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The Official Newsletter of NorthStar Technology Services  
**the Tech Chronicle**

# Trusted. Reliable. Secure.

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## Let's Connect:

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# the Tech Chronicle

The Official Company Newsletter of NorthStar Tech. Services



If you don't have goals for 2023, there's no better time than the first month of the year to make them. Whether you want to increase sales, customer loyalty or another essential KPI's, you must be intentional about your resolutions. If you keep it vague, you probably won't achieve your goals, so you need to be specific and start small. From there, you can build on your foundation until you've reached your objective.

Thankfully, there are some great tech resolutions you can implement to help your business accomplish its yearly goals.

## Improve Your Customer Experience

Does your business have a website? The answer for most companies is yes, but is your website actually driving any sales? Do your customers enjoy the experience they gain from using your website? These are all questions you need to ask yourself because if you can answer no to any of them, then you need to reevaluate your website and digital customer experience.

If your business sells products, you must ensure the web pages are easy to navigate and the checkout process runs smoothly. If your business does not sell products online, utilize the space by writing and posting blogs to inform your clients about the industry or talk about events within your community.

Additionally, look into artificial intelligence chatbots if you don't already use them. Chatbots work around the clock to provide your customers with answers to their questions about your business, products or services. Some chatbots are even capable of learning, allowing them to provide more personalized communication.

## Invest In Cyber Security

Cyberthreats and attacks occur daily. While large businesses that get attacked garner a lot of attention, small businesses are at equal risk. You must do everything you can to protect your business and customers. This month, take some time to evaluate your cyber security practices and determine where you need to improve. If your hardware is old and outdated, it might be time to update. When your software informs you it needs to be updated, do not wait. Most of these software updates include patches to better protect you from new cyberthreats.

Possibly the most critical part of your cyber security plan needs to be employee education. Your entire team needs to know and fully understand your cyber security practices and why you have them in place. If you don't run your team through cyber security training at least once a year, 2023 is the time to implement it.

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## CLIENT SPOTLIGHT



### GREEN, SILVERSTEIN, & GROFF

Green, Silverstein & Groff (GSG) is a law firm that represents small businesses and individuals throughout Pennsylvania and New Jersey. Founded in 2009, GSG handles all kinds of commercial litigation, personal injury and insurance related cases as well as transactional matters involving business contracts, real estate, bars and liquor license issues. The lawyers at GSG understand that, "Our clients trust us with important matters. We do not endlessly 'pass around' our clients and we take pride that we do not have a revolving door of employees. As a small business, we recognize that your time and your money are valuable. We treat our clients the way we like to be treated." **GSG Law has been a valued NorthStar client since 2016!**



This monthly publication is provided courtesy of **Eric Williams**, the CEO, Owner, & Founder of NorthStar Technology Services located in Moorestown, NJ.



## Our Mission:

**To build a community of successful-minded entrepreneurs that inspires excellence, encourages collaboration and expands the capacity of all members to achieve great things.**

**We are proud to have served the greater Philadelphia Metro Area since 2008.**

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Make sure they know about password security, phishing scams, social media etiquette and the importance of protecting company and customer data.

### Get Help With Your IT Needs By Hiring A Managed Services Provider

MSPs provide an excellent solution for small-business IT needs as they can handle everything behind the scenes, allowing you and your team to focus more on your important work. MSPs will take care of your data backup and disaster recovery, improve the quality of your computer systems and networks and ensure your team has all necessary software updates downloaded. MSPs can identify issues and fix problems before they become much more serious. Hiring an MSP is one of the few surefire ways to ensure your business stays protected from cybercriminals. And they've even become more affordable over the past few years. If you've been interested in hiring an MSP, there's no better time than the present. You'll be fulfilling a New Year's resolution while significantly improving and protecting your business.

The new year provides us with an opportunity to reset and refocus our attention back on improving our business. You have to make plans if you want to improve, though. Give some of these resolutions a try, and you'll quickly notice the benefits they bring to your business.

## What Is Changing In The Cyber Security Insurance Market?

Cybersecurity insurance is still a pretty new concept for many SMBs. It was initially introduced in the 1990s to provide coverage for large enterprises over things such as data processing errors and online media.

Since that time, the policies for this type of liability coverage have changed. Today's cyber insurance policies cover the typical costs of a data breach, including remediating a malware infection or compromised account.

Cybersecurity insurance policies will cover the costs for things like:

- Recovering compromised data
- Repairing computer systems
- Notifying customers about a data breach
- Providing personal identity monitoring
- IT forensics to investigate the breach
- Legal expenses
- Ransomware payments

The increase in online danger and rising costs of a breach have led to changes in this type of insurance. Even small businesses find they are targets... They often have more to lose than larger enterprises as well. The cybersecurity insurance industry is ever evolving, and businesses need to keep up with these trends to ensure they can stay protected.

### Demand is Going Up

The global average cost of a data breach is currently \$4.35 million. In the United States alone it's more than double, at \$9.44 million. As these costs continue to balloon, so does demand for cyber insurance.

Companies of all types are realizing that cyber insurance is as important as their business liability insurance. With demand increasing, looking for availability in cyber insurance is key.

### Premiums are Increasing

With the increase in cyberattacks has come an increase in insurance payouts. Insurance companies are increasing premiums to keep up.

In 2021, cyber insurance premiums rose by a staggering 74%. Insurance carriers aren't willing to lose money on cybersecurity policies.

### Certain Coverages are Being Dropped

Certain types of coverage are getting more difficult to find. For example, some insurance carriers are dropping coverage for "nationstate" attacks. These are attacks that come from a government. Many governments have ties to known hacking groups, meaning a ransomware attack that hits consumers and businesses could very well be in this category.

In 2021, 21% of nation-state attacks targeted consumers, and 79% targeted enterprises. If you see that an insurance policy excludes these types of attacks, be very wary.

Another type of attack payout that is being dropped from some policies is ransomware. Insurance carriers are tired of unsecured clients relying on them to pay the ransom. So many are excluding ransomware payouts from policies. This puts a bigger burden on organizations.

### It's Harder to Qualify

Just because you want cybersecurity insurance, doesn't mean you'll qualify for it. Qualifications are becoming stiffer. Insurance carriers aren't willing to take chances. Especially on companies with poor cyber hygiene.

### Some of the factors that insurance carriers look at include:


- Network security
- Use of multi-factor authentication
- BYOD and device security policies
- Advanced threat protection
- Automated security processes
- Backup and recovery strategy
- Administrative access to systems
- Anti-phishing tactics
- Employee security training

## Tech Tip Recap


Every week, NorthStar posts "Tech Tip Tuesday" to share helpful advice on how to get the best out of technology and how to stay safe online.

In this segment, we will feature a recap of the tech-tips we shared last month. **To stay updated this month, follow us on social media!**


### Share A Specific Time Of A YouTube Video

Click "Share" below  the video, then look for a little checkbox below the link. It will automatically display the time at which you had stopped the video. Happy YouTubing!


### Add An Appointment Scheduler To Your Email Signature

Want easy scheduling?  Your availability is visible to the individual, and they can choose a day that works best for them.

### Type "c" On Your Keyboard To Turn On YouTube Closed Captions

This is an excellent & easy way to quickly turn on subtitles for videos so you can make sure you don't miss anything while watching. 

### Activate Call Forwarding On Your Work Phone

Here's how on your cell:  Settings > Call Settings > Advanced > Call Forwarding Alternatively, you can ask your carrier to enable or disable this.



ITS TIME FOR...

# Tech Trivia



We are introducing a fun new game to our newsletters called Tech Trivia. Each month we will share a question and have the answer posted on our website under "Resources" and is listed that month's newsletter tab!

*The question this month is:*

**Why does Google rent out goats?**

## 7 VOIP SETUP TIPS FOR A MORE PRODUCTIVE OFFICE

Companies that don't set up their VoIP system efficiently can experience issues with potentially serious consequences.

Some of these issues include dropped calls, low bandwidth, and features left unused which can lead to less productivity and money lost.

If you've been struggling to make your cloud phone system more efficient, check out the VoIP setup tips below:

- Check Network Capabilities
- Prioritize Your VoIP Software Using QoS Rules
- Provide Quality Headsets for Your Team
- Set Up Departments & Ring Groups
- Create Your Company Directory
- Have Employees Set Up Their Voicemail & VM to Email
- Train Your Team on the Call Handling Process

## Cyber Security Trends To Keep An Eye Out For In 2023

Cyber attacks are getting progressively more complex, and a new year is the perfect time to start paying more attention to the signs. These crimes are often perpetrated by large criminal organizations who the attacks like a business.

To protect your business in the coming year, it's important to watch the attack trends. We've pulled out the security crystal ball to tell you what to watch out for.

### Attacks on 5G Devices

Hackers are looking to take advantage of the 5G hardware used for routers, mobile devices, and PCs. Any time you have a new technology like this, it's bound to have some code vulnerabilities.

### One-time Password (OTP) Bypass

This alarming new trend is designed to get past one of the best forms of account security – Multi-factor authentication.

Some ways this is done include:

- Reusing a token
- Sharing unused tokens
- Leaked token
- Password reset function

### Attacks Surrounding World Events

People need to be especially mindful of phishing scams surrounding global crisis events. An event with the whole world is looking the other way is the perfect time for attack.

### Smishing & Mobile Device Attacks

Mobile devices go with us just about everywhere. Look for more mobile device-based attacks, including SMS-based phishing ("smishing").

### Elevated Phishing Using AI & Machine Learning

Criminal groups elevate today's phishing using AI and machine learning. Not only will it look identical to a real brand's emails, but it will also come personalized.



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## Did you know we offer a cyber security assessment?

This **no-risk** and **high-return** assessment will tell you whether your company is fully secure. Even if you already have in-house IT or a tech MSP, a routine check up is not only recommended but vital to your company's success.

Scan the QR code or visit this link to learn more:  
<https://www.northstarsvc.com/discoverycall/>



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