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P&C PROFILE

DID YOU KNOW?

According to data from the Federal Highway Administration's Traffic Volume Trends report, drivers traveled approximately 1.58 trillion miles on U.S. roads during the first six months of 2017. The report also shows that the total number of miles driven in the United States each year has been steadily increasing since 2011, a fact that experts attribute to falling gasoline prices and rising employment rates.



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- **New Tool Shows the Cost of Workplace Fatigue.** A new tool from the National Safety Council and the Brigham Health Sleep Matters Initiative can help employers estimate the cost of workplace fatigue.

Provided by:

Alamo Insurance Group

Advanced Planning for Hurricanes and Other Disasters

Hurricanes Harvey and Irma caused widespread damage and forced businesses to close their doors and focus on the immediate safety of their employees and customers. Unfortunately, once a hurricane, flood or other disaster passes, a business isn't necessarily out of danger. Recovering from a disaster can be extremely expensive, and many workplaces don't have a plan in place to implement important safety and continuity policies.

Even if your business wasn't affected by the recent hurricanes, any type of disaster can lead to devastating damage and prolonged business interruptions. Taking the time to plan ahead for a worst-case scenario can help give your business the time it needs to protect your employees, property and finances. Here are some steps you can take to prepare your business for a disaster:

- Learn the types of disaster that are most likely to affect your area.
- Inspect your insurance policies to see if there are any gaps in your coverage. For example, some policies may only provide coverage if a business suffers physical damage.
- Call us at 201-295-9044 for resources and toolkits that can help you create a business continuity plan. We can help you establish a plan that takes a number of important topics into consideration, including safety, health, communication, property protection, recovery and employee training.



New Tool Shows the Cost of Workplace Fatigue

The National Safety Council (NSC) and the Brigham Health Sleep Matters Initiative have collaborated on a [new online tool](#) that can help employers estimate the cost of workplace fatigue. According to the NSC, every tired employee can cost employers between \$1,200 and \$3,100 every year in expenses related to health care, absenteeism and lost productivity.

Tired employees not only work less effectively, but they can represent a safety hazard to themselves and those around them. Help ensure the health of your employees by following these tips:

- Let your employees know that they should talk to a manager about any fatigue concerns before exhaustion becomes a problem.
- Set up a flexible scheduling system that allows sleep-deprived employees to come in later or make up lost time when they're well-rested.
- Encourage employees to take short walks to re-energize themselves. You can also consider creating a workplace wellness program to make sure employees get enough exercise.
- Promote good nutrition by making healthy snacks and water available to employees at all times.

143 Million People Potentially Affected by Equifax Data Breach

Equifax, one of the largest credit reporting agencies in the United States, recently announced that it had been the victim of a cyber attack that may have compromised the personal information of 143 million people. Between May and July 2017, hackers were able to exploit a weak point in Equifax's website that gave them access to information such as Social Security numbers, birthdays, addresses and driver's license numbers. Additionally, Equifax stated that 209,000 credit card numbers were stolen.

Experts believe that the data breach is severe and widespread enough to affect anyone with a credit report. And, because hackers were able to target personal information, your business could be susceptible to cyber attacks—especially attacks that rely on social engineering and personal details. The following is a list of steps you should take to protect your business and employees:

- Assure your employees that your priority is to protect their best interests and the business as a whole.
- Have your employees check to see if they were affected by the breach. Equifax has set up a [website](#) to help individuals determine if any of their personal information may have been stolen. All affected U.S. customers can sign up for a free year of Equifax's TrustedID Premier service to help prevent identify theft and monitor credit reports.
- Instruct all of your employees to change any passwords that they use for work and to avoid passwords that they've used before.
- Tell employees to remain skeptical of any business requests that aren't made face to face. Hackers often use personal details obtained from a data breach to disguise themselves as a trusted source and make a malicious request for money or information.

The recent data breach demonstrates the importance of commercial cyber insurance and a well-trained workforce. Contact Alamo Insurance Group today for more details on how cyber insurance can protect your business.