the ever-evolving risk landscape, promoting ongoing proactive risk management. Cyber insurance is a strategic tool that empowers organizations to proactively protect themselves against cyber threats. Is your organization ready for the deluge of government requirements? Read more in this issue.

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TECH NOTES

FROM CEO, JOSH WILMOTH



In today's digital era, safeguarding your company's assets, resources, employees, and overall livelihood is more crucial than ever. At CTTS, we understand the imperative need to enhance your cybersecurity posture to protect against the unpredictable threats of tomorrow. It's a comprehensive commitment involving not just robust insurance, but a layered approach to security products, services, and education. That's why we've partnered with High Wire Networks, recently ranked by Frost & Sullivan as a Top 12 Managed Security Service Provider in the Americas, to provide enterprise-level security products and services tailored for small business budgets.

Our unified Security Operations Center (SOC) gives us 360-degree visibility of all devices connected to your network, from computers to printers, ensuring an early warning system with efficient detection and response to security threats. This collaboration allows us to offer the most advanced protection strategies, ensuring that your business is safeguarded from potential breaches before they happen.

In the coming weeks, CTTS will be introducing an array of new products and services aimed at bolstering your cybersecurity infrastructure. Look forward to offerings such as Microsoft 365 Management tools to streamline operations, advanced Security Awareness Training to empower your employees, and rigorous external network penetration testing to identify potential

vulnerabilities. These initiatives are designed not only to protect your business but also to reduce your insurance policy rates.

To ensure that these advanced solutions are accessible, we will be offering deep discounts to organizations that are proactive in enhancing their cybersecurity measures. Be on the lookout for communications from our Account Manager, Bernice Ramos, who will be emailing and calling you with all the necessary details and assistance.

At CTTS, we are dedicated to your company's security and success. We eagerly anticipate providing you with more information about our new, robust cybersecurity solutions and the opportunity to safeguard your business effectively. Stay tuned for more updates and be ready to take the first step towards a secure future with CTTS.

Robust Defense For Businesses



In an era where cyber threats are constantly evolving, a robust defense is vital. Penetration testing, or pen testing, is essential for businesses to proactively identify and fix vulnerabilities in their network before they are exploited by attackers. It's not just about protection; it's about understanding and strengthening every aspect of your network security.

vPenTest automates this crucial process, offering an efficient, cost-effective solution. With real-time insights and comprehensive testing, it ensures your defenses are up-to-date and robust. Embrace vPenTest to safeguard your business, maintain trust, and stay ahead in the digital landscape. Choose security; choose vPenTest.

ADVANCED TECH

Navigating Cyber Threats: A Guide for Business Leaders

Are you equipped to handle the increasing cyber threats in today's fast-paced digital world? With rapid technological changes and evolving industry dynamics, it's more important than ever to have robust protection mechanisms in place. This guide aims to illuminate the essentials of cyber liability insurance, acting as your invisible guard against the severe repercussions of cyber incidents. Let's unpack the crucial elements of cyber insurance coverage to empower your decision-making.

Understanding Cyber Insurance: First-party vs. Third-party Coverage

Cyber insurance comes in two primary forms: first-party and third-party coverage. First-party coverage is your immediate defense, addressing direct financial losses and expenses your business incurs from a data breach, such as operational downtime, forensic investigations, and crisis management. Conversely, third-party coverage steps in to handle claims from external parties affected by a cyber incident related to your business, including legal defenses and settlement costs.

Essential Factors in Choosing Cyber Liability Insurance

When navigating the cyber insurance landscape, consider these pivotal factors:

- Coverage Specificity:** Opt for a policy that specifically addresses the cyber risks unique to your business. It should provide a comprehensive safety net for various cyber incidents.
- Limits and Capacities:** Assess the policy's limits carefully to ensure they align with the potential costs and damages of a cyberattack, including recovery and legal expenses.
- Understanding Exclusions:** Fully understand the policy's exclusions to identify any gaps in coverage that could leave your business vulnerable.
- Incident Response Plan:** Ensure the policy supports the development and implementation of an effective incident response plan to mitigate damages swiftly during a cyber event.
- Cost Considerations:** While affordability is crucial, prioritize a policy that offers the most relevant and extensive coverage for your business needs.
- Insurer's Reputation:** Choose an insurer known for positive customer interactions and a reliable history of claim settlements.

At CTTS, we recognize the intricate nature of cyber threats and the importance of adequate protection. While we don't sell insurance, our commitment is to guide you towards making informed decisions about safeguarding your business. Connect with us to explore how you can fortify your enterprise against cyber risks and ensure a secure, prosperous future.

Your business deserves robust protection against cyber threats. Let us assist you in enhancing your defensive strategies and securing the right insurance coverage. Reach out today, and together, let's build a resilient future.



At CTTS we believe that referrals are the greatest form of flattery. If you know someone worried about any aspect of their business technology, do them a favor and put them in touch with us.

As one of our valued customers, you already know the benefits you get from our services.

By recommending partners, associates, or professional contacts, you can help them enjoy worry-free IT and reap some rewards for yourself.

Simply refer any company with 10 or more users to our office. Once we've completed our initial appointment with your referral, we'll give you \$250! If the company then becomes a Client with CTTS, we'll send you another \$250!

To get started give us a call at (512) 388-5559 or fill out the form at <https://www.CTTSONline.com/about-us/referral-program>

BIZTECH

Essential Cyberspace Insights for Our Valued Clients



In today's interconnected world, where cyber threats loom large, CTTS serves as your trusted Managed IT Service Provider. We are committed to equipping our clients with the knowledge they need to safeguard their businesses effectively.

Maximizing Cyber Resilience

In the realm of cybersecurity, having a robust defense strategy is paramount. While CTTS does not sell, recommend, or assist with insurance decisions, we are here to empower you with essential insights to protect your organization.

Key Strategies for Cyber Resilience

- 1. In-Depth Policy Understanding:** Take the time to thoroughly understand your cyber insurance policy. Dive into the details to comprehend what is covered and what is not, ensuring your expectations align with your actual protection.
- 2. Precision in Risk Assessment:** Provide accurate information about your cybersecurity measures, risk management practices, and any past incidents. This helps you assess your risk profile accurately, even if we are not involved in insurance decisions.
- 3. Documentation for Evidence:** Maintain comprehensive records of your cybersecurity efforts, policies, procedures, and incident responses. These records serve as vital evidence should you encounter cyber threats.
- 4. Timely Incident Reporting:** Swiftly report cyber incidents in accordance with your policy requirements. Early notification initiates the claims process promptly, a critical aspect of successful claims resolution.

- 5. Meticulous Loss Documentation:** Document all financial losses incurred due to cyber incidents. This includes costs related to business interruption, data recovery, legal fees, and more. Precise documentation strengthens your claims.

- 6. Cooperation with Insurer's Investigation:** Ensure full cooperation with your insurer's investigation process, providing necessary information and access. Collaboration is key to avoiding delays or denials in your claim.

- 7. Regular Policy Review:** Periodically review your cyber insurance policy to adapt it to your evolving business needs and the changing cyber threat landscape.

- 8. Elevate Cybersecurity Practices:** Continuously enhance your cybersecurity measures based on industry standards. Regular assessments help you identify and mitigate vulnerabilities proactively.

- 9. Seek Expert Guidance:** Consult with insurance professionals, legal advisors, and specialized IT service providers to fine-tune your coverage and claim strategy.

Your Cybersecurity Partner

At CTTS, we may not engage in insurance matters, but we stand as your dedicated partner in cybersecurity. Our mission is to empower you with the knowledge and resources needed to protect your business against cyber threats. Together, we can navigate the complexities of the digital landscape, ensuring your organization's resilience in the face of evolving challenges.

Your security and success are our unwavering commitment.