# Risk Insights



Newsletter | October 2023



Throughout National Women's Small Business Month in October and every month, Gallagher Franchise Solutions celebrates and offers support to women-owned businesses.

Here are 15 valuable resources tailored to women-owned businesses, designed to empower and support women entrepreneurs by providing training, mentoring, networking opportunities, financial education and essential resources to ensure the success and growth of your business.

Learn More 🍝

## Navigating the Digital Landscape: Protecting Small Businesses Against Cyber Threats

As a member of our Gallagher Small Business community, we are committed to raising awareness about the significant cyber threats that small businesses face, especially during October's Cyber Security Awareness Month. In a recent survey, it was found that 88% of small businesses believed that their business was susceptible to a cyberattack.

This opens your business to possible exposure of sensitive information such as credit card details, social security numbers, bank account information, phone numbers and addresses. Consequently, breaches are not limited solely to the damage suffered by the business itself; customers may also face repercussions, including identity theft and privacy violations. Here are some tips for your small

business.

### Learn More 🔿

Contact me today to learn more about Cyber Liability or to get our free, noobligation quote.

# Understanding and Preparing for Your Franchise's Workers' Comp Premium Audits

Premium audits typically take place toward the conclusion of a policy term, typically within 60 days of the policy's expiration. These audits serve as a means for insurers to verify the accuracy of the initial manual premium calculation. Discover the intricacies of how an organization's premiums are computed, get insights on how your franchise can effectively prepare for these audits and gain a clear understanding of what to anticipate once the audit process is finished.

### Learn More 🔿

Click here to download a Workers' Compensation Audit.

## Gallagher's Small Business Commercial Property Valuation Video Series: Is Your Property Adequately Protected?

The objective of this series is to provide you, our valued client, with insights into property valuation, its limitations and exclusions. Our aim is to assist you in minimizing financial risks and enhancing your awareness of strategies to maintain up-to-date property valuations and ensure comprehensive protection for your assets.

### Learn More 📀

Contact me to review your policy for exclusion and limitations.

## Gallagher Perks – Technology Discount Program

Everyone needs authentic and reliable technology to turn to when running their small business or for casual use at home or school. Whatever your needs, you can take advantage of discounts on the entire line of high-quality, secure and easy-to-use Lenovo technology products, such as laptops, tablets, desktops, accessories and more. They also offer security software to help keep your computer safe from hackers.

#### Learn More 🔿

## Meet your Franchise Program Manager

Contact me today to discuss additional coverage needs and safety and loss control resources available.





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