# ACWA JPIA Cyber Insurance Q&A

***Have trouble log into the portal? i.e. the original link expired, forget your password, etc.***
Please reach out to your client team (Stacey Weeks sweeks@alliant.com and Kristen DesCombes Kristen.descombes@alliant.com) to get a reset of your password.

***Is last year's application information supposed to be on portal if we submitted last year?***
Yes, if you submitted last year, you would see an option for utilizing last year's application when you create this year's application.

***What percentage of the Entity's operational revenue is derived from other governmental entities or businesses ("Business to Business")? What percentage of Entity's revenue is derived from the taxes or fees made from individuals?***
Please answer this question to the best of your knowledge. If you know it and can identify it, you can enter the percentage. Not be too concerned on if the percentage is a little bit off. The underwriters for public entities are not underwriting based on how that is split.

***In regard to number of records, do they include employee data in that or is it just strictly customer's?***
Please include employee data.

***Should we include anything on our server including QuickBooks?***
It depends on the contract that is signed between your organization and QuickBooks. Payment card industry is very specific. In the contract, they will talk about the security standards that are required and that there're potential fines and penalties for not being up to date with the security standards depending on the amount of transactions you have annually. It's very specific. That is where the cyber coverage will apply. If there is some sort of fine or penalty coming down from the payment card industry because your organization had an incident and you're fined based on not meeting the security standards the contract required.

The same is true for any third-party payments (i.e. PayPal). It would be on the contract on what the obligation of the organization is with regard to security controls surrounding the payment card industry. If there are not specific laws they have to follow with regard to the payment card industry. That might be then the specific contract that in placed with the water district and that organization. If it doesn't hit the payment card industry standard, and even if there're some sort of fines or penalties coming from that organization but not arising out of the payment card industry standard then this would not be the coverage.

***What do I say if I contract with a credit card company? Am I saying "yes" I accepted? Or "no" because that other entity is the one that actually collect the information?***
Yes.

***In regard to the recovery plans, do they need to be formally written documents or unwritten plans are ok?***

Generally, the plans need to be written, but the underwriters don't ask for a copy of the plan. Our suggestion is if you have a plan, please put it down in writing and you can fine tune it going forward.

***What is DKIM/DMARC?***

DKIM, which stands for DomainKeys Identified Mail, is an email authentication method designed to detect forged sender addresses in email, a technique often used in phishing and email spam. DKIM allows the receiver to check that an email claimed to have come from a specific domain was indeed authorized by the owner of that domain.

DMARC, which stands for Domain-based Message Authentication, Reporting & Conformance, is an email authentication, policy, and reporting protocol.

***Is office 365 a good thing or not so much for cyber insurance underwriter?***

The underwriters understand that a lot of organizations use Microsoft and might be already on the O365 platform. If you're not on the O365 platform, it's not a declination piece. They are asking if you do have O365 platform are your turning on your advanced treat protection. If that's not on, they're starting to ask us questions.

***What if your email is with an offsite server/provider? We use Intermedia.com for our email so if employees access email from home, they are accessing the email from intermedia.com, not District servers. Intermedia.com is fully segregated from District's system.***

We think that would be an issue. Because it's basically trying to verify that you are who you are, and when going in remotely it's very hard for the system to determine that you are who you are. So, it could be somebody pretending to be the head of the accounting department asking another person in the accounting department to change the account number and they can do it through that.

***Is it an issue if employees are able to access outlook via web browser without MFA?***

Yes, it would be an issue for underwriters if they're accessing the outlook remotely.

***What is considered a hardened baseline configuration specifically for each device?***

The underwriters are seeing if you have the basic controls in place regarding security on your devices.

***What is DNS?***

Domain Name System is the hierarchical and decentralized naming system used to identify computers, services, and other resources reachable through the Internet or other Internet Protocol networks.

***What happens if your agency and/or district is declined coverage?***

This is the part of the power of pooling that you have here which is good. Overall, the insurance company is going to look at you as a portfolio. They know that it's not ok for pools to have one member declined verses the other. We have yet to see with our client base when you all have gone and bought coverage together that one entity is declined. They are very strict regarding their underwriting, however, especially for new members.