

In this Session...

- Digitization of Community
- Rise of Catastrophic Risk
- The Importance of Policy









The risks



Outdated technology



Overreliance on technology



Cyber attacks



Using cloud solutions



Lack of interruption testing



How can you prepare?



Invest in cyber security improvements



Purchase cyber insurance

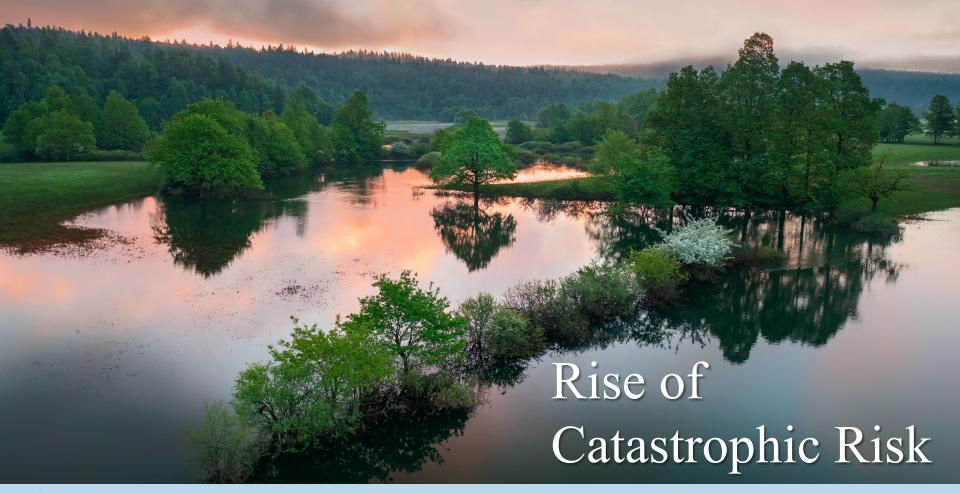


Train your users to be cyber smart.



Test your systems







The risks



Climate change



Geography (landslides, wildfire, flooding)

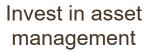


Interruption (Lytton)



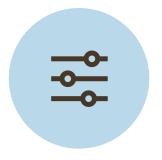
How can you prepare?







Have a sound business continuity plan



Explore unique insurance options







To Ensure Core Policy Decisions



True policy decisions involve weighing competing priorities



Build in a consultation and deliberation process



Document the decision making process







Reducing Loss Together
Building Resiliency
MIABC Loss Control
Program



