



# Commercial Insurance Profile

## August 2024

### The Benefits of Cyber-security Awareness Programmes

Cyber-security awareness programmes provide informative training sessions on cyber-threats and cyber-security best practices. They aim to educate individuals about the importance of maintaining a secure online environment and navigating cyber-attack threats. Thus, implementing a comprehensive cyber-security awareness programme can create a robust cyber-security culture and provide employees with essential training on recognising and preventing costly cyber-attacks. In addition to reducing the likelihood of successful cyber-breaches (eg phishing and social engineering attacks), cyber-security awareness programmes can offer the following benefits to organisations:

- Improved employee understanding of cyber-security risks and best practices
- Assistance in avoiding financial, legal and reputational consequences related to cyber-incidents
- Faster incident response and mitigation due to employee preparedness
- Increased customer trust by demonstrating a commitment to data protection
- Potential insurance cost savings by reducing the likelihood of breaches and subsequent claims

#### Implementation Tips

Organisations must adopt several strategies when implementing cyber-security awareness programmes, including:

- Tailoring training content to the specific needs and risks of the organisation and enlisting assistance from IT professionals to help identify and prioritise areas to cover
- Promoting the programme by generating interest and providing communications through various channels
- Encouraging employee engagement by leveraging multiple training methods, including interactive modules, simulations, real-world examples and gamification
- Providing incentives or awards for completing cyber-training exercises to help increase participation.
- Offering chances for employees to apply skills in real-world scenarios to help solidify their cyber-security knowledge

It's also important for organisations to measure the success of cyber-security awareness programmes through baseline and ongoing assessments and employee feedback.

Contact us today for additional cyber-security guidance.

## Preventing Distracted Driving

Distracted driving refers to any activity that diverts a driver's attention away from the primary task of operating their vehicle. Distracted driving poses significant risks not only to drivers themselves but also to others sharing the road. For businesses that use vehicles in their operations, understanding and preventing distracted driving is crucial to protect people and property.

Distracted driving may stem from:

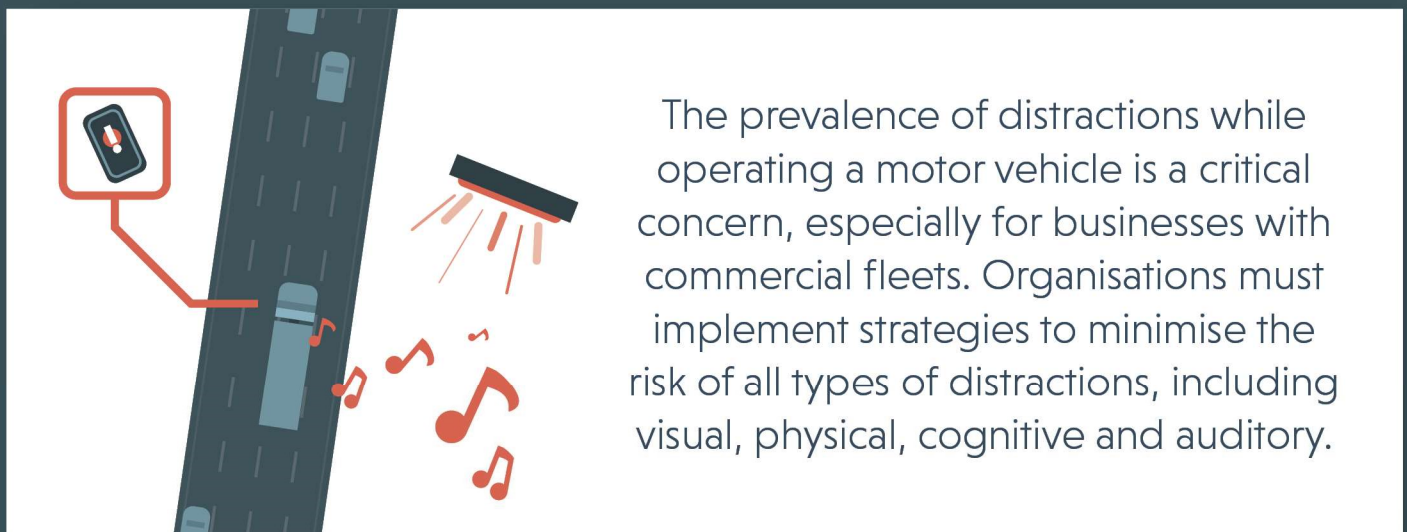
- **Visual distractions** that divert drivers' eyes from the road, such as operating in-vehicle technology, sending text messages or looking at an accident
- **Physical distractions** that cause drivers to take their hands off the steering wheel, such as eating and drinking, adjusting the radio or reaching for an item
- **Cognitive distractions** that cause drivers to think about something other than operating their vehicle, such as daydreaming and conversing with other passengers
- **Auditory distractions** that divert drivers' attention away from the road, such as loud music and in-vehicle alerts

To prevent distracted driving, businesses should consider a holistic approach. Here are some tips:

- **Conduct employee training.** Employees should be trained in the do's and don'ts of safe driving. Additionally, drivers should be trained to pull over to eat, make phone calls and engage in any other potentially distracting activities.
- **Implement robust policies.** Employers should implement comprehensive policies and procedures related to the safe operation of vehicles. These policies should include what is and isn't permitted behind the wheel. They should also detail how drivers can proactively reduce distractions; for example, they can preset navigation systems and vehicle preferences (eg seat location and mirror placement) before they begin driving.
- **Mitigate distractions.** Employers must take steps to minimise driver distractions. For instance, employers could fit vehicles with simplified interfaces to help minimise visual distractions and provide hands-free devices to reduce the need for drivers to take their hands off the wheel.

Contact us today for additional risk management resources.

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The prevalence of distractions while operating a motor vehicle is a critical concern, especially for businesses with commercial fleets. Organisations must implement strategies to minimise the risk of all types of distractions, including visual, physical, cognitive and auditory.