**Information You Can Use**

**Are You a Click Away from Trouble?**

If you're reading the news, you know cybercrime is a problem. Don’t be its next victim.

In 2016, U.S.-tracked major data breaches topped 1,003, an all-time high. While this number has reached just two years ago, it’s dangerous. Here are some simple steps you can take today to better protect yourself:

2. Turn off options to auto-fill contact information or save passwords for “easy access.” It’s easier for you, it’s easier for others.
3. Protect your phone with encryption of data and set a regular schedule for data backup.
4. Keep all computer, app and phone software up-to-date.
5. Avoid use of public Wi-Fi. If you must use it, avoid accessing or inputting personal information online.
6. Install antivirus software, but don’t assume malware protection is all you need. Many attacks start with a reply to a phishing email. Cybercriminals know unsuspecting, trusting people make the easiest targets. Question the legitimacy of any email asking for personal or confidential information. It’s worth a phone call to confirm if something seems suspect.
7. Purchase an external hard drive and set a regular schedule for data backup.

**Contact Laura Szatkowski at 860-563-6510 for information on IAIC’s stand-alone Cyber Liability policy.**

**BIG “I” VIRTUAL UNIVERSITY**

The “Big “I” VU provides unique and valuable member services that include a “Research Library,” “Ask the Expert,” and resources to assist members with Agency Management and everyday agency operations. Below is a sample of one of the many articles available within the Virtual University.

**Deleting a Care and Cancelling a Homeowner’s Policy**

The client calls and tells you they have sold or traded in their car. Do you delete coverage that day? Be careful. What if the insureds have sold their home? When is it proper to delete coverage?

Continue reading... For a full listing of resources available within the VU, please click here.

**CONNECTICUT INSURANCE DEPARTMENT RESOURCES**

The Connecticut Insurance Department website has a dedicated Licensing page which provides information for Insurance agents, adjusters and other entities dealing in insurance in the State of Connecticut. This page provides valuable information regarding required licenses; applying for a license; updating and renewing an insurance license. Please note that all license renewals are now emailed by the department. It is the license holders responsibility to be sure they know when their license renews and that they process their renewal. For more information, please click here.

**IIAC Membership Rewards**

**Mone-line and Coastal Homeowners**

Through a partnership with UPC, IIAC members have direct access to a select monoline homeowners market specializing in coastal property.

For UPC appointment information, contact John Murphy, UPC Connecticut Territory Sales Manager, and tell him that you are an IIAC member. (860) 806-7812.

**Heartland Payment Systems**

Whether you are looking for payroll for your expanding employee base or offering a 401(k) for the first time, Heartland Payroll and HR services provide reliable solutions. And you benefit from a three-year price lock and a single point of contact dedicated to your business.

For additional information, please contact Bruce Kuczenski at (860) 305-7441 or bruce.kuczenski@e-hps.com and reference your IIAC affiliation.

**LINKS OF INTEREST**

- [Licensing](https://www.ctinsurance.com/licensing)
- [FAQs and CT Insurance Bulletins, Regulations](https://www.ctinsurance.com/faq)
- [Technical Issues](https://www.ctinsurance.com/technicalissues)
- [Check Your CE Credit Transcript](https://www.ctinsurance.com/checkcreditranscript)
- [Heartland Payroll](https://www.heartlandpayroll.com)
- [NFIP Agent Kit Contents](https://www.ctinsurance.com/nfipagentkit)
- [Search for an Insurance Agent or Agency](https://www.ctinsurance.com/agencysearch)
- [Homeowners Program](https://www.ctinsurance.com/homeownersprogram)
- [Line Education](https://www.ctinsurance.com/lineeducation)

**Questions or comments regarding this newsletter?**

Contact Warren C. Ruppar, Superintendent, at 860-563-1593