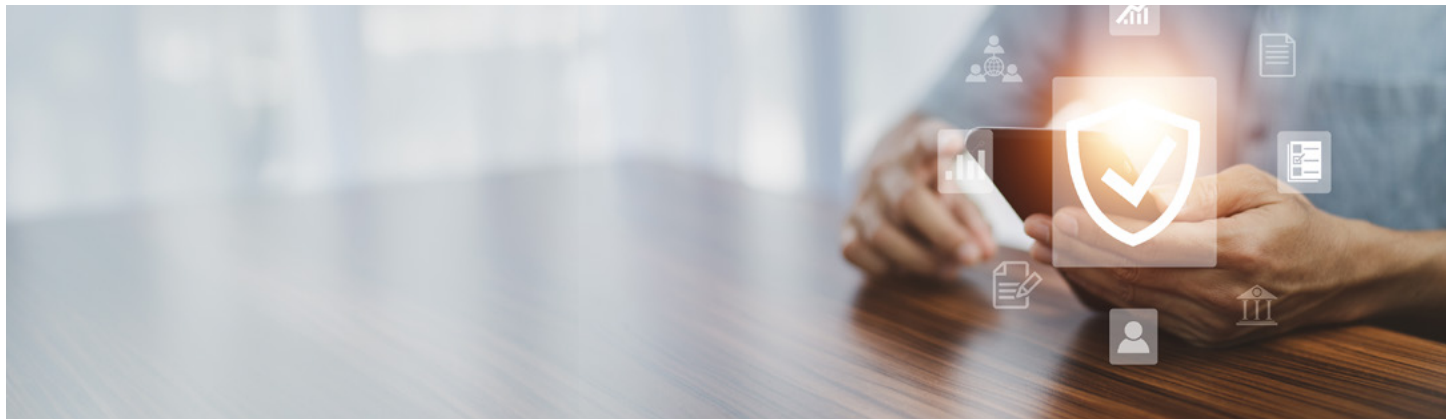
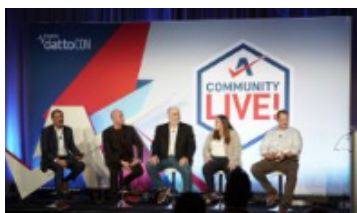


# The AvTek Chronicle



Wayne's World  
Where in the  
world is WAYNE?

DattoCon23 Miami:  
October 2 - 4



Producers Club Meeting in  
Nashville  
Oct 25 - 28

Coming-up

Small Business Tech Day in  
Houston  
November 16th

Register here:

[www.avteksolutions.com/tech-day-2023/](http://www.avteksolutions.com/tech-day-2023/)



## October 2023



Wayne Hunter is the President and CEO of AvTek Solutions, Inc. where he concentrates his efforts on providing the best solution to customers.

Wayne has over 30 years of experience in Information Technology, focusing on implementing storage and data systems, IT management, and systems integration.

## 4 Things To Do Now To Prevent Your Cyber Insurance Claim From Being Denied

“Thank goodness” is probably what Illinois-based manufacturing company ICS thought about having a cyber insurance policy with Travelers Insurance after a data breach in 2022. But after claims investigators pulled out their microscopes, they found that ICS failed to use multi-factor authentication (MFA) across all digital assets, which they had agreed to do in their policy. Travelers sued ICS and won. The policy was rescinded, and so were ICS’s feelings of gratitude, which likely evolved into worried whispers of “Oh, crap.”

Smart businesses like yours are adding cyber insurance to their policies because they know good security hygiene is just as much a competitive advantage as a way to reduce business risk. But with cyber insurance premiums steadily increasing – they rose 62% last year alone – you want to make sure your claim is paid when you need it most.

### Why Claims Get Denied

“Most claims that get denied are self-inflicted wounds,” says Rusty Goodwin, the Organized Efficiency Consultant at Mid-State Group, an independent insurance agency in Virginia.

Though we like to paint insurance companies as malicious money-grubbers hovering over size “DENIED” stamps over claims, denials are usually the result of an accidental but fatal misrepresentation or omission by businesses or simply not letting an insurer know about changes in their security practices. However, there are simple steps you can take to prevent a claim-denial doomsday.

### 4 Ways To Make Sure Your Claim Doesn't Get Denied

#### 1. Find a broker to help you understand your policy.

There’s no doubt that insurance policies are tedious, filled with legal lingo that makes even the Aflac Duck sweat. Nevertheless, there are several parts to an insurance contract you must understand, including the deck pages (the first pages that talk about your deductible, total costs and the limits of liability), the insuring agreements (a list of all the promises the insurance company is making to you) and the conditions (what you are promising to do).

“If your broker can help you understand them and you can govern yourself according to the conditions of that contract, you will never have a problem having a claim paid,” says Goodwin. Some brokers don’t specialize in cyber insurance but will take your money anyway. Be wary of those, Goodwin warns. “If an agent doesn’t want to talk about cyber liability, then they either don’t know anything about it or they don’t care because they won’t make a lot of money off it.” If that’s the case, he says, “take all your business elsewhere.”

#### 2. Understand the conditions.

Insurance companies are happy to write a check if you’re breached if and only if you make certain promises. These promises are called the conditions of the contract. Today, insurance companies expect you to promise things like using MFA and password managers, making

“Smart businesses like yours are adding cyber insurance to their policies because they know good security hygiene is just as much a competitive advantage as a way to reduce business risk.”

regular data backups, and hosting phishing simulation and cyber security awareness training with your employees.

Understanding the conditions is critical, but this is where most companies go wrong and wind up with a denied claim.

**3. Make good on the promises.**

If you’ve ever filled out a homeowners insurance application, you know you’ll get a nifty discount on your premium if you have a security alarm. If you don’t have one, you might tick “Yes,” with good intentions to call ADT or Telus to schedule an installation. You enjoy your cheaper premium but are busy and forget to install the alarm (nobody comes around to check anyway).

Then, your home gets broken into. “Guess whose insurance claim is not going to be paid?” Goodwin says. “The power is in our hands to ensure our claim gets paid. There’s really nothing to be afraid of as long as you understand the promises that you’re making.”

This happens all the time in cyber insurance. Businesses promise to use MFA or host training but don’t enforce it. As in the case of ICS, this is how claims get denied.

**4. Don’t assume the right hand knows what the left hand is doing.**

Goodwin sees companies make one big mistake with their insurance policies: making assumptions. “I see CFOs, CEOs or business owners assume their MSP is keeping all these promises they’ve just made, even though they never told their MSP about the policy,” he says. MSPs are good at what they do, “but they aren’t mind readers,” Goodwin points out.

Regularly review your policy and have an open and transparent line of communication with your IT department or MSP so they can help you keep those promises.

“We’re the architect of our own problems,” Goodwin says. And the agents of our own salvation if we’re prepared to work with a quality broker and make good on our promises.



**Essential Elements of an Effective Compliance Program**

**The 6 Essential Elements of an Effective Compliance Program: Establish or refresh your data governance Strategies.**

Listed below are six foundational elements to consider for your compliance program.

We will focus on the fourth foundation for October:

1. Executive Sponsorship and Commitment to Compliance
2. Conduct Risk Assessments and BIA
3. Appointing a Chief Compliance Officer (CCO)
4. Establish or Refresh Your Data Governance Strategies
5. Monitoring, Testing and Updating
6. Routine Employee Training

An effective data governance strategy ensures that data is managed well, thus making data management compliant with internal/external rules and regulations. Below are some effective steps you can take:

- **Access the current state of data governance and draft a roadmap** Identify the positives and negatives of the existing data governance strategy and aim to reduce the drawbacks to achieve your compliance goals.
- **Draft policies that can take your business down the path of compliance for years to come**  
There should be no loopholes within a newly drafted policy. It must be comprehensive and in adherence with the highest standards of compliance.

- **Document compliance processes**  
Ensure that all compliance-related procedures and activities are documented and retained so you are ready for audits, investigations, and lawsuits.
- **Bring together the right personnel to form a governance department**  
Although there is no specific method to form a governance department, it would be ideal to include the following:
  - **Steering committee** - This is comprised of senior management, often c-level executives. The steering committee drafts the overall governance strategy and holds the governance department accountable for timelines and outcomes
  - **Data owner** - A data owner ensures that data from a particular domain is governed throughout the organization. Data owners provide input to the steering committee regarding their data domain
  - **Data steward** - A data steward is responsible for the day-to-day management of data. They are subject experts who can comprehend/communicate vital information and report to data owners.

To learn more about how to tailor a compliance program to meet your organization’s unique requirements, schedule a consultation with us below.

[www.avteksolutions.com](http://www.avteksolutions.com)



## CREATE THE PERFECT BALANCE

### Incorporating AI While Maintaining Human Connection

ChatGPT has been a hot topic in our office lately. As an author, I immediately scoffed at it. Since ChatGPT lacks emotion, it's pretty unsatisfying. Technology constantly evolves, and we must grow with it.

The question is this:

How do you incorporate automation and AI into your business while maintaining integral human communication?

Automating your business and utilizing AI while maintaining your integrity and humanity can be achieved through a combination of strategies. Here are five ways to accomplish it.

#### Identify Areas For Automation.

Analyze your business processes and identify tasks that your team can automate without sacrificing the human touch. Look for repetitive, time-consuming activities you can streamline using technology.

#### Create System Recordings And Documents.

AI can't do it all! You still need humans to help run your business. But what if

someone is out, has an emergency or just wants to take a sabbatical? Here's what we do in my business: For every process, our team creates a Loom recording and a Tango document to illustrate and train other team members. This means when anyone takes a four-week vacation, nothing falls to the wayside, and there are limited disruptions in productivity (read, profitability!).

#### Implement AI-Powered Solutions.

Leverage AI technology to automate special aspects of your business. For example, you can use chatbots or virtual assistants to handle customer inquiries, enabling human resources to respond to more complex interactions. AI can also assist in data analysis, forecasting and decision-making processes, allowing you to make informed business decisions effectively.

#### Personalize Customer Interactions.

While automation is helpful, it's essential to maintain a personalized customer experience. Tailor your automated systems to gather relevant customer

information and deliver customized recommendations or responses. This can include using AI algorithms to analyze customer behavior and preferences to provide intel on marketing campaigns.

#### Empower Employees.

Rather than replacing humans, AI can augment their capabilities and enable them to focus on meaningful tasks. Provide training for your employees so they can work alongside AI technology effectively. This might involve developing skills in areas where humans excel, such as creativity, problem-solving and emotional intelligence. Encourage collaboration between humans and AI systems to achieve optimal results.

Remember, when it comes to automation and using AI, it's crucial to balance automation and humanity! By leveraging AI and personalization, your business will be able to scale and still connect with customers and clients on a human level.

“Great Customer Service, Quick Response, And Always Willing To Go The Extra Mile”

“The biggest benefit TXCPA Houston has seen since moving our managed services to AvTek Solutions is the feeling of security. Our data is secured with the best technology provided by them. I also like their guarantee if something were to happen. Their customer service, quick response and general knowledge is better than anyone else we have worked with in the past. The AvTek team will work through issues until they are fully resolved, getting an understanding of the root cause

of the problem. They are always there for us. AvTek Solutions provides solutions for our day to day processes, listens to our long-term goals and are always willing to go the extra mile. I suggest you reach out to Wayne and team if you are considering a Managed Services Provider.”

#### Kristie Ondracek

CPA, CGMA Chief Financial Officer/Chief Operating Officer, TXCPA Houston



**DISCOVER THE SECRET TO OVERCOMING DIFFICULT TASKS**

Throughout our lives, we all encounter obstacles that appear too daunting to overcome. During these situations, most turn to the Internet or business books for advice, but there’s another source everyone should turn to for support and help: someone you trust. When you partner up with someone, regardless of whether you’re starting a business, tackling a project or working toward a goal, it can make the experience less stressful. Working alongside someone allows you to brainstorm ideas and find solutions you may not have been able to come up with on your own. As the saying goes, “Two heads are better than one,” so find someone to help you reach your goals and start working together.

**THE DATA BREACH EPIDEMIC**

**How Cybercriminals Are Exploiting Human Weaknesses**

Every year, thousands of businesses fall victim to data breaches. In 2022, over 1,800 data compromises affected more than 422 million people, according to the Identity Theft Resource Center’s 2022 Data Breach Report. As cybercriminals continue to refine their tactics, it’s clear that cyber-attacks and data breaches will not stop anytime soon. That’s why it’s so crucial for businesses to develop strong cyber security strategies. If you want to bolster your cyber security efforts, a great place to start is with your employees. Research from Stanford University suggests that human error is responsible for 88% of all data breaches. Here are the two common reasons why employees put their workplaces at risk of cyber-attacks.

**Ignorance:** Do you give cyber security training to new hires during onboarding? Do you host annual cyber security training to give your employees a refresher on what they need to know? If not, your employees might be completely unaware of what cyber-attacks can look like and how to protect the company.

**Stress:** If your employees are stressed out, overwhelmed and overworked, they may overlook potential cyber security concerns. Evaluate your employees’ workloads and, if necessary, make adjustments to ensure nobody becomes overwhelmed.

**DON’T MAKE THESE MISTAKES WHEN HIRING ONLINE**

Many businesses have turned to the Internet for all of their hiring needs. They’ll post open positions on job-board websites like Indeed or ZipRecruiter, create questionnaires to prescreen potential candidates and use artificial intelligence to remove candidates with subpar résumés. Here are three online hiring mistakes you should avoid.

**Not Being Descriptive Enough With Job Postings:** Your candidates won’t be able to clarify any questions they may have about the position before applying, so your posting needs to be as detailed as possible.

**Relying Entirely On Automation:** Automated screening processes can be a great tool during hiring, but you still need a human to ensure everything works as intended.

**Failing To Inspect Résumés And Applications.** Too many hiring managers avoid looking at résumés and applications

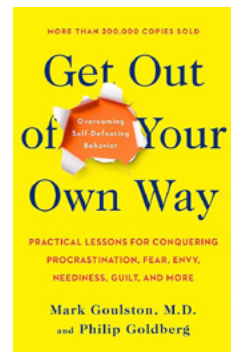
until they interview candidates. Carefully review every application to craft relevant interview questions and find the best fit.

**READING CORNER**

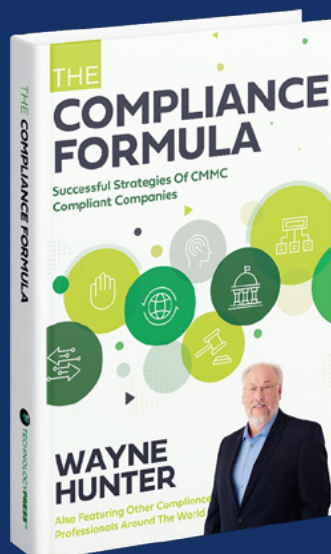
**GET OUT OF YOUR OWN WAY**

**By Mark Goulston And Philip Goldberg**

As a business leader, you confront external obstacles daily. You likely have no problem these problems, but it becomes a different story when the challenges come from within. Most business owners’ #1 enemy is themselves. They second-guess their actions, grow envious of others’ successes and bottleneck important tasks while trying to devise the perfect solution. By reading Get Out Of Your Own Way by Mark Goulston and Philip Goldberg, you’ll learn how to overcome your self-defeating behaviors. We all have self-destructive habits that prevent us from reaching our goals, even if we haven’t identified them. This book offers examples and advice to identify and overcome any internal behaviors that are setting you and your business back.



**The Compliance Formula: Successful Strategies Of CMMC Compliant Companies**



The definitive guide to understanding and implementing CMMC: everything you need to know to win DoD contracts and squash your company’s vulnerabilities from hackers, data theft, and ransomware.

You must make implementing CMMC a priority. Right now, crime organizations are paying up to \$90,000 a month plus full benefits to people who will hack into your business. Without CMMC compliance, you will lose DoD contracts, stunt future business growth, and risk your business survival. We’ve gathered 21 top CMMC compliance experts to help you figure out which level of CMMC compliance is right for you and provide a blueprint to make it easier to put these standards in place, so you can secure your company against criminals, win more business, and create a powerful, competitive advantage.

This Amazon Best Seller book titled The Compliance Formula...Successful Strategies Of CMMC Compliant Companies co-authored by Wayne Hunter gives businesses like yours the knowledge, strategies and action steps protect your business from hackers.

**CHECK IT OUT NOW**