

Cybersecurity and Tech Basics

Insurance, Staffing, and Technology

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Introductions



Tyler MacKenzie (Speaker)
- *Account Executive*
Risk Program Administrators



Craig Williams (Speaker)
- *Director, Infrastructure Consulting Services*
ClientFirst Technology Consulting



Christopher Johnson (Moderator)
- *Deputy Superintendent*
New Trier THSD 203

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Common School Losses

- Third-party SaaS / vendor data breach (ex. PowerSchool)
- Ransomware / encryption event
 - Drives heavy response costs – forensics, restoration, breach counsel
- Phishing / email account compromise (ex. Google Workspace)
 - Internal phishing, access to sensitive files, invoice redirects or ACH changes
- Spoofing of vendor emails
 - Request payment and provide “updated” bank info

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Security Incident



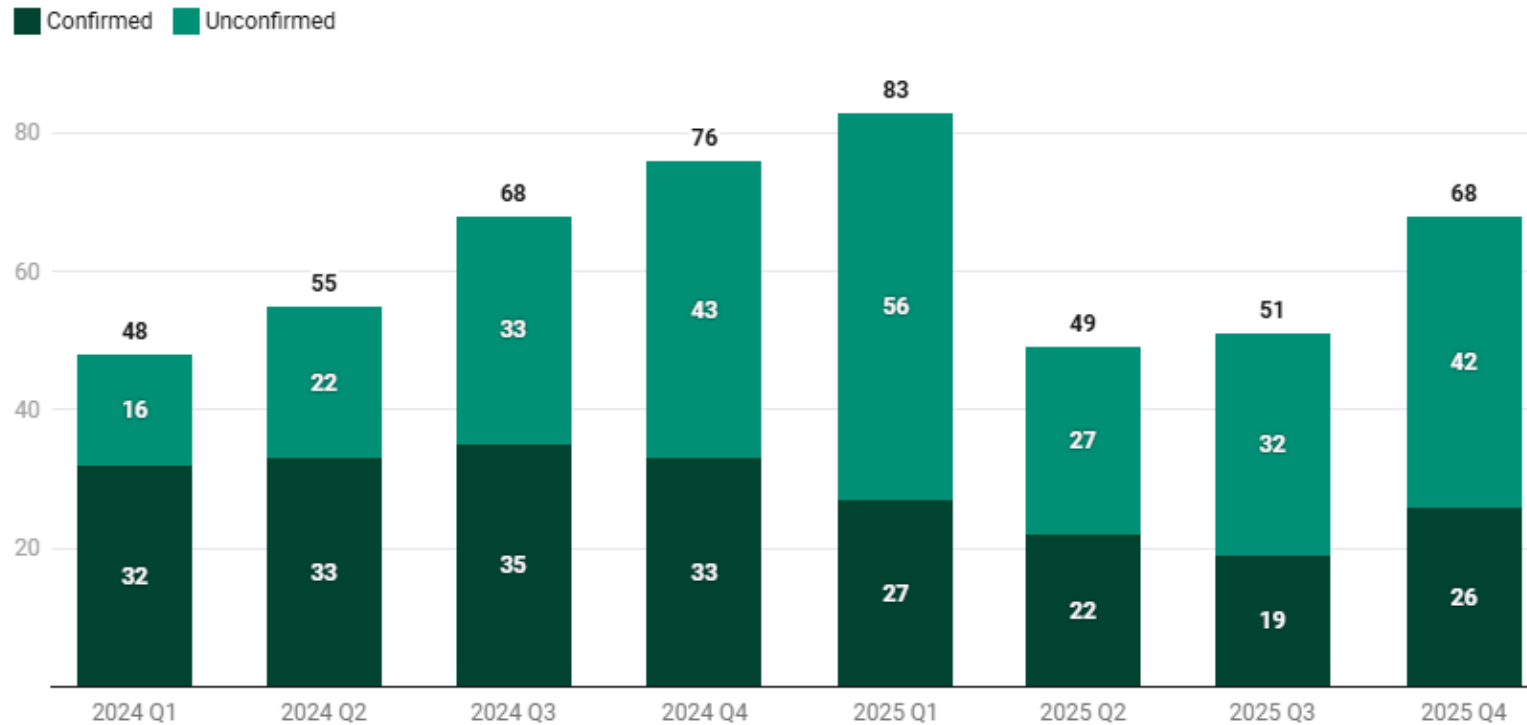
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Quarterly Ransomware Attack Graph

of ransomware attacks on the education sector by quarter



Source: Comparitech • Created with Datawrapper

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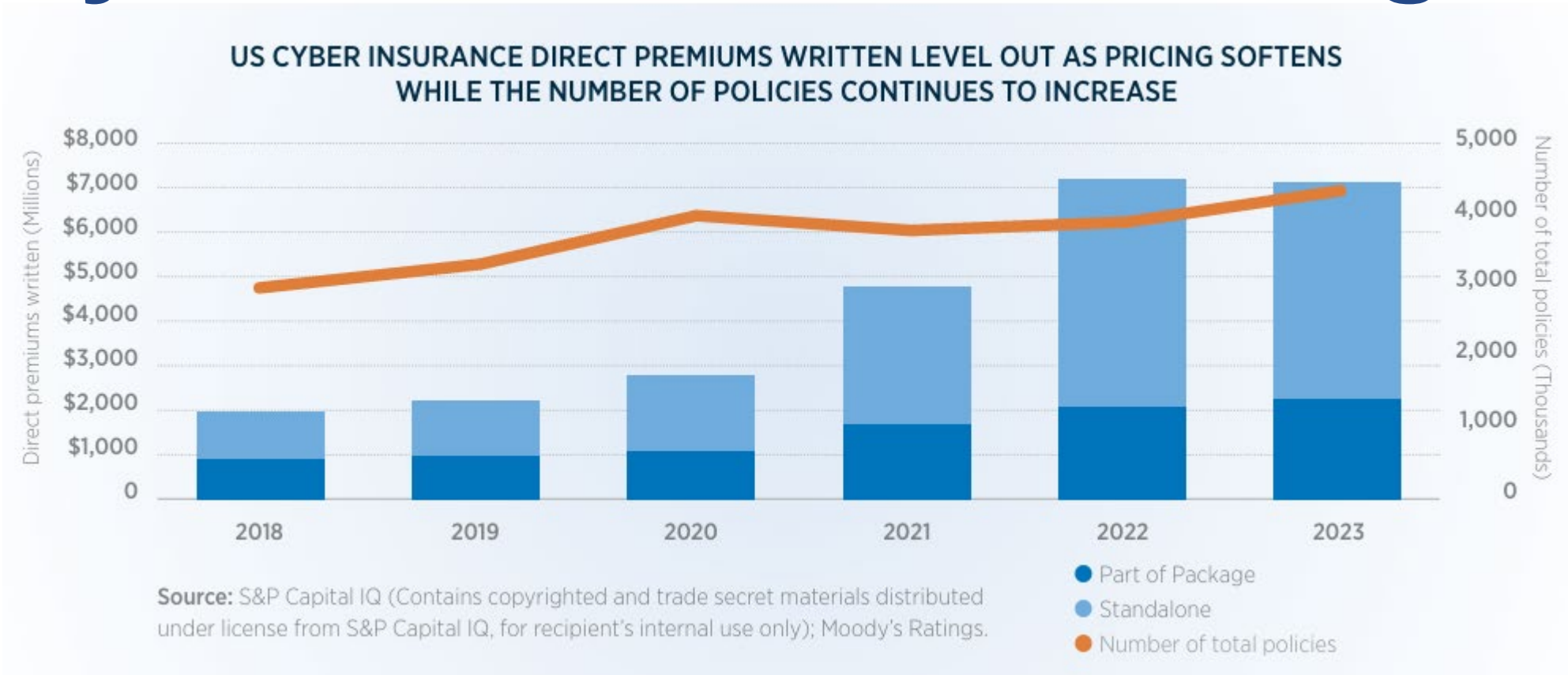
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Ransom Attacks by Industry Group

Industry	Share of Ransomware Incidents
Manufacturing	~25–30%
Healthcare	~20–25%
Education (K-12 + Higher Ed)	~10–15%
Public Administration / Government	~8–12%
Financial Services	~5–8%
Retail / Hospitality	~5–7%
Other services	Balance

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Cyber Premiums Much Higher

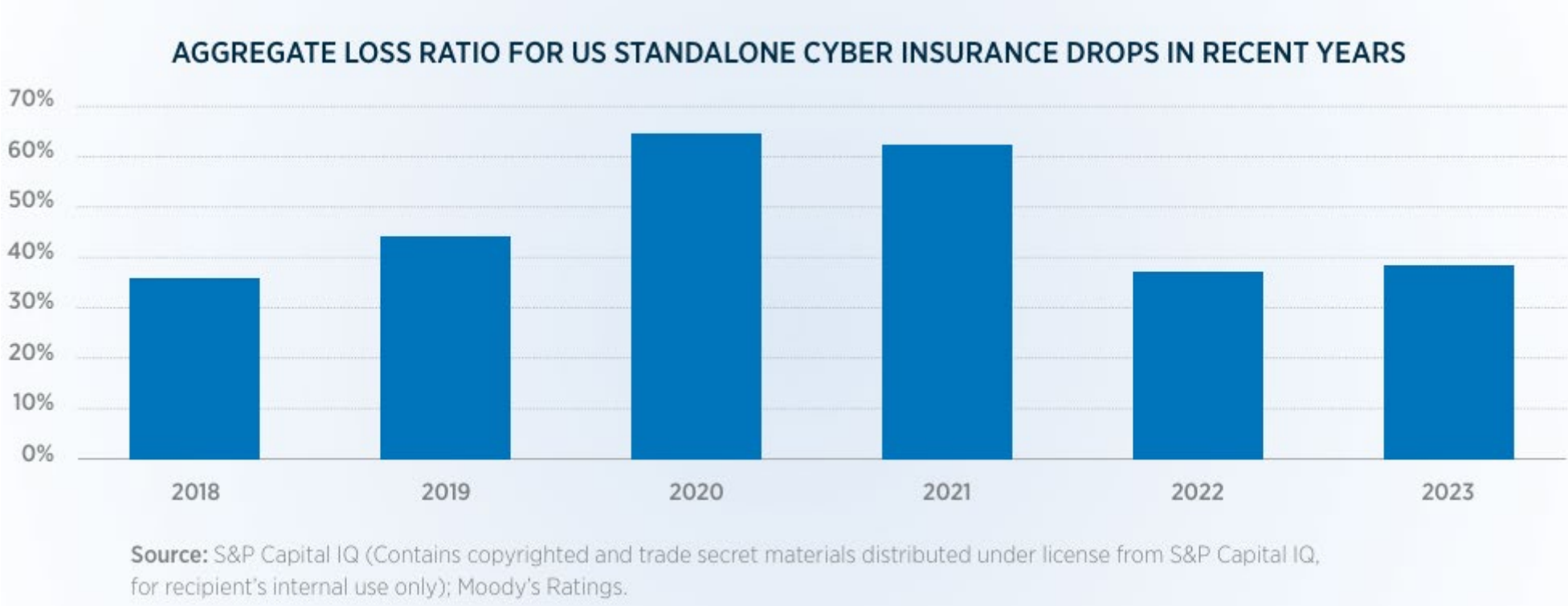


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Insurer Loss Ratios Improving



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Cyber Marketplace for K-12 Schools

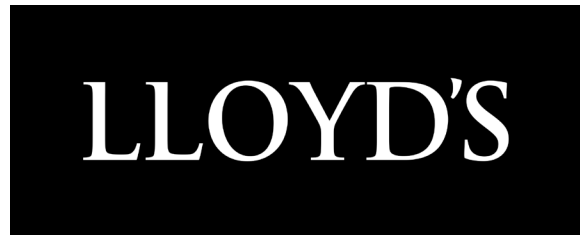
- K-12 Cyber Market has stabilized in last few years and is favorable for good risks.
- Capacity has increased, however the market softening says more about where rates and deductibles are now vs 6-7 years ago. Carriers now see profit potential returning.
- Rate Increases driven by modeling now challenged by actual loss history
- Risk Profile has improved for many schools:
 - ✓ Training Employees/Phishing Emails
 - ✓ MFA for Staff Email, Privileged Users, Critical systems, etc.
 - ✓ Endpoint Detection
 - ✓ Penetration Testing
 - ✓ Tabletop Exercises
- Insurer Competition on favorable risks = Declining YoY Premiums

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Who are the Players Now



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Far Less Only a Few Years Back



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How to Become a Better Cyber Risk

Understand Cybersecurity is Enterprise Risk Management, not just IT's job

- Mindset: “That’s just my IT person/department they handle it”
- Third-party Cybersecurity partner – help evaluate and look for areas of improvement
- Regular Training of Employees (Phishing emails)
- Full suite of MDR/EDR
- Penetration Testing
- Dual Factor Authentication
- Incident Response Planning
- Air-Gapped or Secure Encrypted/MFAed Backups for Key systems
- ***Doing these things does not mean we are “done”. It means you’re less likely to be hit and more able to recover if you are.

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When to Engage your Cyber Insurer

- 9/10 times the answer is YES
- Two questions to ask:
 - Was the district system compromised?
 - Was confidential data the district holds compromised?
- Early Reporting is Key
- Carriers have resources that can assist and augment what your team must do internally. This can be valuable even if costs don't exceed or barely exceed your deductible.
- Carriers want control of the claims process. It is difficult to "go it alone" with your own staff or contracted resources and then try to turn it in to Cyber later.
- Cyber carriers typically have their own breach response teams and contracts negotiated with law firms who help adjust the claims. Using your own contacts may or may not be covered costs.

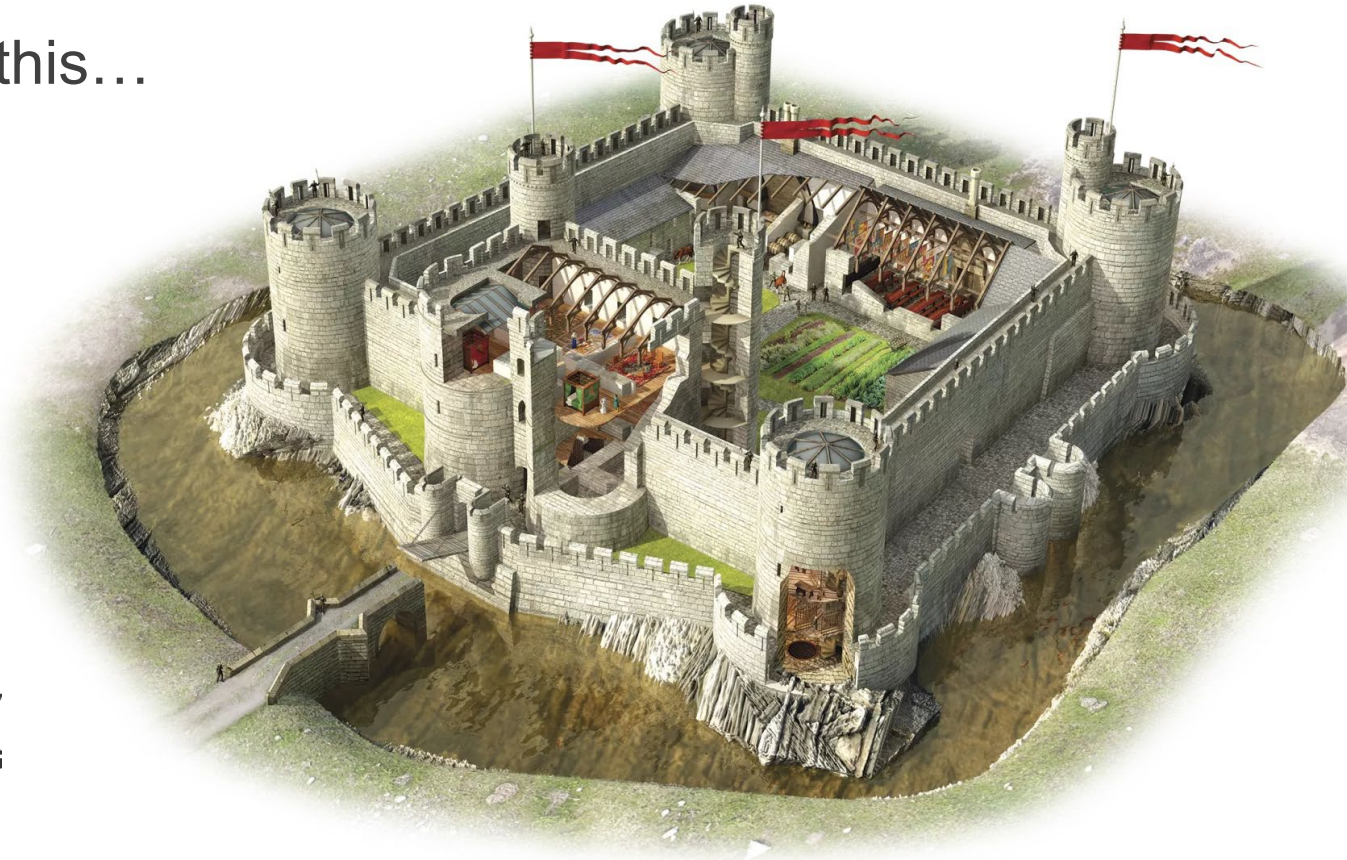
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Best Practices

From this...



To this.



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The People Factor



- Develop a training plan
- Provide general Cybersecurity training for All Staff
- Comprehensive Cybersecurity Training for IT Staff

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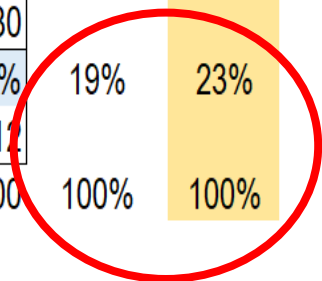
From Reactive to Strategic

IT Staffing Resources Analysis

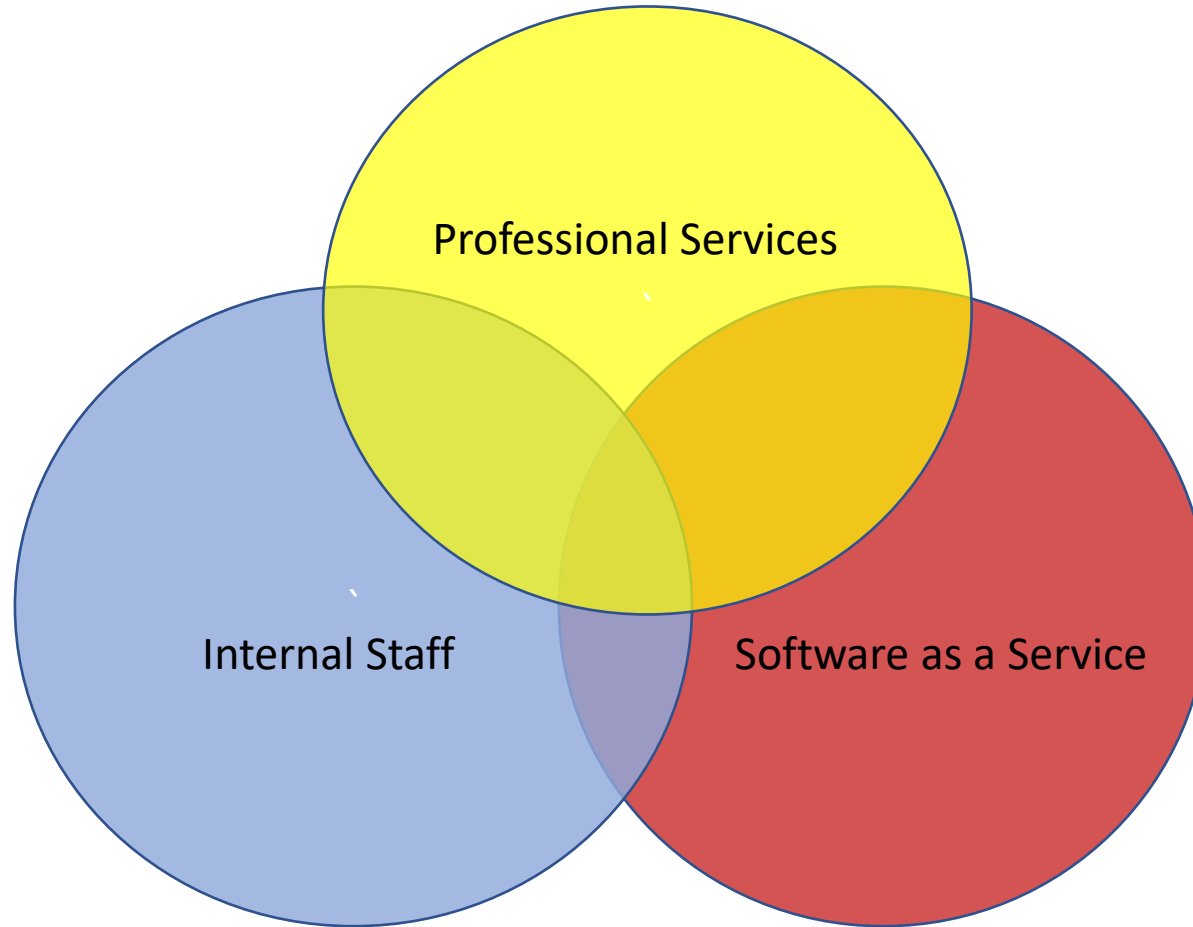
Prioritization - 1st Quarter Actuals

30% Project Work

	Joe	Diane	Troy	Intern	InterDev	DIV	GOAL
Hours Available Per Week	40	40	40	23	28	TOTAL	
Administration - Management, Maintenance and Updates	69.0%	38.0%	54.0%	43.0%	13.0%	46%	43%
	27.60	15.20	21.60	9.89	3.64		
Help Desk User Support	2.0%	24.0%	22.0%	31.0%	73.0%	27%	27%
	0.80	9.60	8.80	7.13	20.44		
Prioritized Non-CIP Project List	4.0%	5.0%	20.0%	0.0%	10.0%	8%	7%
	1.60	2.00	8.00	0.00	2.80		
CIP Projects	25.0%	33.0%	4.0%	26.0%	4.0%	19%	23%
	10.00	13.20	1.60	5.98	1.12		
Check Total	40.00	40.00	40.00	23.00	28.00	100%	100%



Cybersecurity Staffing



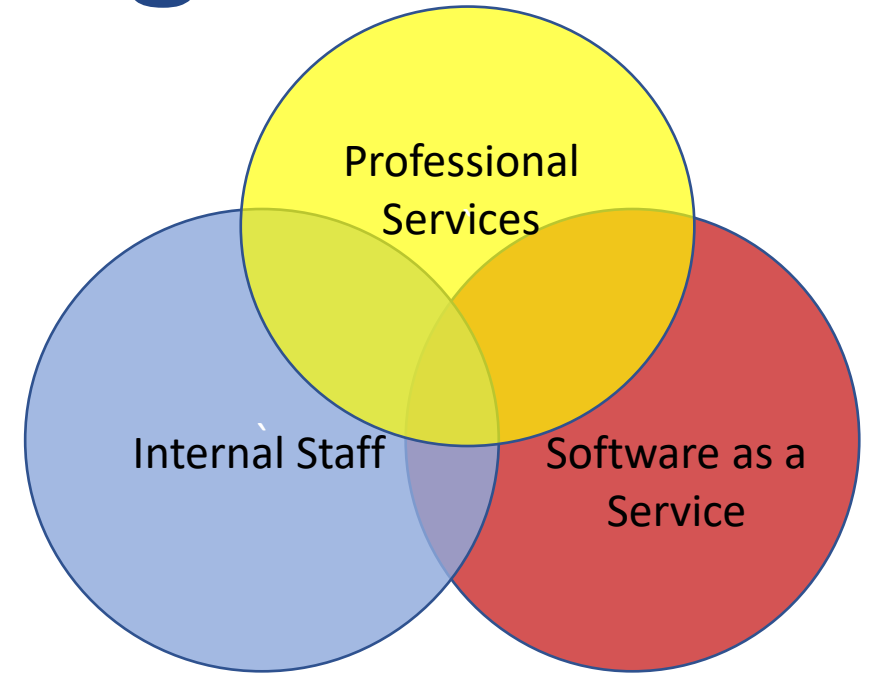
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PD & Mentoring

- [CoSN Framework of Essential Skills | CoSN](#)
- [Illinois Educational Technology Leaders - Home](#)
- Mentoring – Fractional CIO



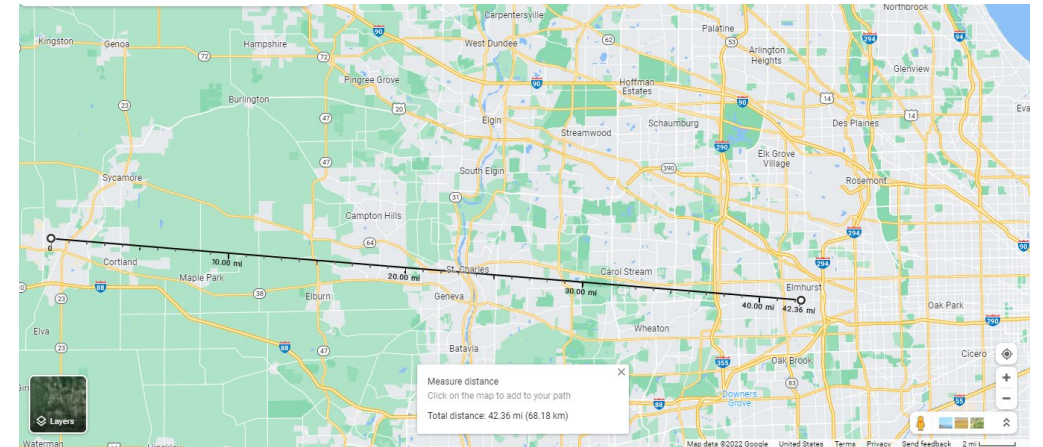
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Threat Prevention

- Cybersecurity Provider “on panel” with Cybersecurity Insurance
- Beyond MDR: Develop Cybersecurity Roadmap.
 - Immutable. Cloud and Air-gapped Backups (25-mile rule).
 - Network Micro-segmentation.
 - Logging and Auditing.
 - Vulnerability Management.
 - Network Access & Control.



Cybersecurity Best Practices

- National Inst. of Standards and Technology:
<https://www.nist.gov/cyberframework>
- Center for Internet Security: [CIS Benchmarks®](#)

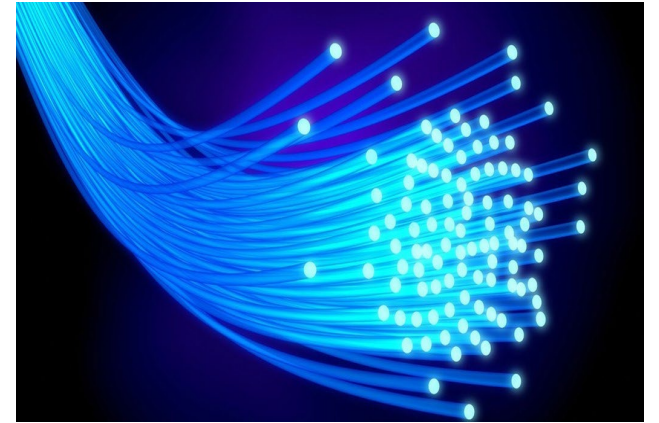
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What Goes Into a Cybersecurity Roadmap?

- Policies and Procedures.
- Incident Response Plan.
 - No good if you don't practice it.
- Resilient Internet and Other Components.
 - Always have two tennis rackets.
- Logging & Audit Trails – forensic ability preparation.
- Security Officer monitors plan compliance.
- Add a new security application or procedure every quarter.



Questions and Answers

We thank you for your time!

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