

Commercial Risk Advisor

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Predicting the Top 5 Cyber Threats in 2019

As large-scale cyber attacks continue to make headlines on a regular basis, many businesses have started to realize the importance of safeguarding their systems and data. However, hackers will keep exploiting cyber defense trends and new technology to steal valuable information and cause chaos.

Staying aware of developments in cyber security can help your business prepare an effective response plan. Credit reporting agency Experian recently released its 2019 data breach industry forecast, which predicts the five biggest cyber threats for the year:

1. **Biometrics**—Device manufacturers like Apple, Google and Samsung have started to use biometric scanners as a more secure form of authentication. But as fingerprint and facial recognition systems become more popular, hackers will start to target servers that store biometric data.
2. **Digital skimming**—Criminals have used skimmers to steal credit card information for decades, but hackers are looking at a digital version of this crime that can target e-commerce websites.
3. **Wireless carriers**—Recent security tests have found that hackers can infiltrate the signaling platform that allows wireless carriers to connect to each other. As a result, hackers may be able to start a large-scale attack on a motor carrier and remotely access data on smartphones.
4. **Cloud vendors**—Hackers have targeted cloud computing systems before, but mostly focus on individual businesses instead of the service providers. If a large cloud vendor is attacked, it could expose data from thousands of businesses that assumed their data was safe.
5. **Gaming**—Nearly a quarter of the world's population play games, according to Experian. And since games require downloading third-party software and setting up anonymous accounts, hackers can easily infiltrate systems to install malware or steal financial information.

Top 10 Industries Most Targeted by Data Breaches



Health care

Government



Financial

Retail



Education

Technology



Professional services

Industrial



Entertainment

Hospitality



What Do 2018's Marijuana Developments Mean for Your Business?

Marijuana legalization continues to spread, as 33 states now allow for its medical use and Canada recently legalized recreational use throughout the entire country. But businesses need to determine how marijuana will affect their workers' compensation claims, workplace policies and drug screening plans.

Scientists have determined that marijuana can relieve pain and has other medical uses. However, the federal government continues to consider it a Schedule I drug because of its potential to significantly impair a user and lead to drug abuse. As a result, researchers are reluctant to begin definitive studies on marijuana's long-term medical benefits and side effects.

Marijuana's dual identity as a legitimate medical treatment and casual psychotropic can lead to significant problems for businesses. Here are some of the marijuana developments over the past year and how they could affect your workplace:

- **Growing acceptance**—A report from Pew Research found that 62 percent of Americans support marijuana legalization. As a result, customers and job candidates may not be attracted to businesses with strict drug-free policies.
- **Opioid epidemic**—The widespread and dangerous use of opioids have led many state governments and businesses to consider medical marijuana, which can also relieve pain. However, each state has different regulations for how medical marijuana is paid for and businesses need to examine their local laws.
- **Workplace drug screenings**—Positive tests for marijuana increased by 4 percent in the general workforce from 2016 to 2017, according to Quest Diagnostics. Positive tests after a workplace incident can be difficult scenarios for employers, since tests can't accurately determine impairment levels or when the drug was taken.
- **Workers' compensation**—Recent court cases have found that employers may have to pay for employees' medical marijuana through workers' compensation plans. However, individual states continue to set their own regulations and some may give businesses or insurance carriers the option to provide or deny coverage at their discretion.

Source: Apcela