NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
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BULLETIN NJCE 20-07

Date: **January 1, 2020**

To: **Fund Commissioners of NJCE**

From: **NJCE Underwriting Manager, Conner Strong & Buckelew**

Re: **Member Resources**

This will serve as a listing of resources from the NJCE's insurance partners and other sources available to members of the NJCE.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, Executive Director or the Underwriting Manager.

This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Professionals
Executive Directors

EMPLOYMENT PRACTICES LIABILITY

Chubb EPL Assist
EPL Assist is a service available via Chubb for members with a Chubb Public Officials/EPL policy. EPL Assist is a cutting edge risk management program providing policyholders with access to a wide variety of legal content, forms and analysis, combined with the ability to interact directly with Littler lawyers dedicated to assisting Chubb insureds.

- No cost, online and live hotline access to legal experts at Littler
- A catalog of free online employment law resources
- Complimentary registration to Littler's breakfast briefing series webinar/podcast
- Discounted rates for various Littler events
- Employment law updates, newsletters and related publications
- Free, live training webinars on a myriad of topics

Visit www.EPLAssist.com, select "Request an Account" to register, and utilize your policy number for registration. After registration, you can either call or email the free hotline: 1-888-244-3844. Contacting this hotline does not constitute reporting of a claim. Please report all matters per your claim reporting guidelines.

A list of courses offered by Littler can be found attached to this bulletin.

CYBER
(Privacy & Network Security)

Chubb Cyber Services
Chubb offers an array of free and for-cost cyber resources, as follows. Please review the attached Chubb Cyber Services – Loss Mitigation flyer and the Chubb Cyber Services – Signature Assessments flyer for more details.

- Password Defense – Chubb offers policyholders a password manager application for your desktop and mobile devices to make it easier for employees to create and use stronger passwords.

- Online Cyber Education – Access to two online cyber education courses (Security Awareness Basics and Security Awareness for Information Technology). Managers can download reports from the system to identify employee completion.

- Signature Assessments – Chubb offers consultative engagements at a flat rate, performed by industry-leading cyber service providers, including validating cyber incident response plans, identifying sensitive information, simulating a phishing attack, scanning for network vulnerabilities and monitoring cyber security scores.

Please contact the NJCE Underwriting Manager to engage the Signature Assessment resources. Chubb will do a matched reimbursement of the cost of a qualified service up to a maximum of $3,000 per policy period. Reimbursements must be authorized by Chubb and will be made for only those services rendered 90 days prior to the policy expiration or renewal date.

Access Chubb's eRisk Hub powered by NetDiligence by sending an email request to eriskhub@acegroup.com including the below information. After receiving your access code, go to www.eriskhub.com/ace.php and complete the registration form.

- Your name
- Your title
- Your phone number
- Named Insured on your policy
- Your policy number

Also attached is a copy of Chubb's Cyber Incident Response Team list. **For urgent crisis management or legal advice, contact 1-800-817-2665 or cyberalert@chubb.com.** Contacting this response coach hotline does not constitute reporting of a claim. Please report all matters per your claim reporting guidelines.

Other Cyber Resources

- Data Privacy Day (provided by the National Cyber Security Alliance): https://staysafeonline.org/
- New Jersey Cybersecurity & Communications Integration Cell (NJCCIC): https://www.cyber.nj.gov/
- Government Technology (GovTech): http://www.govtech.com/
- Stu Sjouwerman Blog: https://about.me/StuSjouwerman
- Netwrix's Government IT Risks report for 2017 is attached
- CSB Email Dos & Don'ts Infographic is attached (share with all employees)

Littler Learning Group

Course List*

- A Guide to Lawfully Hiring the Best Candidates
- A Supervisor's Guide to Understanding, Preventing and Correcting Abusive Conduct, Sexual and Unlawful Harassment, Discrimination and Retaliation
- Conducting Lawful Investigations: A Comprehensive Workshop for Internal Investigators
- Dynamic Conflict Resolution Skills for Workplace Problems
- I-9 Compliance and ICE Audits
- Maintaining an Equal Opportunity Workplace
- Maintaining and Managing a Respect-Based Workplace
- Managing Abusive Conduct in the Workplace (The California Anti-Bullying Law)
- Managing Employee Medical and Family Concerns — ADA/FMLA
- Managing, Motivating, and Improving Performance
- Managing Positive Employee Relations in a Union-Free Workplace
- Managing Wage and Hour Essentials
- Managing Within the Law: Merging Employment Law Fundamentals with Management Essentials
- Proper Practices and Potential Pitfalls for Navigating Social Media in the Workplace
- Safe, Respectful and Lawful Approaches to Termination Decisions
- Safe Workplace — Violence, Bullying and Respect: Manager & Employee Programs
- Supervising in America: For the International Manager
- What Every Employee Should Know About a Workplace Free of Harassment & Retaliation

* Additional courses based on employment law fundamentals and leadership essentials may be customized to meet the client needs. Please e-mail contact@littler.com to discuss how we can use our Global Littler resources to meet your training and compliance needs.

Course List (cont.)

Littler Learning Group (LLG) was created to merge best practices with employment law fundamentals. We work closely with clients to ensure that each learning experience matches the organization's objectives, core values, culture and work environment by providing a range of services:

- Live Employment Law and Management Training by Littler Attorneys: In-Person/Webinar
- Train-the-Trainer Services & Custom Training Projects
- Consent Decree Fulfillment & Court-Ordered Programs
- Coaching and Counseling Sessions for Executives and Managers
- Diversity and Inclusion Services
- Wide-Ranging Facilitation Services: Focus Groups, Team Building, Leadership Development
- In-house Video Production Services: Standard & Customized Training Content
- Blended Solutions: Combining Live & E-Learning
- Multilingual Programs Presented Internationally
- Custom E-Learning and self-study programs upon request.

Please contact LLG at contact@littler.com for additional information

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ABOUT LITTLER

Littler is the largest global employment and labor law practice, with more than 1,200 attorneys in over 75 offices worldwide. Littler represents management in all aspects of employment and labor law and serves as a single-source solution provider to the global employer community. Consistently recognized in the industry as a leading and innovative law practice, Littler has been litigating, mediating and negotiating some of the most influential employment law cases and labor contracts on record for 75 years. Littler Global is the collective trade name for an international legal practice, the practicing member entities of which are separate and distinct professional firms. For more information visit littler.com.

Cyber Services

Loss Mitigation for Cyber Policyholders

CHUBB®

At Chubb, we believe that being prepared for a cyber incident can go a long way in limiting losses when one occurs. To complement our superior insurance protection, we offer enhanced benefits and services through various third party service providers to deliver extra assurance and specialized attention for our cyber policyholders.

Password Defense

Chubb offers policyholders a password manager application for your desktop and mobile devices to help improve cyber security by making it easier for employees to create and use stronger passwords. Motivate individuals to keep healthier password habits by generating strong passwords for websites, storing them in a secure vault and synchronizing them across multiple devices. This system encourages employees not to write down or reuse passwords.

Password Defense: FAQs

How does the application strengthen passwords?
The application's Security Dashboard provides metrics of overall password health, helping individuals easily identify and replace weak or reused passwords.

How are passwords added to the password manager?
Passwords are entered manually through the application on any browser. Individuals can also import passwords that are stored in a browser or other password manager applications.

How does the application secure passwords?
The patented architecture is built to ensure only the account holder can access his/her passwords.

How much does password defense cost?
The offer is complimentary for Chubb's cyber policyholders.

Online Cyber Education

Chubb's cyber policyholders have access to two online cyber education courses that can be quickly and easily deployed to educate employees: Security Awareness Basics and Security Awareness for Information Technology. The online training teaches the basics of:

- Identifying potential threats
- Protecting sensitive data
- Escalating issues to the right people when necessary

Managers are able to download reports from the system to identify who has completed the courses.

Online Cyber Education: FAQs

Who can access the courses?
Both courses can made available to all employees.

Can employees print certificates when they complete a course?
Yes, certificates can be printed to show that an employee has completed the course.

How long does it take to complete each course?
Each course has been designed to take approximately 20 to 30 minutes.

Can additional courses be added to the training portal?
Yes, additional courses are available for purchase.

How much does online cyber education cost?
The offer is complimentary for Chubb's cyber policyholders.

Signature Assessments

Packaged assessments help Chubb's cyber policyholders quickly gauge and understand key areas of risk. These cost-effective, consultative engagements are offered at a flat rate and are performed by a select group of industry-leading service providers. Signature assessments are available for the following:

- Validating a cyber incident response plan
- Identifying sensitive information
- Simulating a phishing attack
- Scanning for network vulnerabilities
- Monitoring cyber security scores

Signature Assessments: FAQs

Are the assessments completed remotely or onsite?
The assessments are designed to be completed remotely. Some providers can complete assessments onsite if necessary.

Does hardware or software have to be installed for the assessments?
No. Assessments can be performed without installations or downloads.

Does Chubb see the results of the signature assessments?
No, Chubb does not receive a copy of the results.

Can policyholders expand the scope of services?
Yes. Policyholders can work directly with each provider to expand the package as needed.

How much does each signature assessment cost?
Chubb's cyber policyholders are able to access assessments at a flat rate of $3,000 each.

Contact Us

To learn more about Chubb's cyber services, email us at chubb@cyber.com or visit www.chubb.com/us/cyber.

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Cyber Services for Loss Mitigation

Signature Assessments Overview

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Welcome to Chubb's Cyber Services for Loss Mitigation! We offer these services because we believe that being ready to respond will help reduce the exposure to a loss when a cyber event occurs. As a Chubb cyber policyholder, you have access to a suite of **Loss Mitigation Services** to help mitigate potential cyber exposures *before* an event happens as well as several **Signature Assessments** which can help your organization quickly gauge and understand key areas of cyber risk. Loss Mitigation services are provided directly to your organization by a panel of Chubb pre-approved vendors at a pre-negotiated flat rate. For a complete list of services, please visit: www.chubb.com/us/cyberservices.

Response Readiness Assessment	
Delivered by Fidelis	Evaluate your organization's response plan or get started creating one. Fidelis Cybersecurity will provide a personalized consultation to walk your organization through a streamlined process and assess your incident response plan based on industry standards. In cases where a response plan does not already exist, Fidelis will help your organization through a process to jump start the development of one. Fidelis will first request that your organization execute a mutual non-disclosure agreement to establish a confidential relationship with your organization. Fidelis will then provide its multipart assessment for your organization to complete. The assessment will include requests for any existing incident response plan documentation that Fidelis can include in the overall review. Fidelis will then conduct a review of the materials, focusing on the internal and external response capabilities of your organization. The final report will include findings and suggested action items for your organization to remediate. The scope includes missing documents, technical and software recommendations and regulatory benchmarks. More information on Fidelis can be found at www.fideliscybersecurity.com.

Security Performance Benchmarking	
Delivered by BitSight	Monitor the security of your organization and third party vendors through external data gathered from the public Internet. Cyber policyholders receive a personalized login to the BitSight portal for 12 months, allowing you to continuous monitoring of their organization and up to three vendors of their choice. BitSight's online platform continuously analyzes, rates and monitors the security posture of organizations, all from the outside. Ratings are generated on a daily basis, giving continuous visibility into the performance of your security program. With the ability to determine the security details used to generate your organization's rating, pertinent security issues can be mitigated and tracked over time. More information on BitSight can be found at www.bitsighttech.com.
Network Vulnerability Testing	
Delivered by NetDiligence	Assess vulnerabilities on your external network - a common method threat actors use to gain access to organizations' networks. NetDiligence will conduct an automated vulnerability scan of up to eight external network addresses that represent some of your organization's external systems, such as firewalls, web applications and mail servers. Once the scan is completed, an Interpretive Summary Report is generated to bring together the key points and risk factors that should be prioritized for remediation. In addition to the summary report, the "raw" results are also provided to help your IT Staff validate and remediate the findings. Additional internal scanning options are available but require the assistance of on-site IT/networking personnel who can perform installation and placement of a "virtual scanner software" on the internal network. More information on NetDiligence can be found at www.netdiligence.com.
Phishing Simulation	
Delivered by PhishMe	Test a sample of your employees to see how well they respond to a simulated phishing attack. Electronic mail continues to be used by threat actors as a primary delivery mechanism to entice employees to click on malicious links or attachments. For the unaware employee, taking action on these malicious emails can lead to malware infection, theft of usernames/passwords or cyber extortion via ransomware. For this effort, PhishMe will work with your organization to run two phishing simulations over the course of four months: (1) a *Click Only* scenario where an email urges the recipient to click on an embedded link; and (2) a *Data Entry* scenario where an email containing a link to a customized landing page entices the user to enter their valid credentials (e.g., user ID, passwords), allowing the attacker to gain access to an organization's network environment. Individuals who fall victim to the simulation are directed to complete online training material on phishing and its effects on company security. At the conclusion of each simulation, PhishMe will provide your organization with a report containing extensive analytics, including an executive summary, simulation findings and a response analysis that details the overall susceptibility rate, reporting rate, and the repeat offense rate. No user-sensitive data is stored during simulations. More information on PhishMe can be found at www.phishme.com.

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Cyber Services

Cyber Incident Response Team

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Chubb's Cyber Incident Response Team is comprised of experienced service providers including Computer Forensics, Public Relations, Notification-Identity Services, Call Center Services, Cyber Extortion-Ransom, Business Interruption, Legal-Regulatory Communications. Chubb's Cyber Incident Response Team shall be construed as part of your policy, but no coverage is provided by this Cyber Incident Response Team nor can it be construed to replace any provisions of your policy. You should read your policy, including all attachments, for complete information on the coverage parts you are provided.

Chubb has no obligation to provide any of the legal, computer forensics, public relations, notification-identity services, call center services, cyber extortion-ransom, business interruption, legal-regulatory communications by the Cyber Incident Response Team. The policyholder is under no obligation to contract for services with Cyber Incident Response Team service providers, except as amended by the Cyber Incident Response Team Endorsement.

Response Team Hotline

(800) 817-2665

Response Team Coaches

Provider	Primary Contact	Phone	Email
BakerHostetler	Theodore J. Kobus III	(212) 271-1504	tkobus@bakerlaw.com
Borden Ladner Gervais*	Ira Nishisato	(844) 617-1887	inishisato@blg.com
Fasken Martineau*	Alex Cameron	(844) 200-7505	acameron@fasken.com
Mullen Coughlin	John Mullen	(267) 930-4792	jmullen@mullen.legal
Norton Rose Fulbright	Dave Navetta	(303) 801-2732	david.navetta@nortonrosefulbright.com

* Canada

Response Team Specialists

Provider	Primary Contact	Phone	Email	Team Specialty
Allclear ID	Allen Burzen	(512) 897-8208	allen.burzen@allclearid.com	Individual Notification Services
Alvarez & Marsal	Art Ehuan	(571) 331-7763	aehuan@alvarezandmarsal.com	Computer Forensics
CGI*	Gary Miller	613- 740-5742	gary.w.miller@cgi.com	Computer Forensics
Charles River Associates	Bill Hardin	(312) 619-3309	bhardin@crai.com	Computer Forensics
CrowdStrike	Charlie Groves	(303) 887-0506	charlie.groves@crowdstrike.com	Computer Forensics
Cyintelligence*	Daniel Tobok	(647) 846-0889	dtobok@cyintelligence.ca	Computer Forensics
Dashlane	David Sawin	(919) 928-2184	david.sawin@dashlane.com	Individual Notification Services
Davis Wright Tremaine	Amy Mushahwar	(202) 973.4263	amymushahwar@dwt.com	Legal & Regulatory Comms.
Edelman Canada	Greg Vanier	416-849-3337	greg.vanier@edelman.com	Public Relations
Equifax*	Timothy Walsh	416-505-7386	timothy.walsh@equifax.com	Individual Notification Services
Experian	Ozzie Fonseca	(949) 567-3851	ozzie.fonseca@experian.com	Individual Notification Services
Fidelis Cybersecurity	Rex Brunelli	(210) 365-6884	rex.brunelli@fidelissecurity.com	Computer Forensics
FireEye/Mandiant	Karen Kukoda	(916) 458-2030	karen.kukoda@fireeye.com	Computer Forensics
Kivu Consulting, Inc.	Shawn Melito	(814) 207-4007	smelito@kivuconsulting.com	Computer Forensics

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KPMG*	John Perea	416.777.8736	johnperea@kpmg.ca	Computer Forensics
Kroll	Jennifer Rothstein	(212) 833-3456	jrothstein@kroll.com	Computer Forensics
LEVICK	Megan Gabriel	(202) 973-5308	mgabriel@levick.com	Public Relations
Marshall Dennehey	David J. Shannon	(215) 575-2615	djshannon@mdwcg.com	Legal & Regulatory Comms.
Navigant Consulting	Darin Bielby	(215) 832-4485	dbielby@navigant.com	Computer Forensics
NPC	Larissa Crum	(866) 377-8210	larissa.crum@immersionltd.com	Call Center Services
RSM	Daimon Geopfert	(248) 802-4908	daimon.geopfert@rsmus.com	Computer Forensics
Stroz Friedberg	Bryan Rose	(212) 981-6549	brose@strozfriedberg.com	Computer Forensics
The Ackerman Group	Wes Odom	(305) 298-2117	wodom@ackermangroup.com	Cyber Extortion and Ransom
TransUnion	Gillian Johnson	(312) 985-3629	gjohnso@transunion.com	Individual Notification Services
Verizon	Christopher Novak	(877) 330-0465	chris.novak@verizon.com	Computer Forensics

* Canada

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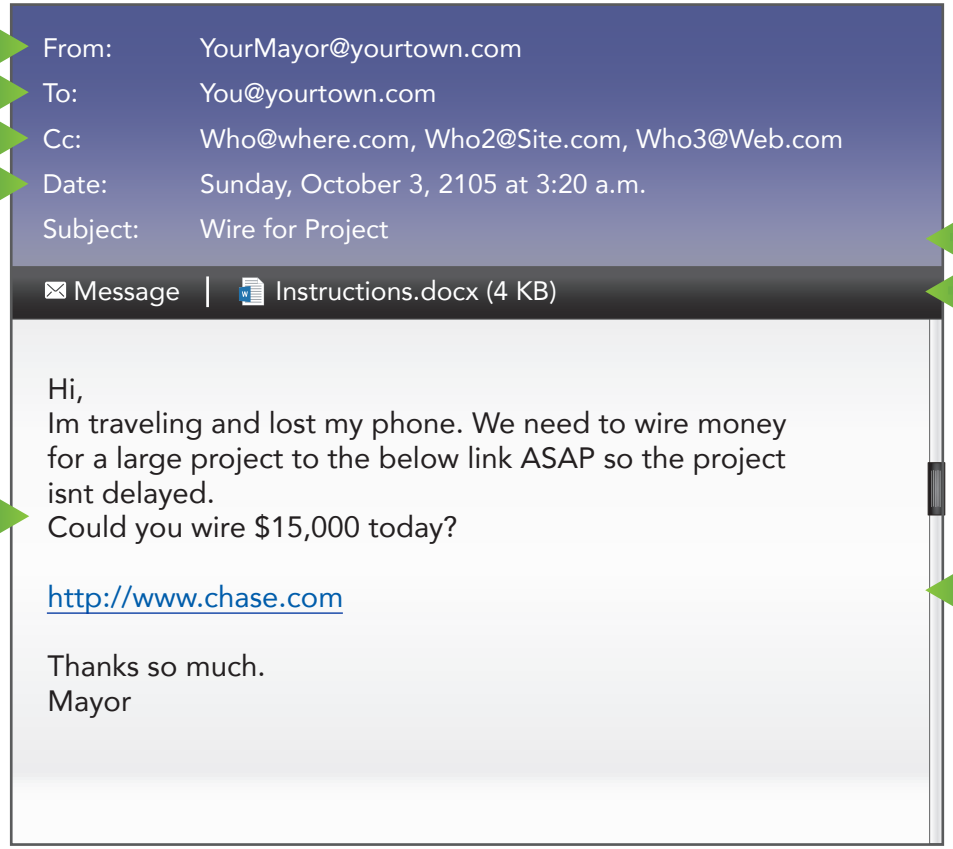
EMAIL DOs & DON'Ts

EMAIL ADDRESSES
- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourMayor" vs. "YourMay0r")

DATE & TIME
- Was the email sent on a typical day and at a typical time?

EMAIL CONTENT
- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?



SUBJECT
- Is the subject a typical style for the sender?
- Does the subject match the email content?

ATTACHMENT
- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

LINKS
- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

DON'T GET PHISHED!

. . . but if you do, remember to

Contact Your Conner Strong & Buckelew Claims Representative for reporting the claim and engaging breach counsel and forensics firms as necessary.

CONNER STRONG & BUCKELEW