

Mississippi Association of Supervisors

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Risk Management Workshop



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I live there

Motor Vehicles

Employment Practices Liability

Cyber risk

5 things to remember about

Motor Vehicles

1. **Motor Vehicle Crashes are the leading cause of occupational fatalities.**
2. **Don't assume everyone can drive**
 - ✓ Pre-hire MVR, periodically thereafter
 - ✓ Road test
3. **Driving skills deteriorate / bad habits develop**
 - ✓ Vehicle-specific driver training
4. **Distracted Driving**
 - ✓ Enforced cell phone policy
5. **Telematics – the new normal**
 - ✓ Cameras
 - ✓ GPS



5 things to remember about

1. Employee handbooks

- ✓ Current
- ✓ At-will
- ✓ Not a contract

2. Hiring practices

- ✓ Interviews and testing

3. Workplace harassment

- ✓ Policies and training

4. Discipline & Discharge

- ✓ Consistent and collaborative

5. Human resources help line

Employment Practices Liability



5 things to remember about

Cyber risk

1. Cyber is THE fastest growing threat to public entities!

- McAfee reported 69% ransomware increase from Q3 to Q4 of 2020.
- Average U.S. remediation cost \$600,000

2. Cyber insurance is DATA insurance.

3. Response team:

- ✓ Attorney breach coach
- ✓ Forensic investigation firm
- ✓ Public relations
- ✓ Ransom negotiator
- ✓ Notification & credit monitoring services



5 things to remember about

4. “SAAS” (cloud) vendors often limit their liability to how much you paid them.
5. Carriers are requiring (and verifying)..
 - ✓ Filters & patches
 - ✓ Software updates
 - ✓ Back-up and recovery plans
 - ✓ Strong password management
 - ✓ Employee training – “Phishing” recognition

(Bonus) Report the incident IMMEDIATELY.





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