

TOIRMA Update

By Jim Donelan

TOIRMA Executive Director



Cyber Liability – Multifactor Authentication (MFA)

HAVE YOU EVER SAID OR HEARD: “It can’t happen to me.” or “Does this really apply to me?” I remember these types of questions coming to mind regarding identity theft. I mean I really, I thought, “I’m careful and who would want to have my information.” That line of thinking was just fine for a while until my credit cards were breached, not once, but six times. Cyber liability is no different.

As a township official you may be thinking as I once did regarding identity theft as it relates to cyber liability and your township. However, if you have a smartphone, tablet, personal computer, or laptop, you need to be prepared. The days of using “password123” or the same password for all of your online accounts or applications is over. It only takes one breach to impact you on multiple fronts.

What is multifactor authentication (MFA)?

According to Berkley Cyber Risk Solutions, multifactor authentication (MFA) is “a best practice for security, but now it is effectively a prerequisite, minimal practice for digital security.” This helps protect online accounts by using the strongest authentication tools available, such as biometrics or a unique one-time code that is sent to your phone or mobile device.

This is a low-cost way of better securing your devices. Microsoft, as an example, has an MFA authenticator application available at no cost to existing customers. Please ask your IT advisor about MFA and implementation in your systems.

Is it important to update applications?

Yes. Whether it’s your device’s operating system or applications such as Office 365 it is critical to keep all updated with the latest version. Companies constantly update applications to address the latest security concerns, and if you are not up-to-date you are more vulnerable to attacks or breaches.

What is Phishing

Phishing emails look like they came from a person or organization you trust, but in reality they’re sent by hackers to get you to click on or open something that gives them access to your computer.

Be mindful of phishing attacks. Phishing emails look legitimate, and appear to be from a reliable company, organization, or even other townships officials or employees. Phishing emails often have the following characteristics:

- Ask you for your username and password, either by replying to the email or clicking on a link that takes you to a site where you’re asked to input the information;
- Look like they come from your human resource or information technology (IT) personnel; and
- Have grammatical errors.

What Resources are Available to TOIRMA Members?

TOIRMA members may access online cyber resources and trainings, through eriskhub.com/berkleycyberrisk. These internet-based tools are designed to better equip townships in reducing cyber liabilities and exposures. To obtain access to eRiskHub, please visit the “Members Only” section of the TOIRMA website, toirma.org, or contact Carla Hilligoss at chilligoss@ccmsi.com, (217) 444-2111 to obtain your access code.

Thank you for your attention to these matters.

As always, if you have any additional questions, please feel free to contact me toll-free at (888) 562-7861 or by email at jdonelan@toirma.org.

Think Safe ... Drive Safe ... Work Safe



TOIRMA Dividends

THE TOIRMA BOARD OF TRUSTEES declared a dividend for 2022 for all eligible Members. Townships and road districts that have been Members for the previous five consecutive years receive a dividend. The Board of Trustees has declared a dividend for 31 consecutive years. This year's dividend totals \$2,223,883, with a cumulative 31-year total returned to Members of \$51.1 million. TOIRMA Board of Trustees Chair Barbara McGrew says: "the Board is proud to be able to provide this benefit to our Members. The Board and management continue its tradition of working towards the goal of returning a dividend and keeping the costs of coverage stable."

The dividends checks were mailed to each TOIRMA Contact on March 1, 2022. Once received the dividend should be deposited within two working days per the Public Funds Deposit Act [30 ILCS 225/1]).



Executive Director Jim Donelan presents a Dividend to Ron Smith, Highway Commissioner **SPRINGFIELD TOWNSHIP** (Sangamon Co.).



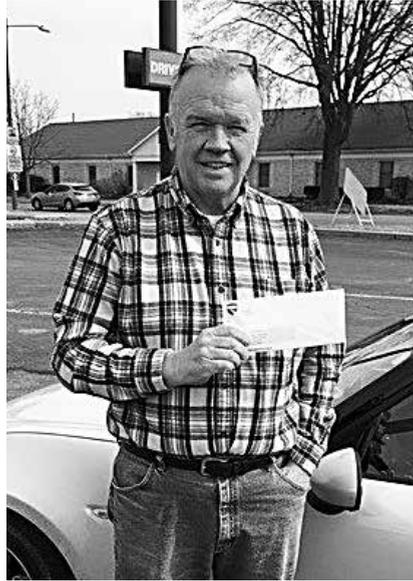
TREMONT TOWNSHIP (Tazewell Co.) joined the TOIRMA program five years ago. Supervisor Kim Marron accepts their first dividend check presented by TOIRMA Associate Director Matt Knight.



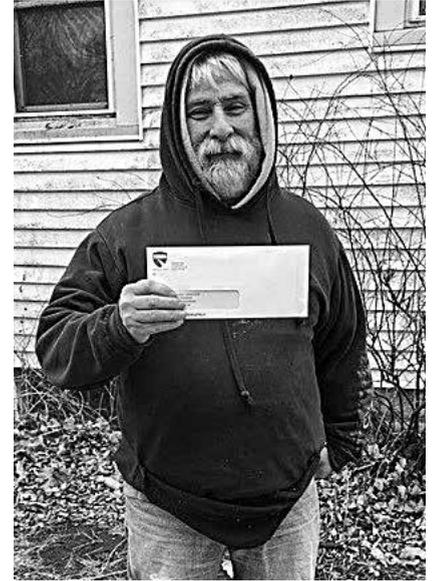
TOIRMA Director Treasa Brookman presenting dividend check to Ron Daniels, Supervisor, **PENDLETON TOWNSHIP** (Jefferson Co.)



HENRY TOWNSHIP (Marshall Co.) Township Clerk Doris Jean Goldner accepts her Dividend.



Craig Hall, Supervisor of **TALKINGTON TOWNSHIP** (Sangamon Co).



Craig Culp Supervisor of **AUSTIN TOWNSHIP** (Macon Co). accepts the dividend.



GREENFIELD TOWNSHIP (Grundy Co.) joined the TOIRMA program five years ago. Supervisor Francis Halpin Jr. accepts their first dividend check presented by TOIRMA Associate Director Matt Knight.



Bill Cocagne presents **TAYLORVILLE TOWNSHIP** (Christian Co.) Supervisor Billie Heberling the dividend check.