
YOU, YOUR CHURCH,
& CYBER SECURITY
Hosted by Ken Sloane & Jeff Koch
United Methodist Insurance Program
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The United Methodist Church

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Cyber Claim Prevention and Response
Jeff Koch, President & CEO
United Methodist Insurance

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SYSTEM
HACKED
Plan.
Protect.
Restore.

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Understanding
Cybercrime

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Understanding Cyber Crime
WHAT: Criminal activities carried out using digital technology and the internet.
HOW: Hacking, identity theft, data breaches, malware attacks, phishing, ransomware, and more.
WHY: For financial gain, political motives, personal vendettas, or a combination thereof.

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Potential Impact of Cybercrime

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- Financial Loss
- Data Breaches
- Reputation Damage
- Operational Disruption

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Preventive Measures

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Preventive Measures

Education and Training

- Conduct cybersecurity awareness programs:
  - administrators
  - Staff
  - congregation members
- Know best practices:
  - creating strong passwords
  - recognizing phishing attempts
  - ensuring safe internet browsing habits

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Preventive Measures

Robust Password Management

- Use complex, unique passwords for ALL accounts!
- Implement a password management tool!

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Preventive Measures

Multi-Factor Authentication (MFA)

- Enforce the use of MFA across all church systems and accounts
- MFA adds an extra step of verification, such as a code sent to a registered mobile device
- This means that even if passwords are compromised, unauthorized access is prevented.

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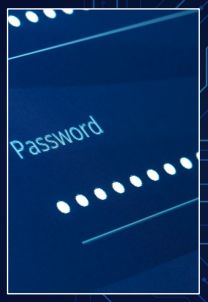
Preventive Measures



Secure Network Infrastructure

- Regularly update hardware and software, including firewalls and network equipment.
- Segment the church's network to limit access to sensitive systems and data.

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Protecting Against Cybercrime

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Protecting Against Cybercrime

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Protecting Against Cybercrime

Data Encryption

- Utilize encryption techniques, both at rest and in transit. – USE A VPN!
- Encrypt hard drives, backup files, and data transferred outside the organization.

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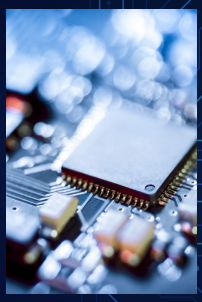
Protecting Against Cybercrime



Regular Data Backups

- Perform regular backups of critical data and store them securely, both onsite and offsite.
- Test the restoration process periodically.

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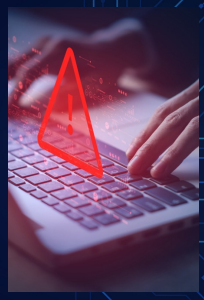
Protecting Against Cybercrime



Incident Response Plan

- Develop a comprehensive incident response plan to guide the church's response in the event of a cyber incident.
- Include steps to:
  - ✓ contain the attack
  - ✓ notify relevant stakeholders
  - ✓ restore systems and data effectively.

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Protecting Against Cybercrime

Ongoing Security Monitoring

- Implement robust security monitoring tools and practices to detect and respond to potential threats in real-time.
- Regularly review system logs, conduct vulnerability assessments, and perform penetration testing to identify weaknesses.

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Collaborative Efforts & External Support

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Collaborative Efforts & External Support

- Collaborate with other UM organizations, cybersecurity professionals, and local law enforcement.
- Share information, resources, and best practices to collectively strengthen cyber defenses.

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Plan. Protect. Restore.

- You've planned…
  - ✓ Via education, training, audits, best practices, encryption, etc.
- You've protected…
  - ✓ Via security and *insurance*
- Incidents are not inevitable.

Let's discuss restoring and recovering!

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Goals for Response Plan

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Goals for Response Plan

- Early identification & reporting
- Fast response
- Launch recovery efforts
- Continue operations
- Regulatory compliance
- Learn from the incident

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Insuring Cyber Risk

Covers Two Main Obligations:

- Damage to your organization
- Obligations to others

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Insuring Cyber Risk

- Ransomware + social engineering
- Business interruption + contingent business interruption (vendors)
- All data breaches: digital/paper/data (vendors)
- Regulatory fines + investigations
- Crisis management + legal counsel
- Recovery costs
- Forensic services

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Threats

- Ransomware – easy to spot
- Social Engineering – easy to spot
- Malware & Viruses – may produce signs
- Probing for weakness
- Probing can be spotted by computer logs and security software
- An IT professional can help monitor activity and determine the source

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Malware Warning Signs

- Frequent pop-up windows: visit unusual sites, download antivirus/other software, etc.
- Changes to your home page
- Mass emails sent from your account
- Frequent crashes or unusually slow computer performance
- Unknown programs that open upon computer start-up
- Programs automatically connect to the internet
- Unusual activities like password changes

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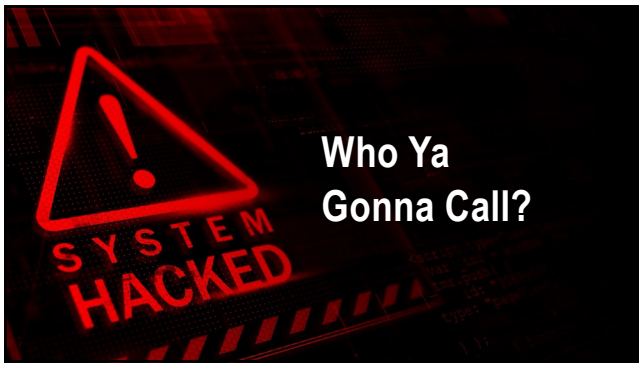

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Who Ya Gonna Call?

- IT department or provider
- Law enforcement
  - ✓ Local police
  - ✓ FBI
- Cyber insurance carrier
- Lawyers
- Financial institution
- Those affected by the release of personal information

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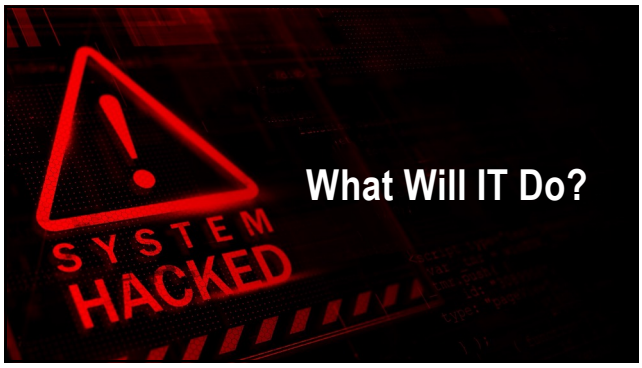

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What Will IT Do?

- Identify the threat
- Contain the breach
- Identify what, if anything, was stolen
- Check for and remove malware (visible or hidden)
- Find the cause of the breach
- Restore the system (did you backup?👀)
- Evaluate and update cybersecurity and training
- Provide information to your lawyers, insurance carrier, and providers

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Why law enforcement?

- Chances of recovering funds are low
- Reporting to law enforcement is generally required by insurance
- Local law enforcement is obligated to help
- The Internet Crime Complaint Center (IC3)
  - ✓ IC3 is run by the FBI and can make referrals to other agencies
  - ✓ If a foreign entity is involved, the FBI has resources to help!
  - ✓ The FBI also builds a database of attacks

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Insurance

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Insurance

- Report the claim to your agent or the company immediately
- The response is based on the terms and conditions of your policy
- Your insurance provider will:
  - ✓ Provide a panel of experts to help
  - ✓ Respond to your damage and third-party damage
  - ✓ Can pay for loss of income, ransomware, other business interruption
  - ✓ Can protect you if you are ultimately sued

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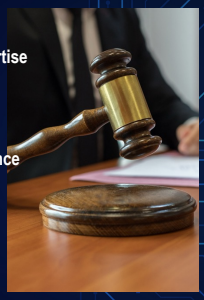
Legal Help

- Should come from your insurance carrier – expertise
- Crucial if sensitive information was lost
- Most states have laws requiring that you notify people that their personal data was lost – insurance can help
- There may be lawsuits coming your way



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Your Bank

- Avoiding such losses is the best strategy
- The average loss to social engineering is $130,000
- Immediately contact your financial institution
- Ask them to contact the financial institution that received the funds
- There is a very slim chance the money can be recovered, or the transfer prevented

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Third-Party Information

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Third-Party Information

- Most states have requirements that you notify people in the event of the unauthorized release of personal information
- Always know your state rules if you keep such information in your system

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Third-Party Information

- Work with your IT department, lawyers, law enforcement, and insurance company
- They will let you know what to say, remedies to offer, and timing
- Delayed reporting may be allowed to protect an investigation

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Conclusion

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Conclusion

- Plan and prepare in advance
  - ✓Improved security
  - ✓*Proper insurance protection*
  - ✓Faster response to incidents
  - ✓Greater chance of recovery and improvement
- The bigger you are, the bigger the need
- You are a target no matter how small
- Work with experts at all levels to plan, protect, and restore

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Questions?

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Thank You!
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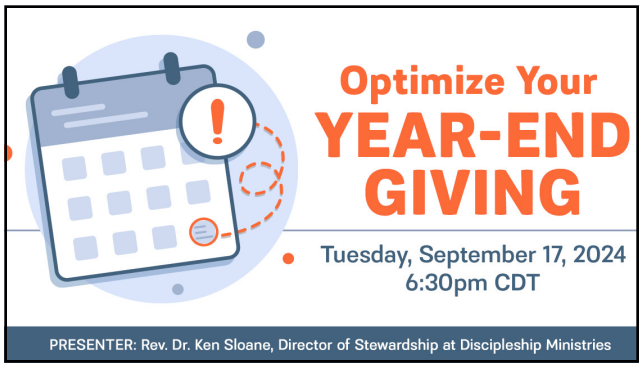
Optimize Your
YEAR-END
GIVING
Tuesday, September 17, 2024
6:30pm CDT
PRESENTER: Rev. Dr. Ken Sloane, Director of Stewardship at Discipleship Ministries

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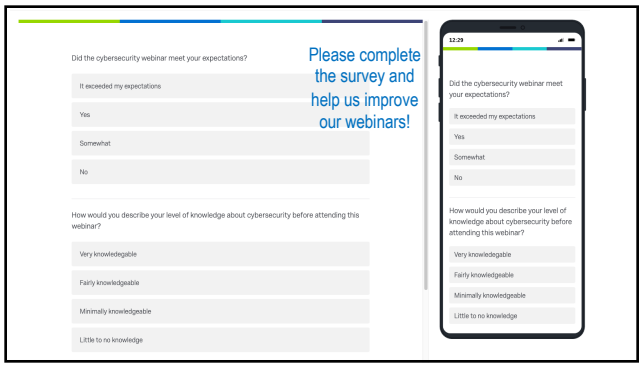
Did the cybersecurity webinar meet your expectations?
It exceeded my expectations
Yes
Somewhat
No
How would you describe your level of knowledge about cybersecurity before attending this webinar?
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Fairly knowledgeable
Minimally knowledgeable
Little to no knowledge
Please complete the survey and help us improve our webinars!
12:29
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