



Update from the Key Insurance Group: **Commercial insurance**



## PEOPLE

**Mark Pegram,**  
cyber security expert

Preston-based Mark Pegram became an expert in online security after 20 years in the defence and aerospace industries. A certified ethical hacker, he advises on establishing and improving information security for small and medium-sized firms. Mark's company, Sanitas Data Security Ltd, can probe and assess all your online risks. He started out as a software engineer and at BAE Systems, implemented a successful multi-million-pound IT project. Mark left BAe to study for a MSc in cyber security at Lancaster University in 2012, when he co-founded Sanitas, which has helped a wide range of firms from IT companies to accountants.

### BE PREPARED

Each cyber-security breach costs small businesses £65,000 to £115,000, say Government statistics. Plus companies can be fined for loss of personal data. Taking preventative steps sooner rather than later is a sensible precaution.



Business large and small need to guard against ever-growing cyber-crime in the UK. According to a 2014 report by the Centre for Strategic International Studies, 93% of large organisations and 87% of small businesses experienced a cyber-breach during the previous 12 months. Online attacks on Scottish businesses by Russian gangs and the high profile hacking of global media giant Sony are two recent examples. Simple steps can cut the likelihood of being a victim. Global insurer Travelers has published a paper advising organisations to enhance their online security by:

## Web criminals pose growing menace to your business

- Installing and frequently updating high quality **anti-virus software**.
- Introducing sophisticated **passwords** incorporating letters, numbers and symbols and ensuring that all corporate passwords remain strictly confidential.
- Regularly **backing up data** and encrypting data offline using devices such as CDs,

DVDs, USB sticks and portable hard drives.

- Avoiding the dangers from phishing emails by hovering the cursor over **email addresses** to ensure they are correct before opening any messages. Emails and attachments should not be opened if there are any doubts.
- Adopting **IT policies** that prevent passing on private details via email and social media accounts.
- Checking **website addresses** are spelt as correctly. Slightly amending website addresses is a tactic often employed by cyber criminals. Download the full paper and other risk management details at <http://bit.ly/KeyRisk>

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